Greenfield Baptist Church
Llanelli

Trustees' Report

for 2025

Church Address: -

Greenfield Baptist Church
Murray Street
Llanelli
SA15 1DZ

CHURCH TRUSTEES in 2025

Minister - Rev David Jones BD
Church Secretary - Mr Darryl Benjamin BSc
Church Treasurer - Mrs Annette Gravell BSc MBA MSc JP
Other Trustees

Ms Sheenah Angelone
Mrs Sandra Davies
Mr Stephen Davies
Mr Mathew Taylor BEng MSc
Mrs Susan Wooller
Mr Michael Wooller
Mr Stephen Thomas
Mrs Wendy Barnes
Mr Stephen Phillips OBE JP BSc Econ (resigned)

Church Bankers:

HSBC
St Elli Shopping Centre
Llanelli SA15 1SH

Baptist Union Corporation
Baptist House PO Box 44
129 Broadway Didcot
Oxfordshire OX11 8XD

Barclays Bank
City of Cardiff branch
1-5 St David's Centre
Cardiff CF10 2DP

Monmouth Building Society
18 Union Street
Swansea SA1 3EH

Independent External Examiner
RCA Williams
Charles & Co. Accountants
3 Murray Street
Llanelli SA15 1AQ

CONTENTS

1. GOVERNING DOCUMENT

2. GREENFIELD CHURCH PURPOSE AND OBJECTIVES

3. GREENFIELD CHURCH VISION AND VALUES

4. THE MINISTER

5. CHURCH TRUSTEES

6. CHURCH MEMBERSHIP

7. CHURCH SERVICES AND MEETINGS

8. PASTORAL CARE

9. CHURCH WEBSITE and DIGITAL PLATFORMS

10. CHURCH ADMINISTRATION

11. MANAGEMENT OF RISK

12. CHURCH POLICIES AND PROCEDURES

13. SAFEGUARDING

14. HEALTH AND SAFETY

15. RISK ASSESSMENT/POLICIES/PROCESSES

16. MISSION WORK

17. CHARITY WORK

18. USE OF THE CHURCH BY EXTERNAL ORGANISATIONS

19. TECHNOLOGICAL AIDS

20. GREENFIELD PREMISES

21. FINANCIAL STATEMENTS

22. BUILDING DEVELOPMENTS

23. RESERVES POLICY

24. BAR CHARTS SHOWING CHURCH ATTENDANCE FIGURES

25. CONCLUSION AND REINFORCEMENT OF PURPOSE

1. GOVERNING DOCUMENT.

Greenfield Baptist Church, Llanelli (hereinafter referred to as Greenfield) is a registered charity with the Charity Commissioners of England and Wales - Charity Number 1150291.

The current governing document - 'The Constitution' - was adopted at a Special Church Meeting held on 30th April 2014.

2. CHURCH PURPOSE AND OBJECTIVES

The principal purpose of the Church at Greenfield is the advancement of the Christian faith according to the principles of the Baptist denomination. The church may also advance education and carry out other charitable purposes within the United Kingdom and/or other parts of the world.

Greenfield seeks to proclaim the Gospel of Jesus Christ and aims to be a warm and welcoming community of faith.

In terms of Christian witness Greenfield, at the heart of Llanelli, strives to ensure good stewardship of the resources and talents that God has provided and aims to be a living witness to God's grace.

3. GREENFIELD CHURCH VISION AND VALUES

Greenfield seeks to demonstrate God's love through word and action, valuing each other as individuals**,** and modelling on Jesus' example. These values can only be achieved by reliance on God's grace, love and power; ever recognising the limits of our individual strength or ability. At Greenfield we are committed to being a body led by the Spirit of God; seeking God's will and purpose in all we do in His name. The building and developing of relationships with God and with one another are vital aspects of our life as a church and the foundation of our Christian faith and hope.

Baptists have a passionate belief in the uniqueness of Jesus, the importance of personal faith, and the expression of that faith through Believers' Baptism. As a gathered community of Believers at Greenfield, we seek to discern the will of God by ensuring that:-

- our structure is not hierarchical; we seek to work together for good, aiming to establish a "priesthood of all believers" and committed to informing others about God's love, which extends to all.
- by recognition that we are not in this alone**,** and therefore we seek to associate with fellow Baptists as well as Christians from other churches locally, nationally, and globally.
- by welcoming and encouraging those who are seeking to learn more of the Christian faith.

4. THE MINISTER

The Rev David Jones continues to serve the church with unfailing Christian commitment. He has been the minister at Greenfield since September 1989. Through his witness, and outreach into the community, new members are being welcomed into the fellowship of the church and with the unfailing support and encouragement of his wife Yvonne, the community spirit of the church continues to flourish.

5. CHURCH TRUSTEES.

The Minister, as defined by his role and responsibilities, is deemed to be a Church Trustee. Greenfield Church Constitution purports that a maximum, of up to twelve additional Trustees, are elected from among the baptised church members. Trustees at Greenfield are elected for an initial four-year term with the opportunity to be

nominated for re-election at the end of each four-year term. The role of district deacon is incorporated into the role of a Trustee.

There are inherent legal responsibilities constituent with the role of Trustee. Prospective Trustees at Greenfield are apprised of the Baptist Union's guidelines and the Charity Commission requirements for Trusteeship prior to the submission of their name for consideration as a Trustee. It is acknowledged by all Greenfield Trustees that each has a personal responsibility to keep up-to-date with Charity Commission guidelines for Trusteeship.

Trustees recognise a duty under Common Law to act in the best interests of the charities they serve. Trustees should neither benefit from the charity nor be influenced by their own wider interests when involved in decisions affecting the charity. Trustees of charitable organisations have a legal duty to avoid conflicts of interest under s175 of the Companies Act 2006. A Conflict-of-Interest Protocol is operational at Greenfield.

The Church Secretary and Church Treasurer are acknowledged as the Senior Officers of the church. They are appointed from within the group of Church Trustees, in accordance with the Church Constitution

6. CHURCH MEMBERSHIP

During 2025 Greenfield witnessed 8 baptisms and received 4 additional members by profession, transfer, and restoration.

In the year 2025 20 members sadly passed away, or transferred their membership and or resigned.

7. CHURCH SERVICES AND MEETINGS

The current monthly schedule of church services is listed at the beginning of this document.

In March 2020 the first recorded Sunday morning service was 'uploaded' on YOUTUBE and FACEBOOK. Since that time weekly services, including *Daily Thoughts*, have been recorded and remain accessible.
The drive and ambition of our Minister coupled with the technical expertise of Darryl Benjamin, the Church Secretary, have been the motivation for extending the reach out into the community to church members no longer able to attend worship and to friends, old and new, both near and far. It is always encouraging to hear messages of thanks from individuals near and far.

Special Services

Open-air services are held within the church grounds at key times during the Christian calendar**,** and members of the local community are also warmly welcomed. The support of the local Salvation Army Band, which regularly accompanies the annual outdoor Christmas Carol Service, is greatly appreciated and adds another dimension to the welcome and witness of that special time of year.

8. PASTORAL CARE

The Minister leads the church in respect of Pastoral Care. He is supported by the Trustees in their combined role as district deacons. Church membership is currently structured into districts; each with its own district deacon and district officer. Pastoral care is an integral part of the responsibilities of district deacons, who are expected to operate as specific and trusted links to members within their designated districts. Invoking, where necessary, the beneficial support of their respective district officer**,** deacons are expected to support the Minister by providing a major part of the pastoral care structure within their designated district. Additionally, many church members are proactive in providing care and support to other members of the church community**,** and we thank God for this important and caring ministry that is undertaken in His name.

9. CHURCH WEBSITE and DIGITAL PLATFORMS

The church website is a valuable source for promoting Christian worship and specifically Greenfield's mission. It plays a crucial role in extending and expanding the ministry at Greenfield. The website is updated regularly and provides information relating to all church activities. The church is extremely fortunate and grateful to have a member Owen Walters, who, as a committed volunteer manages the church website.
Greenfield's web address is: www.greenfieldchurch.net

The Trustees of Greenfield recognise their responsibility to provide adequate guidelines, processes and restrictions, in the safe use of digital / social media. Designated Trustees are involved in the managing of Greenfield Social Media accounts**.** A specific risk assessment has been established which seeks to ensure that any behaviour, or anything communicated or posted online, is not at variance with Greenfield's Christian ethos, nor liable to adversely affect Greenfield's legal standing and reputation. It is appreciated that the increased used by Greenfield of digital platforms has resulted in extending the outreach of the Greenfield congregation. The church at Greenfield warmly welcomes the many individuals, now from much broader and extended horizons, who regularly or perhaps just occasionally access Greenfield services, newsletters and other messages.

10. CHURCH ADMINISTRATION

The administration of the church is the shared responsibility of the Minister and the Trustees.

Matters requiring the approval of church members are submitted by the Trustees to church members' meetings held annually. Additional church meetings may be held as required. Minutes, recording decisions taken, are kept in accordance with the Church Constitution.

11. MANAGEMENT OF RISK

"All aspects of life involve risk and the church is no exception. The Charity Commission expects trustees of charities to assess the risks, they carry and to take steps to mitigate those risks" (s*tatement from the Association of Church Accountants and Treasurers).*

11.1 Risk Register

Greenfield has a comprehensive Risk Register which is reviewed annually (unless there is a specific need or requirement to review within that period). The Risk Register is structured under the following headings: -

- Governance, Statutory, Regulatory, Compliance
- Operational
- Financial
- External

11.2 Risk Assessments

The church Trustees acknowledge their duty to recognise and assess risks to which the church is exposed and to establish methods or ways to mitigate such risks. Risk Assessments are structured under the following headings:-

- Safeguarding and respect for others
- Establishing and maintaining a safe environment
- Financial
- Statutory, Regulatory and Legal
- Dispute Resolution.

Risk Assessments and Processes were subject to a thorough and comprehensive review in 2024. An updated chart relating to Risk Assessments, Policies and Processes can be found at the end of the first section of this handbook.

12. CHURCH POLICIES AND PROCEDURES

Greenfield Trustees recognise the importance of having policies and procedures in respect of operational matters; many are directed or influenced by the risk assessment process. Various policies and procedures have been introduced which aim to direct operational matters and promote regulatory compliance and many are recommended or required by the Charity Commission. Greenfield policies and procedures are structured under the same five headings as the risk assessments:

- Safeguarding and Respect for Others
- Establishing and maintaining a Safe Environment
- Financial
- Statutory, Regulatory and Legal
- Dispute Resolution

Copies of all Policies and Procedures are held on file in the Church Admin Office. Individual copies are obtainable from the Church Secretary. An update of current policies can be found in Section 15 below.

13. SAFEGUARDING

'Baptists Together' have issued a statement on the **Theology of Safeguarding:-**

Each and every person is fearfully and wonderfully made, knitted together in their mother's womb, and loved by God who knows everything about them (Psalm 139). All are precious and have worth to God. Therefore, the church should strive to be a place of welcome, inclusion and care for all – no matter their age, abilities, health or history.

Jesus tells us that we are each called to love others and to treat them with respect, dignity and love that we would want to receive ourselves (Mathew 22:39). Therefore, the church should always aim to be a place of care, compassion and love – no matter how undignified someone may appear.

There are many examples of Jesus bringing healing and comfort to people in pain and discomfort, those isolated and alone. At the sight of people in distress he is filled with compassion (Mark 1:41). Therefore, the church should strive to be a place of healing, comfort and hope – no matter what the cause of suffering and sorrow.

Jesus was not afraid of challenging injustice and inequality, nor, of confronting ignorance and arrogance. He sought out and spent time with marginalised people and he spoke passionately for those who had no voice (Matthew 23). Therefore, the church should strive to be a place of righteousness, advocacy and justice, speaking up for people who are oppressed and abused – no matter how costly that may be.

Safeguarding is the protection of adults and children from harm, abuse or neglect. If we believe that all people are precious in the eyes of God, their creator; if we believe that as Christian we should follow the example of Jesus in his compassion and care for others; if we believe that the church should be a sanctuary of safety and peace; and if we believe that we as Christians should speak out against injustice, then safeguarding should be an automatic part of our church communities – as we strive to protect all people from harm, abuse or neglect and to love, care and support all who have been affected by such damaging behaviour.

'By this everyone will know that you are my disciples, if you love one another' (Luke 13:35 NIV)

13.1 SAFEGUARDING POLICY STATEMENT

Greenfield Baptist Church follows the Baptist Association Policy and Procedures for Safeguarding which combines both the Working with Children and the Working with Adults at Risk.

Our Vision

The vision statement of Greenfield Baptist Church is to demonstrate God's love through word and action, valuing each other as individuals and modelling on Jesus' example.

In fulfilling this vision, we:

- Welcome children and adults at risk into the life of our community
- Run activities for children and adults at risk
- Make our premises available to organisations working with children and adults at risk

Our safeguarding responsibilities

Greenfield Baptist Church recognises its responsibilities in safeguarding all children, young people and adults at risk, regardless of gender, age, ethnicity, race, religion, sexual orientation or ability,

As members of Greenfield, we commit ourselves to the nurturing, protection and safekeeping of all associated with the church and will pray for them regularly. In pursuit of this, we commit ourselves to this policy and to the development of sound procedures to ensure we implement our policy well.

- **Prevention and reporting of abuse**
  It is the duty of each church member of Greenfield to help prevent the abuse of children and adults at risk, and the duty of each church member to respond to concerns about the well-being of children and adults at risk.
  Any abuse disclosed, discovered or suspected shall be reported in accordance with our procedures. The church at Greenfield will fully co-operate with any statutory investigation into any suspected abuse linked to the church.

- **Safer recruitment, support and supervision of workers**
  The church at Greenfield will exercise proper care in the selection and appointment of those working with children and adults at risk, whether paid or voluntary. All workers will be provided with appropriate training, support and supervision to promote the safekeeping of children and adults at risk.

- **Respecting children and adults at risk**
  The church at Greenfield will adopt a code of behaviour for all who are appointed to work with children and adults at risk so that children and adults are shown the respect that is due to them.

- **Safer working practices**
  The church at Greenfield is committed to providing an environment that is as safe as possible for children and adults at risk and will adopt methods of working with them that promote their safety and well-being.

- **A safer community**
  The church at Greenfield is committed to the prevention of bullying. The church will seek to ensure that the behaviour of any individuals who may pose a risk to children, young people and adults at risk in the community of the church is managed appropriately.

Safeguarding contact points within Greenfield

The church at Greenfield has appointed the following individuals to form part of the church safeguarding team:

NAME: Annette Gravell Designated Person & Trustee for Safeguarding (DPS)
They will advise the church on any matters related to the safeguarding of children and adults at risk and take the appropriate action when abuse is disclosed, discovered or suspected.

The church minister of Greenfield is also an important part of the Church Safeguarding Team. Where possible, the Church Safeguarding Team will work together if and when issues arise. However, each person has a responsibility to report allegations of abuse as soon as they are raised.

Putting the Greenfield policy into practice

- A copy of the Safeguarding policy statement will be displayed permanently on the church noticeboard and in the Treasurer's Office in the church and will be displayed on noticeboards in the vestibule of the church and in the church Schoolroom.
- Each worker with children and/or adults at risk will be given a full copy of the safeguarding policy and procedures and will be asked to sign to confirm that they will follow them.
- A full copy of the policy and procedures will be made available, on request, to any member of, or other person associated with Greenfield church.
- The policy and procedures will be monitored and reviewed annually, and any necessary revisions adopted into the policy and implemented through our procedures.
- The policy statement will be read annually at the church AGM, together with a report on the outcome of the annual safeguarding review.

13.2 Children and Young People

Greenfield adheres to Baptist Union Child Protection Schemes. – '*Safe to Grow*'. All who work with children and young people in Greenfield are provided with a copy of the Safeguarding Policy and Procedure including the Safeguarding Policy Statement.

All leaders and volunteers at Greenfield are subject to DBS checks (Disclosure and Barring Scheme) prior to engaging in any activity with children or young people connected with the church.

All Trustees, Leaders and Volunteers attend relevant training courses arranged by the Baptist Association. Update Safeguarding training sessions for Levels 2 and 3 are scheduled for June 2025. Although many of the Trustees are still compliant a decision was taken at a Trustees meeting in 2024 that all Trustees would seek to attend the June 2025 training course in order to update their skills and knowledge.

Level 1 Safeguarding Videos and other such material issued by the Baptist Association which appertains to the care of children and young people, and adults at risk are shown at Church Meetings.

13.3 Working with Adults at Risk within the Church

All Trustees, Leaders**,** and Volunteers who are engaged in activities with Adults at Risk in Greenfield**,** are required to attend relevant training courses arranged by the Baptist Association. Updated training sessions are scheduled in June 2025.

All leaders and volunteers at Greenfield are subject to DBS checks (Disclosure and Barring Scheme) prior to engaging in any activity with adults at risk.

A Soup Station 'Entry and Behavioural Policy', designed to safeguard both volunteers and guests, is operational and complies with the requirements of Greenfield's Insurers.

13.3 Recruitment of Volunteers

A robust Recruitment of Volunteers policy and procedure, designed to meet Safeguarding Standards for 'Working with Children' and 'Working with Adults at Risk', is operational at Greenfield. **Application forms** and **References** are always considered essential.

14. HEALTH AND SAFETY

Greenfield Church Trustees recognise their responsibilities under the auspices of 'Health and Safety'. Health and Safety features as a standard agenda item at all Trustees' meetings and church meetings, and the Health and Safety Administrator delivers a report at each meeting. Department leaders, church members and regular attenders are reminded of the importance of reporting 'near-miss' episodes as well as actual accidents. An Accident Report book is available outside the Church Admin Office.

The Health and Safety policy was revised in March 2025.

15. RISK ASSESSMENT/POLICIES/PROCESSES

A document version control system is operational for all policies and as a result policies are regularly updated in accordance with the control system; unless specific circumstances require that review date to be brought forward.

Copies of risk assessments, policies or processes can be made available to church members on request.

An updated chart (created in March 2025) can be found within this booklet in the pages following the Greenfield Baptist Church Privacy Notice.

16. MISSION WORK and OUTREACH

Mission work is integral to the advancement of the Christian faith, and Greenfield Church's community shows strong commitment to a range of mission work activities. The financial section highlights the various donations made to mission work during 2025.

16.1 Developing the work of Mission

Facebook and other Social Media – Various social media platforms have been helpful in communicating and sharing of the gospel message. A specific risk assessment has been established in order to manage the use of digital platforms and social media.

The weekly Soup Station - The financial and practical support of church members and the local community in aid of the Soup Station is greatly appreciated. Donated food items and personal hygiene products are regularly provided by local supermarkets, as well as by church attendees, and their support is similarly greatly appreciated.

Street Connect - Greenfield, inspired by visits from representatives of 'Street Connect' in Glasgow**,** has been financially supporting the street mission at Glasgow. The work of 'Street Connect' now includes outreach cafes and community recovery groups. Apart from their engagement in residential 'rehab' work**,** 'Street Connect' has greatly expanded the range of their work and commitment to those in need of the valuable and expanding support network.

Support from Bethel Church – Every few months a Greenfield evening service is held at Bethel Chapel, Seaside. Bethel was one of the mother churches responsible for the setting up of Greenfield and it is a joy to be able to occasionally congregate at Bethel.

The Digital Junior Church - the church Trustees were greatly encouraged by the fact that Greenfield Junior Church sought to continue meeting during the church closure by utilising social media platforms. Appropriate Risk Assessment procedures were followed.

Hope Home Thailand - As a group**,** the Greenfield Junior Church continues its regular support of the mission work at Hope Home in north-west Thailand. This worthy cause, established under the auspices of the Baptist Missionary Society**,** provides a home and refuge for children with severe disabilities. Members of the Junior Church receive periodic 'jottings' from Judy Cook the BMS Mission Leader at Hope Home updating them on the work in Hope Home.

16.2 Church Newsletters

The weekly newsletter is an additional and valuable source for communicating church news and associated information. Copies are usually distributed at Sunday and Tuesday services. Currently over 250 are also despatched digitally. This is a meaningful way for friends across the UK, and some even further afield, to engage with church at Greenfield and thereby expand the Greenfield community.

16.3 Newspaper Outreach

The Minister contributes a weekly column conveying a Christian message to the local newspaper 'Llanelli Star'. Readership extends across Llanelli and outlaying districts and this provides a further opportunity of sharing God's word within the local community.

The Minister continues in his engagement as a Hospital Chaplain at Ward 9, Prince Philip Hospital. He is additionally engaged in supporting individuals and families who approach the church for pastoral care and assistance to deal with domestic needs.

17. CHARITY WORK

17.1 Special Offerings

The church supports local and national charities, principally through offerings taken at all Communion Services throughout the year and during Tuesday morning services. These charitable offerings are augmented by specific fund-raising activities organised by various church departments and by designated retiring collections. The breakdown of these Special Offerings can be seen in the financial section of this report.

17.2 Church Members engaged in Designated Charity Work

Several church members are regularly engaged in charity work for a range of local and national charities, including Christian Aid, Llanelli Talking Newspaper, Blood Cancer UK, Torch Christian Fellowship, Cancer Research, British Heart Foundation, Barnardo's, Parkinson's UK, Trussell Food Bank. A member of the church congregation is regularly involved in school visits promoting 'Open the Book'. To quote *Matthew 13*: 'Sowing seeds all the time, keep on sowing, keep on growing; And *Romans 10:14* for 'how can they believe in the one of whom they have not heard?'

18. USE OF THE CHURCH BY EXTERNAL ORGANISATIONS

Greenfield, as one of the largest and most centrally situated churches in Llanelli, is often used for special, formal fundraising events.

The Trustees of the church are supportive of the use of the chapel by selective external organisations. Various local schools utilise the facilities for concerts and prize giving events. Local choirs use the facilities for concerts, auditions or as a rehearsal venue.

The church lettings policy accords with guidance from Greenfield's Insurers. The church secretary is the main point of contact in respect of church lettings so that the appropriate insurance and regulatory checks can be consistently undertaken.

19. TECHNOLOGICAL AIDS.

Technology, including the use of audio-visual equipment, is an integral part of worship, outreach and mission. The Trustees are extremely grateful for the valuable services provided by church members in organising and operating the various technical services e.g., the church website, projection of hymns and readings during services and other technical aids.
Loop systems for individuals with hearing loss are installed in both the chapel and the schoolroom

20. GREENFIELD PREMISES.

20.1 Beneficial Ownership

The church is the beneficial owner of the following asset - the church premises - the legal title of which is held by the church's custodian Trustees – The Baptist Union Corporation Ltd.

20.2 The Chapel

The 168-year-old church building is subject to a constant need of upkeep and maintenance. Greenfield is a Grade 2 listed building, and this imposes restrictions and constraints on the building, development and repair work permitted. Previous experience has demonstrated that, as a listed building, in a prominent area of the town, repair and replacement have had to be consistent with original materials, impacting heavily on cost.

20.3 Church Manse

The church does not currently own a manse. Some financial provision is, however, retained in a Manse Fund specifically for the purpose of supporting a minister of the church in need of housing accommodation. The Manse Fund is registered as a separate Charity – Registration Number 226501.

20.4 Buildings Survey

The church is insured with the Baptist Insurance Company. A quinquennial (5 year) survey was undertaken in 2022. All recommendations from the subsequent report have been acted upon.

21. FINANCIAL STATEMENTS

The Trustees are jointly and severally responsible for ensuring that complete and accurate financial statements are prepared for each financial year and that they submitted to the Charity Commission within the designated timeframe. These statements are required, by law, to provide a true and fair account of that Charity and of the surplus or deficit for the respective financial year.

The Trustees are required to:

- Select suitable accounting policies and then apply them consistently.
- Make judgements and estimates that are reasonable and prudent.
- Prepare financial statements on the 'going concern' basis unless it is inappropriate to presume that the Charity will continue in business.

The accounts of Greenfield Baptist Church are prepared on a 'Receipts and Payments' basis. The Accounts and Statements of Assets and Liabilities for the year ending 31 December 2025 are set out in the Financial Section of this Church report. Internal examiners continue to offer support and advice regarding the financial process but the actual examination of the annual accounts is now undertaken by Charles & Co of Murray Street Llanelli.

21.1 Finance Regulations

The Financial Regulations Policy and Procedure was implemented in 2016 and the review delayed due to Covid. A comprehensive review commenced in 2023. The revised policy and procedure was undertaken in 2025.

21.2 Payment of Trustees

The Minister of the church continues to be the only Trustee who is remunerated by the church charity.

21.3 Principal Funding Sources

The main source of church income is derived from the generous regular offerings of church members and other worshippers. Legacy income and Gift Aid income, including the Gift Aid Small Donations (GASDS), supplement this

income source. Trustees continue to encourage those who are eligible, to participate in the Gift Aid scheme. The relevant forms are available from the Church Treasurer.

Worshippers utilise differing systems for contributing to the church. Some prefer an annual contribution or to make a few contributions throughout the year. Increasingly contributions are made directly through the banking transfer system. Should any worshippers wish to avail themselves of this facility they are invited to contact the Church Treasurer for further details along with the requisite form. Some worshippers have expressed concern that individuals might feel excluded if they are not always offered the offertory plate. It is usually not an expression of exclusion but probably because the collector is fully aware of the contributing nature or pattern of that particular worshipper.

Bespoke gifts for specific purposes or projects are often received by the church; many are anonymously donated and cannot, therefore, be formally acknowledged. The Church Trustees are keen to take the opportunity through this church report, to express their gratitude for these kind, generous donations which very often are given as anonymous gifts. Whilst we respect your request for anonymity we wish you to be aware of our gratitude- Diolch yn fawr iawn; Thank you very much.

21.4 Pensions

The church is no longer an employer participating in a pension scheme known as the Baptist Pension Scheme ("The Scheme"), formerly known as the Baptist Ministers' Pension Fund, until 31 December 2011 ("The Ministers' Fund").

21.4.1 Pensions Auto Enrolment

The Trustees recognise their responsibilities under Auto Enrolment of the Government Pensions

22. BUILDING DEVELOPMENTS

22.1 Planned Preventative Maintenance

Planned, preventative maintenance is under the auspices of the church Trustees. All costs are approved in accordance with the Financial Regulations of the church.

22.2 Reactive Maintenance

Constant checking of the premises is designed to minimise the need for much reactive maintenance. Church users are encouraged to report any malfunction that they note or experience to the church secretary or one of the other deacons/trustees.

22.3. Building improvements or developments

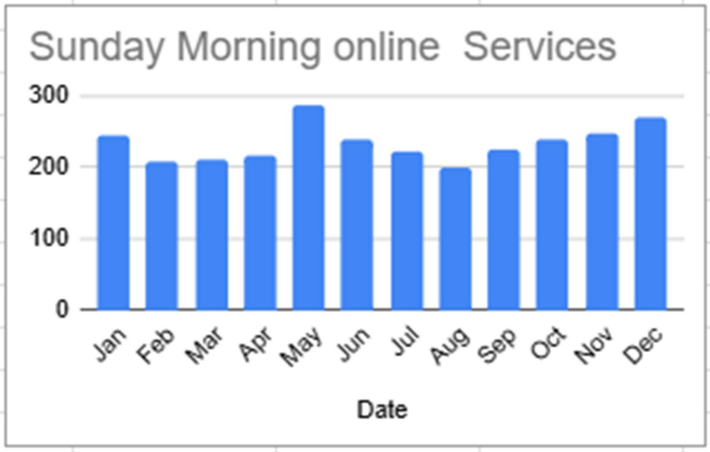
Obtaining quotations or securing contractors, particularly for a listed building, is not always straightforward. However, the work planned for 2025 was actually undertaken within the appropriate timeframe.
Recently extensive redecoration work of the sanctuary walls was undertaken along with the various rooms and stairwells. Also the exterior porch was painted. Faulty emergency lights were replaced as part of the annual electrical safety check.

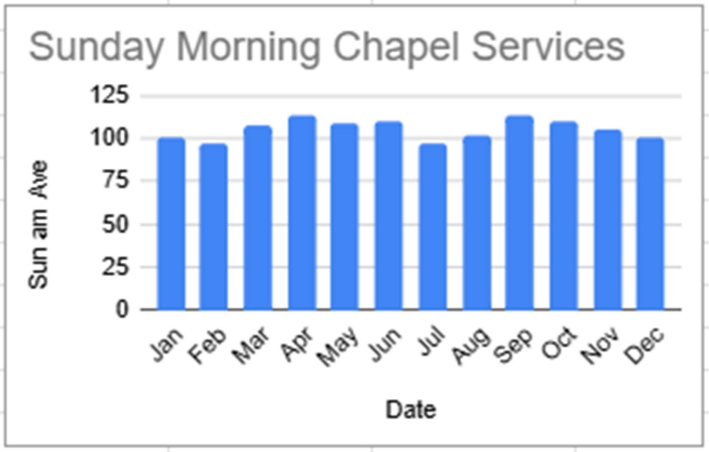
FURUE WORKS	Rough Working Estimate	**TOTAL**	77,350.00
The clearing of blocked guttering to the rear of the chapel along with the removal of plant growth on the walls and roof of the rear of the chapel. The re-cementing of the rear section of the main roof of the chapel. The removal of a redundant metal flue attached to the side of the chapel. This work requires the erection of scaffolding to the rear aspect of the chapel building.	£15,000		
Replacement of current ceiling in the chapel	£20,000		
Repainting of exterior front porch of the church	£1,000		
Positioning of safety rails in front rows of the gallery of the chapel.	£8,000		
Replacement of chapel windows in the Station Road aspect	£30,000		
Replace handles on kitchen cupboards	£350		
Removal of the rear pews in order to improve accessibility within the chapel. Initial discussions have been held with the relevant regulatory authorities regarding the developments designed to improve manoeuvrability for individuals with disabilities. This could entail the repositioning of some seating but the effect of these developments should prove invaluable should there be a fire within the church premises.	£3,000		

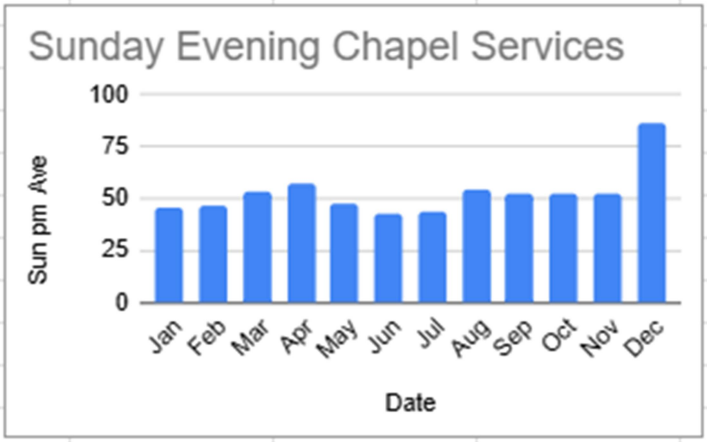
23. RESERVES POLICY.

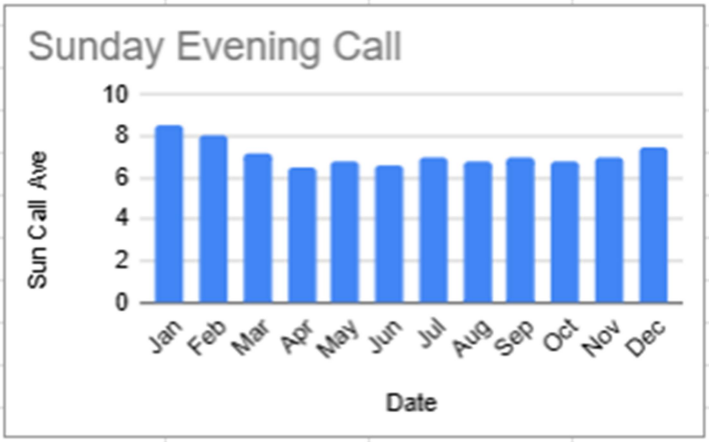
The building improvements itemised in section 22 above feature within the Reserves Policy. In addition, changes to the ministerial leadership of the church at some future time, may well result in major reduction in income and this change could also create ensuing housing costs.

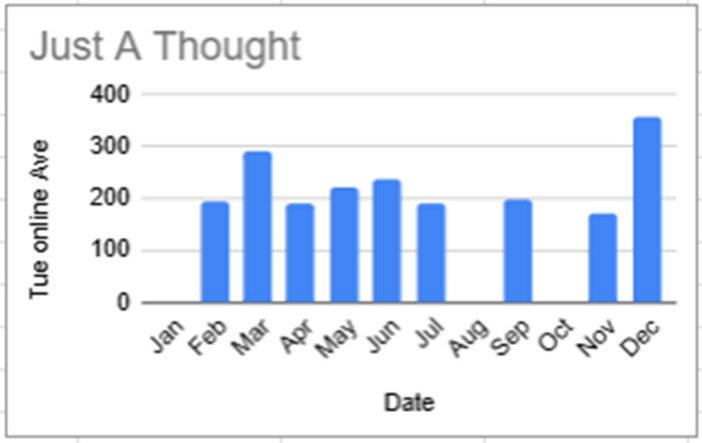
24. BAR CHARTS SHOWING CHURCH ATTENDANCE FIGURES

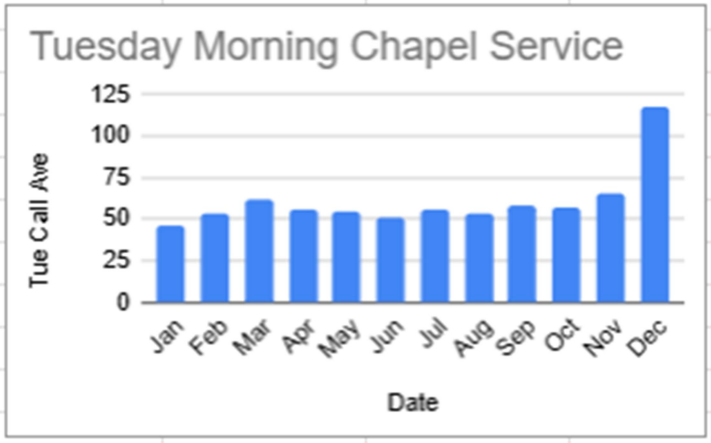


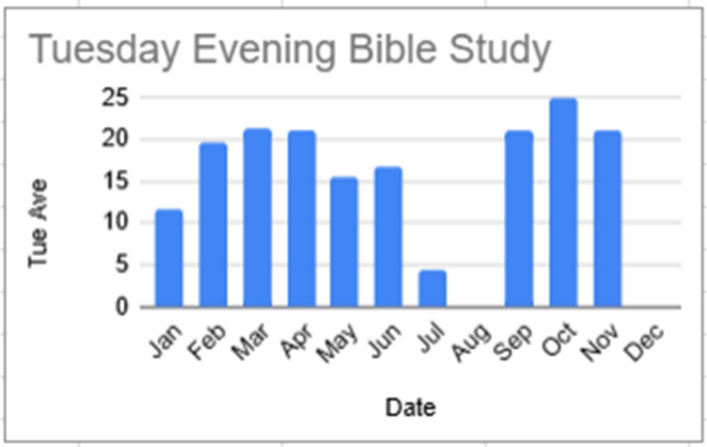


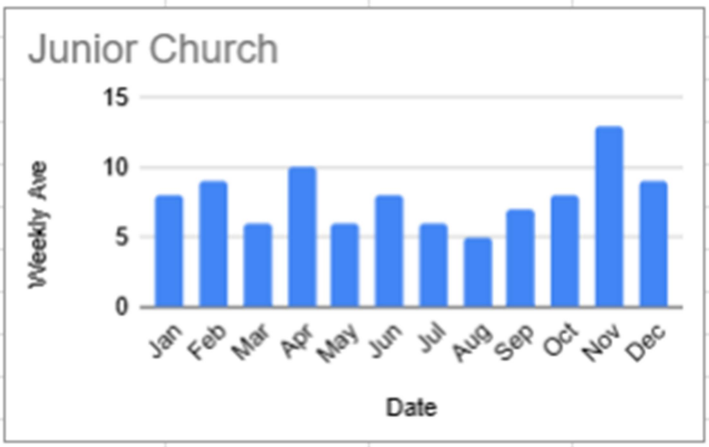


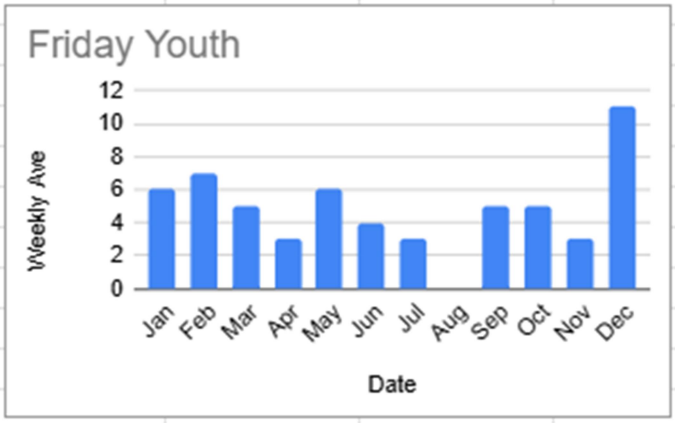


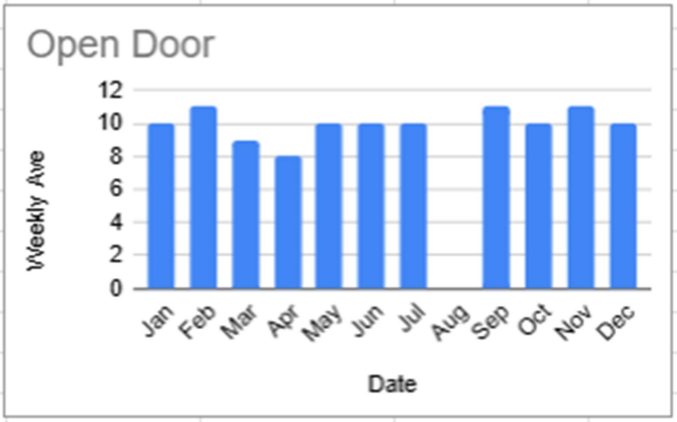


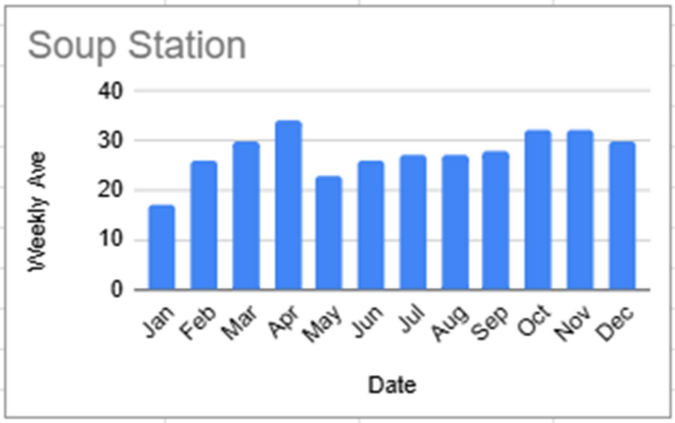


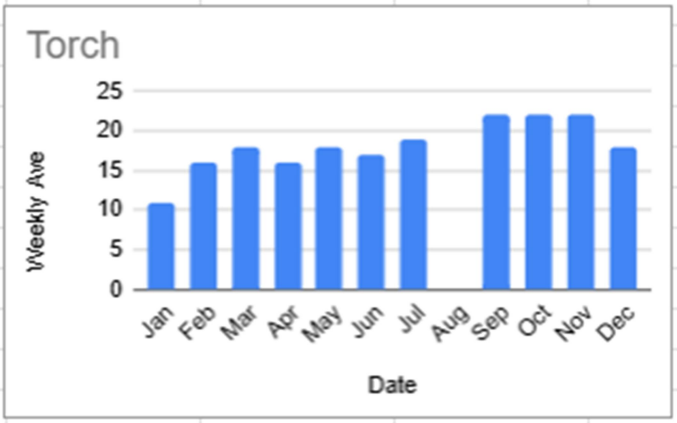


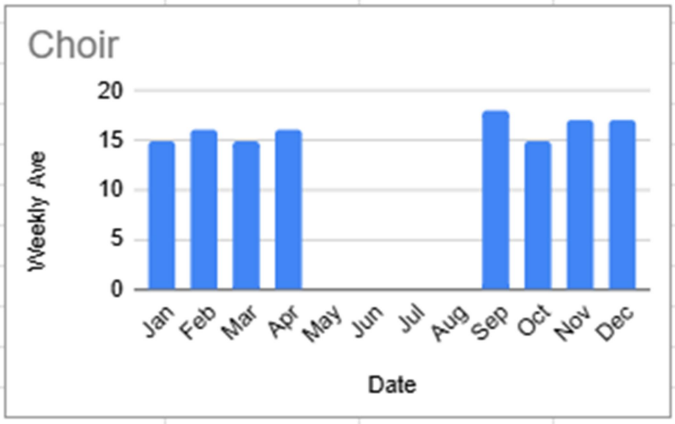


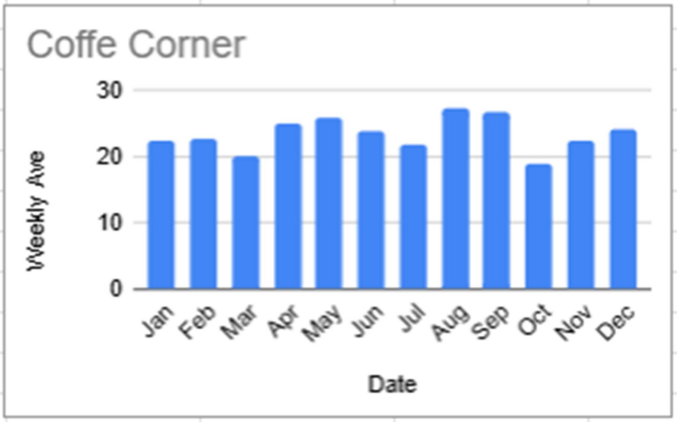

Friday Youth
Weekly Ave
12
10
8
6
4
2
0
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Date

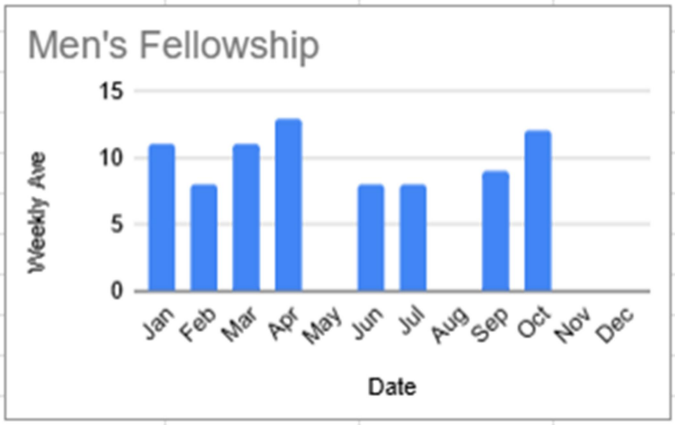

Open Door
Weekly Ave
12
10
8
6
4
2
0
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Date


Soup Station
Weekly Ave
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30
20
10
0
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Date


Torch
Weekly Ave
25
20
15
10
5
0
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Date


Choir
Weekly Ave
20
15
10
5
0
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Date


Coffe Corner
Weekly Ave
30
20
10
0
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Date


Men's Fellowship
Weekly Ave
15
10
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0
Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec
Date

25. CONCLUSION AND REINFORCEMENT OF PURPOSE

This report from the Trustees of Greenfield Baptist Church relates to the year of 2025 and is a true reflection of the Christian work and witness of the church and its efforts to reach out to its members, friends and to the wider community. This report concludes as it has previously with the words of Psalm 67 v1-2 - 'May God be gracious to us and continue to bless us and make His face shine upon us so that His ways may be known on earth and His salvation among all nations.' As a church we continue to recognise our need of His grace and salvation in our lives. We were richly blessed in 2025 with new members joining our congregation by transfer and by baptism. We are His Church and together we seek to do His will and to grow spiritually together in worship, service and love for Christ and for each other.

End of document.

Financial Statement
For the year ending 31st December 2025.

	2024	RECEIPTS	Note		2025
£	87,195	Offerings	1	£	86,900
£	39,410	Sundry Receipts	2	£	20,553
£	21,092	Mission Work, Charities & Benevolent Fund	3	£	19,452
£	1,379	Church Community Social Events	4	£	1,624
£	**149,076**	**SUB TOTAL**		**£**	**128,529**
£	99,349	Movement /Transfer IN from Other Greenfield Bank Accounts		£	-
£	5,681	Bank Interest	5	£	5,152
£	**254,106**	**TOTAL**		**£**	**133,681**

	2024	PAYMENTS			2025
£	45,721	Pastoral and Associated Costs	7	£	45,121
£	6,366	Other Salaries and Associated Costs	8	£	6,070
£	22,763	Donations for Mission Work, Charities & Benevolent Support	9	£	28,013
£	11,815	Utilities	10	£	6,153
£	21,337	Buildings	11	£	654
£	4,273	Insurances		£	4,409
£	3,638	Stationery, Printing & Postage	12	£	1,841
£	16,845	Miscellaneous	13	£	8,338
£	2,216	Affiliation Fees		£	1,619
£	1,101	Departmental Reimbursements	14	£	1,902
£	1,547	Church Community Social Events	15	£	1,707
£	**147,022**	**SUB TOTAL**		**£**	**105,827**
£	93,244	Movement / Transfer to Other Greenfield Bank Accounts	16	£	10,000
£	62	Bank Charges		£	41

£	**240,328**	**TOTAL**		**£**	**115,868**
£	**2,054**	Balance of Receipts over Payments		**£**	**22,702**

DEPARTMENTAL

£	1,999	Receipts	*6*	£	1,484
£	1,857	Payments	*18*	£	1,160

2024	**Note 1 - Offertories**		**2025**	
£	26,615	Envelopes	£	28,159
£	47,976	Direct Credits to Bank	£	47,245
£	11,654	Cash	£	11,496
£	950	Other	£	-
£	**87,195**	**TOTAL**	**£**	**86,900**

2024	**Note 2 - Sundry Receipts**		***2025***	
£	20,023	Donations	£	2,100
£	1,970	Soup Station	£	595
£	917	Flowers	£	1,135
£	12,346	Gift Aid	£	12,484
£	750	Church Lettings	£	200
£	3,404	Others	£	4,039
£	**39,410**	**TOTAL**	**£**	**20,553**

2024	**Note 3 - Mission Work, Charities & Benevolent Support**		***2025***	
£	3,451	BMS World Mission	£	2,435
£	1,324	Baptist Union Home Mission	£	1,093
£	1,745	Christian Aid	£	1,329

£	-	Barnabus Fund	£	381
£	1,300	Open Doors	£	474
£	661	Other	£	393
£	12,611	Scheduled Communion Offerings & Charity Receipts	£	13,347
£	**21,092**	**TOTAL**	**£**	**19,452**

	2024	**Note 4 - Church Community Social Events**		***2025***
£	869	Pantomime	£	798
£	510	Church Trip	£	656
£	-	Miscellaneous	£	170
£	**1,379**	**TOTAL**	**£**	**1,624**

	2024	**Note 5 - Bank Interest**		***2025***
£	478	Internet Account 1	£	612
£	777	Internet Account 2	£	551
£	173	N S & I Investment Account	£	173
£	1,292	Baptist Union Ministry Account	£	813
£	988	Barclays Investment Account	£	878
£	1,973	Monmouth Building Society	£	2,125
£	**5,681**	**TOTAL**	**£**	**5,152**

	2024	**Note 6 - Departmental Sundry Receipts**		***2025***
£	577	Choir	£	257
£	364	Junior Church	£	182
£	278	Open Door	£	377
£	780	Men's Fellowship	£	668
£	**1,999**	**TOTAL**	**£**	**1,484**

	2024	**Note 7 - Pastoral and Associated Costs**		***2025***

£	37,896	Stipend and Housing Allowance	£	39,601
£	400	Pulpit Supplies	£	720
£	4,800	Expenses	£	4,800
£	2,625	College Fees & Support	£	-
£	**45,721**		**£**	**45,121**

	2024	**Note 8 - Other Salaries and Associated Costs**		***2025***
£	350	Organist	£	350
£	6,016	Cleaner and Caretaker	£	5,720
£	**6,366**	**TOTAL**	**£**	**6,070**

	2024	**Note 9 - Donations to Mission Work, Charities, Benevolent Support**		**2025**
£	4,796	BMS World Mission	£	3,787
£	360	Support for BMS Hope Home	£	600
£	1,392	Baptist Union Home Mission	£	1,500
£	4,000	Christian Aid	£	1,500
£	0	Barnabus Fund	£	300
£	1,450	Open Doors	£	0
£	600	Street Connect	£	600
£	0	Bibles for Children Schools	£	601
£	125	World Day of Prayer	£	150
£	600	Stand by Me	£	0
£	600	Leprosy Mission	£	500
£	1,050	Christian Blind Mission	£	1000
£	750	Good News for Everyone (formerly Gideons UK)	£	750
£	1,350	MAF	£	750
£	500	Cardiff Baptist College	£	500
£	500	Bible Society	£	250
£	3,350	Myrtle Hill Local Foodbank	£	500

£	1,140		Greenfield Soup Kitchen (paid through main account)	£	400
£	100		Grace Church Soup Station	£	400
£	100		Ty Gwyn Local Foodbank	£	400
£	0		Ukraine through Baptist Church in Wales	£	3500
£	400		British Heart Foundation	£	500
£	450		Cancer Research Wales	£	350
£	0		Young Lives with Cancer	£	200
£	0		Teen Cancer	£	350
£	0		Royal Marsden Cancer	£	600
£	300		Motor Neurone Disease Association	£	450
£	300		Save the Children	£	500
£	200		Versus Arthritis (formerly Arthritis Care)	£	325
£	650		Blood Cancer UK	£	900
£	400		Age Cymru Dyfed (formerly Age Cymru Sir Gar)	£	400
£	400		Parkinson's UK Association	£	400
£	250		Air Ambulance	£	0
£	0		Chemotherapy Unit PPH	£	750
£	3,500	****	Llanelli Hospice	£	0
£	250		Salvation Army	£	200
£	500		Spurgeons	£	500
£	600		Beat Leukaemia (Cardiff)	£	0
£	0		Lamas	£	500
£	300		BGM Radio Prince Philip Hospital	£	200
£	0		Cor Curiad charity cause	£	200
£	0		Stroke Association	£	250
£	0		Ty Mair Residential Home	£	200
£	900		Benevolent Fund	£	1,000
£	**32,163**		****** also contains non Greenfield element**	£	**28,013**

2024	**Note 10 - Utilities**	***2025***

£	11,535		Light and Heat	£	5,809
£	280		Water	£	344
£	**11,815**		**TOTAL**	**£**	**6,153**

	2024		**Note 11 - Buildings**		***2025***
£	5,636		General Repairs	£	404
£	13,331	**	Property Renovations	£	-0
£	190		Fire Protection	£	250
£	880		Grounds & Pest Controls	£	-0
£	1,300		Use of other premises for services	£	- 0
£	**21,337**		**TOTAL**	**£**	**654**
		**	includes purchase of new heater boiler		

	2024		**Note 12 - Stationery, Printing & Postage**		***2025***
£	3,638	***	Stationery, Printing & Postage	£	1,841
£	**3,638**	***	includes purchase of refurbished photocopier	**£**	**1,841**

	2024		**Note 13 - Miscellaneous**		***2025***
£	1,212		Licences	£	1,244
£	-0		Technical Costs	£	227
£	11,514		Piano and Organ Tuning	£	648
£	283		Cleaning and Associated Costs	£	-0
£	317		PAT Testing	£	349
£	769		Health & Safety & Associated Costs	£	1,112
£	1,979		Other Sundry items	£	2,212
£	381		Telephone Line Rental	£	464
£	- 0		Training	£	1,692
£	390		External Examination of Accounts	£	390
£	**16,845**		**TOTAL**	**£**	**8,338**

2024		**Note 14 - Departmental Reimbursements**	*2025*	
£	509	Junior Church	£	1,324
£	477	Youth Work	£	578
£	115	Other	£	0-
£	**1,101**	**TOTAL**	**£**	**1,902**

2024		**Note 15 - Church Community Social Events**	*2025*	
£	952	Pantomime	£	882
£	595	Church Trip	£	625
£	0	Other	£	200
£	**1,547**	**TOTAL**	**£**	**1,707**

2024		**Note 16 - Bank Transfers to Other Accounts & Charges**	*2025*	
£	93,244	Transfer to other Greenfield Bank Accounts	£	10,000
£	62	Banking Charges	£	41
£	**93,306**	**TOTAL**	**£**	**10,041**

2024		**Note 17 – Departmental Account Payments**	*2025*	
£	577	Choir	£	35
£	600	Junior Church	£	265
£	0	Open Door	£	300
£	680	Men’s’ Fellowship	£	560
£	**1,857**	**TOTAL**	**£**	**1,160**

STATEMENT OF ASSETS AND LIABILITIES at 31 December 2025

HSBC - COMMUNITY ACCOUNT	
Balance at 1 January 2025	19,621
Balance of Receipts over Payments Jan - Dec 2025	22,702
Transfer to Internet Account	-10,000
Bank Charges	-41
Uncleared Cheques	3,900
Outstanding	583
Balance at 31 December 2025	**36,765**
HSBC INTERNET ACCOUNT No 2 (Building Fund)	
Balance at 1 January 2025	33,204
Interest added Jan-Dec 2025	551
Balance at 31 December 2025	**£33,755**
NS&I INVESTMENT ACCOUNT	
Balance at 1 January 2025	17,376
Interest added Jan-Dec 2025	173
Balance at 31 December 2025	**£17,549**
MONMOUTH BUILDING SOCIETY	
Balance at 1 January 2025	73,573
Interest added March 2025	2,125
Balance at 31 December 2025	**£75,698**
BARCLAYS COMMUNITY ACCOUNT	
Balance at 1 January 2025	13,525
Balance of Receipts over Payments for Soup Station element 2025	-851
Junior Church	402
Within Banking processes	-1,443
Balance at 31 December 2025	**£11,633**
HSBC INTERNET ACCOUNT No 1	

Balance at 1 January 2025	32,855
Interest Added Jan-Dec 2025	612
Transfer IN from HSBC Community Account	10,000
Balance at 31 December 2025	**£43,467**

BAPTIST UNION CORPORATION FUND	
Balance at 1 January 2025	79,239
Interest Added Jan-Dec 2025	813
Balance at 31 December 2025	**£80,052**

BARCLAYS BUSINESS PREMIUM SAVINGS ACCOUNT	
Opening Balance at 1 January 2025	66,715
Interest Added Jan-Dec 2025	878
Balance at 31 December 2025	**£67,593**

TOTAL CASH ASSETS	**£366,512**

TOTAL MONETARY ASSETS at 31st DECEMBER 2025

BANK AND CASH BALANCES

Representing balances on the following accounts

General Fund (Unrestricted) as above	366,512
Sunday School Legacy Fund	1,848
Choir Fund (Designated)	2,765
Open Door Fellowship (Designated)	547
Men's Fellowship (Designated)	1,457
Total Financial Assets	**£373,129**

N B: Currently no funds classified as restricted fundsJunior Church account closed May 2025. Now incorporated into main account

STATEMENT OF LIABILITIES	**NIL**

Basis of Accounts

GREENFIELD BAPTIST CHURCH IS A REGISTERED CHARITY - 1150291

THE CHURCH IS THE BENEFICIAL OWNER OF THE FOLLOWING ASSET –

CHURCH PREMISES AT MURRAY STREET-LLANELLI- CARMARTHENSHIRE-SA15 1DZ -INSURED VALUE £4,327,232 INCLUDING ORGAN £437,068 AND CONTENTS £130,987.

THE LEGAL TITLE OF THESE ASSETS IS HELD BY THE CHURCH'S CUSTODIAN TRUSTEE THE BAPTIST UNION CORPORATION LTD.

THESE ACCOUNTS HAVE BEEN PREPARED ON A 'RECEIPTS AND PAYMENTS' BASIS. THE ACCOUNTS, STATEMENTS OF ASSETS AND LIABILITIES SET OUT IN THIS BOOKLET RELATE TO THE YEAR ENDING 31st DECEMBER 2025 AS APPROVED BY THE TRUSTEES OF GREENFIELD BAPTIST CHURCH

These Accounts were approved by the Trustees and signed on their behalf by:-

Rev. David Jones (Minister) ……..

Annette Gravell (Church Treasurer)……

INDEPENDENT EXAMINERS' REPORT to the TRUSTEES OF GREENFIELD BAPTIST CHURCH, LLANELLI

Independent examiner's report to the trustees of Greenfield Baptist Church Llanelli:-

I report to the charity trustees on my examination of the accounts of Greenfield Baptist Church Llanelli (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement

I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Date 19.08.2026



R.A. Williams
The Association of Chartered Certified Accountants

Charles & Co
Chartered Certified Accountants
3 Murray Street
Llanelli
Carmarthenshire
SA15 1AQ

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Date 19.08.2026



R.A. Williams
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