



Trustees' Annual Report for the period

From 1 January 2020 Period start date To 31 December 2020
Period end date

Charity name: Cardiff Life Church

Charity registration number: 1050682

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	(i) To advance the Christian faith; (ii) To relieve sickness and financial hardship and to promote and preserve good health by the provision of funds, goods or services; and (iii) To advance education.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	Weekly Sunday Services and mid-week small group gatherings (via video conferencing from March due to COVID 19 Pandemic and resulting lockdowns)
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The Trustees have had regard to the Charity Commission's Guidance on public benefit

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	

Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Weekly congregations and group gatherings have provided spiritual guidance, teaching and improved the well-being of its beneficiaries. Practical care and support for everyday needs has also been given where needed.

Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	The financial health of the charity improved during the course of 2019. All bills have been paid
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Designated funds are held in reserve where they have been received for a specified purpose e.g. for building acquisition including associated professional fees
Amount of reserves held	Para 1.22	£3,104
Reasons for holding zero reserves	Para 1.22	n/a
Details of fund materially in deficit	Para 1.24	n/a
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	There are no uncertainties in this regard

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed , royal charter)	Para 1.25	Trust Deed
How is the charity constituted? (e.g unincorporated association , CIO)	Para 1.25	Trust
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Potential trustees are nominated by the Senior Minister and appointed by the Church Council

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Cardiff Life Church
Other name the charity uses	Life Church
Registered charity number	1050682
Charity's principal address	c/o Tredegarville Baptist Church East Grove Cardiff CF24 3AD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Tim Walter	Chairperson		
2	Buchi Okosieme			
3	Rae Galloway		01/01/2020-18/09/2020	
4	Linda Coombs		18/09/2020-	
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Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
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Name of chief executive or names of senior staff members (Optional information)

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Timothy Walter	
Position (eg Secretary, Chair, etc)	Chairperson	
Date	31/10/2021	



Charity Name CARDIFF LIFE CHURCH	No (if any) 1050682
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Receipts and payments accounts

For the period from	Period start date 01/01/2020	To	Period end date 31/12/2020
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Tithes & Offerings	21,472	-	-	21,472	24,313
Gift Aid Receipts	4,575	-	-	4,575	6,234
Building Fund	3	-	-	3	3
Other	2,185	-	-	2,185	
				-	
				-	
				-	
				-	
Sub total	28,235	-	-	28,235	30,550
A2 Asset and investment sales, etc.					
	-	-	-	-	-
Total receipts	28,235.00	-	-	28,235	30,550
A3 Payments					
Ministry Salaries and Consulting	5,482	-	-	5,482	5,980
Mileage / expenses		-	-	-	667
Missions / External Minstry	1,437	-	-	1,437	2,062
Buildings / Utilites	2,577	-	-	2,577	7,330
Office Supplies / Equipment		-	-	-	120
Life Youth		-	-	-	
Misc Expenditure	2,783	-	-	2,783	1,353
Bookshop		-	-	-	
LOVEcardiff		-	-	-	
				-	
Sub total	12,279	-	-	12,279	17,512
A4 Asset and investment purchases, etc.					
	-	-	-	-	-
Total payments	12,279	-	-	12,279	17,512
Net of receipts/(payments)	15,956	-	-	15,956	13,038
A5 Transfers between funds					
	-	-	-	-	-
A6 Cash funds last year end	11,817	-	-	11,817	4,182
Cash funds this year end	27,773	-	-	27,773	17,220

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank and in hand	27,773	-	-
		-	-	-
		-	-	-
	Total cash funds	27,773	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature 	Print Name <div style="border: 1px solid black; padding: 10px; font-size: 1.2em; font-weight: bold;">T Walter</div>	Date of approval 29-Oct-21
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Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name
CARDIFF LIFE CHURCH

On accounts for the year
ended

31st DECEMBER 2020

Charity no
(if any)

1050682

Set out on pages

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention (~~other than that disclosed below~~ *)

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act
 have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

28th October 2021

Name:

Christopher Pavett ACA

Relevant professional qualification(s) or body (if any):

Institute of Chartered Accountants in England and Wales

Address:

6 High Street, Cwmgwrach, Neath, SA11 5SY