Emmanuel Baptist Church, Cardiff
Trustees Report
For the Year ended
31 December 2025

ORGANISATION

The managing trustees of the church are the church officers, consisting of elders and deacons. The church officers are elected by the members of the church.

The names of the trustees holding office during the year to which the annual report relates were as follows:

Glyn Ellis
Paul Whiteley
Gareth Davies
David Rees
Samuel Li
Paul Worthy
Jonathan Baston
Ben Jones
Andrew Lansdown
Dewi Brady

The elders and deacons met together on a regular basis during the year to discuss and administer the affairs of the church. Reports on church activities are made to the entire membership of the church at members' meetings held at least three times a year.

CHARITY OBJECTS

The purposes of the church, as set out in paragraph 3 of the constitution are twofold:

1) The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Gabalfa, Cardiff and the surrounding neighbourhood; and
2) Such other charitable purposes as shall, in the opinion of the Managing Trustees further the advancement of the Christian faith in accordance with the Basis of Faith.

REVIEW OF ACTIVITIES

Throughout 2025, the church aimed to achieve its objectives through weekly Sunday worship services, Sunday School, prayer & Bible studies, home groups, youth and children's meetings, as well as men's and ladies' meetings. These gatherings have helped to meet the spiritual needs of those attending and to advance the Christian faith.

The weekly community café on Friday mornings and the community's usage of the food bank were focal points of community work. Local schools showed their support for the church with harvest donations for the food bank. A weekly parent and toddler group and a primary school-age children's club were two further initiatives to help the community and its needs.

Christmas featured special events, such as a men's quiz and curry night, a women's wreath-making craft evening, and Christmas candlelight services.

During 2025, a fulltime Pastor was supported financially by the Church members. His main roles were teaching the Bible, providing pastoral care and support to the members of the church and those in the local community.

Financial gifts have been made through other UK charities to support missionaries and pastors working in Zambia, the Indian Subcontinent, Central Asia, Finland, France, Italy and the UK.

FINANCIAL SUMMARY

Receipts

Monies received during the year increased by £16,674 from £140,247 in 2024 to £156,921 in 2025. The increase in overall giving was primarily due to an increase in general offerings.

General offerings from members and adherents remained the core income stream for the church. General offerings increased by £16,674 from £104,323 in 2024 to £112,410 in 2025. In addition, one-off collections and/or gifts for specific purposes were received from time to time.

Payments

Overall payments increased by £31,874 from £97,356 in 2024 to £129,230 in 2025. The increase in expenditure was primarily due to the purchase of new chairs for the church building costing £19,956.

RESERVES POLICY

It is the policy of the Charity to maintain sufficient funds for the effective management day to day of the Charity's finances i.e. to cover management, administration and support costs, as well as being able to respond to emergency needs which may arise from time to time. As at 31 December 2025, the Charity held available cash reserves of £163,183 (£135,492 at 31 December 2024). The Charity is currently maintaining a high level of reserves. This is because: i) it has an ongoing development project aimed at improving utilisation of the church building ii) is planning to appoint an Associate Pastor and iii) it intends to plant another local church in the next few years. It is anticipated that financial reserves will be required to support these initiatives.

RISK MANAGEMENT

The trustees have put in place a number of policies and procedures relating to areas of risk in connection with various aspects of the church's activities.

REGISTERED CHARITY PREMISES

Emmanuel Baptist Church, Gabalfa Avenue, Cardiff. CF14 2SH

INDEPENDENT EXAMINER

Mr D Evans, FCA, 4 Phyllis Avenue, Bridgend. CF31 3DD

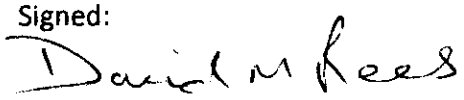
BANKER

CAF Bank, 25 Kings Hill Avenue, Kings Hill, West Malling, Kent. ME19 4JQ

TRUSTEE APPROVAL

This annual report was approved by the trustees at a meeting held on 5 October 2026.

Signed:



David Rees
Treasurer and Trustee

EMMANUEL BAPTIST CHURCH, CARDIFF
RECEIPTS AND PAYMENTS ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2025

2024	RECEIPTS	2025
£	**General Giving**	£
95,786	General Offerings - Gift Aided	105,292
8,537	General Offering - Non Gift Aided	7,118
25,457	HMRC (Gift Aid on donations)	31,943
520	Missionary Fund Offerings	520
130,300		**144,873**
	Receipts from Activities	
100	Cafe Gifts	0
206	Contributions towards Ladies Christmas Craft	136
0	Contributions towards Mens' Christmas Curry Night	818
35	Toddlers' Group Gifts	65
341		**1,019**
	Specified Gifts/Grants	
600	Gifts specified for work in Finland	600
0	Gifts specified for work in Zambia	1,518
600	Gifts specified for retired missionaries	600
432	Gifts in support of work of Open Doors	50
2,339	Food bank gifts	1,860
1,000	Asda grant for foodbank	750
4,971		**5,378**
	Miscellaneous Income	
3,364	Interest	3,701
1,250	Gifts for use of building	900
1	Book sales	119
20	Designated leaving gifts	0
0	Gifts in memory of Church member	931
4,635		**5,651**
140,247	**TOTAL RECEIPTS**	**156,921**

EMMANUEL BAPTIST CHURCH, CARDIFF
RECEIPTS AND PAYMENTS ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2025

2024	PAYMENTS	2025	
£		£	
	Payroll		
31,378	Salary payments	31,821	Note 4
2,731	Employer's pension contributions	3,001	
34,109		**34,822**	
	Pastoral Expenses		
1,105	Ministerial training courses/conferences	1,057	
368	Expenses of office	149	
13,885	Accommodation costs	13,781	
15,358		**14,987**	
1,380	**Pulpit Supply**	**4,105**	
	Mission		**Note 5**
7,150	Missionary Giving	9,275	
2,500	Gifts to support UK churches	3,000	
900	Gifts to support overseas churches	6,486	
0	UCCF Relay	3,500	
10,550		**22,261**	
	Church Building Maintenance and Servicing		
731	General Repairs and Maintenance	1,163	
3,745	Heating, Lighting and Water	4,639	
171	Manse Council Tax	0	
2,560	Church Insurance	2,619	
7,207		**8,421**	
	Church activities		
38	BANG Children's Club	469	
0	Anchored Youth	290	
-173	YoUnite costs less contributions	49	
219	Toddlers	54	
292	Sunday School	320	
174	Ladies Meeting	111	
23	Mens Breakfast	0	
230	Llanmadoc Weekend Away	200	
520	Books	1,415	
1,050	Refreshments	1,659	
2,373		**4,567**	

EMMANUEL BAPTIST CHURCH, CARDIFF
RECEIPTS AND PAYMENTS ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2025

PAYMENTS CONTINUED

2024		2025	
£	**Church Outreach**	£	
914	Christmas Outreach	2,275	
321	Easter Outreach	102	
371	Open Air services	364	
1,115	Food Bank	1,781	
978	Community Cafe	858	
0	General Outreach	174	
3,699		**5,554**	
	Overseas Aid and Support		
384	Gifts for Compassion Child Sponsorship	**384**	
10,392	**Capital Projects**	**5,884**	Note 8
4,799	**Church equipment purchase & maintenance**	**21,439**	
£	**General Administration**	£	
1,237	Advertising, Photocopying, Printing	999	
489	Broadband	436	
546	Church Suite License	546	
637	CCLI Music License & music software	470	
229	Safeguarding subscription & DBS checks	212	
0	Gift for undertaking independent examinations	450	
60	Bank Charges	85	
3,198		**3,198**	
£	**Other**	£	
1,400	FIEC subscriptions	1,750	
330	AECW Donations	0	
225	Welfare Fund payments	986	
0	Volunteer training courses	331	
0	Minibus maintenance for borrowed minibus	370	
986	Support for the elders from external pastors	170	
965	Leaving gifts funded by specified donations	0	
3,906		**3,607**	
97,356	**TOTAL PAYMENTS**	**129,229**	
42,891	**SURPLUS/ DEFICIT FOR YEAR**	**27,691**	
92,601	**OPENING BALANCE**	**135,492**	
135,492	**CLOSING BALANCE**	**163,183**	Notes 1 & 3

EMMANUEL BAPTIST CHURCH, CARDIFF
RECEIPTS AND PAYMENTS ACCOUNTS FOR YEAR ENDING 31 DECEMBER 2025

NOTES TO THE ACCOUNTS

1) Fund Balances

2024		2025
£		£
92,601	Opening Balance 1st January	135,492
140,247	Receipts in the year	156,921
232,848		292,413
97,356	Payments in the year	129,229
135,492	Closing Balance 31st December	**163,183**
14,836	Current Account Balance at 31st December	37,055
67,721	Deposit Account Balance at 31st December	68,174
0	Foodbank Account	3,146
52,464	Investment Account Balance at 31st December	54,804
135,021		163,179
471	Plus cash in transit	4
135,492		**163,183**
135,492	General Fund Balance 31st December	159,515
0	Zambia Support Fund 31st December	0
0	Foodbank Balance 31st December	3,668
0	Missionary Fund Balance 31st December	0
135,492		**163,183**

2) Average Monthly Offering

The average general monthly offering in 2025 was £9,367 (£8,694 in 2024)

3) Movement in funds

£	General Fund £	Missionary Fund £
Opening Balance 1/1/25	135,492	0
Receipts in year	147,423	2,152
Payments in year	114,955	8,434
Transfer to/from general fund	-8,445	6,282
Closing Balance 31/12/25	**159,515**	**0**

£	Food Bank £	Zambia Support £
Opening Balance 1/1/25	0	0
Receipts in year	5,449	1,897
Payments in year	1,781	4,060
Transfer to/from general fund	0	2,163
Closing Balance 31/12/25	**3,668**	**0**

4) Payroll & Related Party Transactions

Payroll Costs

In 2025, the Church employed a full-time Minister and employed two part-time cleaners part-time cleaners.

The combined payroll costs were as follows:

Basic Pay	£31,821
Employer Pension Contributions	£3,001

The Minister was provided with living accommodation by the Church.

Rev Paul Whiteley is the Church Minister and is also a trustee of the charity. The costs associated with his employment were as follows for the year to 31 December 2025:

Basic Pay	£29,112
Employer Pension Contributions	£3,001

Related Party Transactions

A related party transaction is where a trustee or a member of their family receives payment or remuneration from the resources of the church/charity.

Mr Ben Jones is a trustee of Emmanuel Baptist Church. During 2025, Mr Jones was paid £260 materials and labour costs for general maintenance on the church property. Ben Jones's son works as an electrician and in 2025 he was paid £940 material and labour costs for installing new lighting within the church building.

Mr Dewi Brady is a trustee of Emmanuel Baptist Church. Mr Brady's wife was employed part-time to clean the church building. During 2025 she was paid £1,231 for this service.

Rev Paul Whiteley is a trustee of Emmanuel Baptist Church and is also employed in the capacity of paid minister of the Church. Details of his remuneration are set out above. From 1 November 2020, the Church has provided Rev Paul Whiteley with manse accommodation in the local area to better enable him to perform the functions of his office under the 'manse leaseback scheme' which is widely used by churches to provide suitable accommodation to ministers of religion. The property provided by the church is owned by Rev Paul Whiteley and his wife, who rent it to the church under the terms of a rental agreement. During 2025, in accordance with this agreement, the Church paid both Rev Paul Whiteley and his wife £6,890 in rental payments.

Rev Paul Whiteley's daughter also also employed by Emmanuel Baptist Church on a part-time basis to clean the church building. During 2025, she was paid £1,611 for this service.

5) Mission

2024		**2025**
£		**£**
3,800	Support of retired missionaries	3,800
600	UFM (Asia)	1,100
1,200	UFM (France)	1,450
0	UFM (Arab World)	300
300	UFM (Italy)	0
0	Hope for the Valleys	500
0	SASRA	300
0	United Beach Missions	250
0	Betel	675
0	Open Doors	600
0	Christian Institute	300
550	Asia Link	0
300	Wycliffe Bible Translators	0
400	Good News for Everyone	0
0	Gifts for work in Zambia	4,060
900	Church Work Finland	2,426
2,500	Gifts to support UK churches	3,000
0	UCCF Relay	3,500
10,550		**22,261**

6) Building and equipment assets held

Land & Buildings			**Year bought**
Valuation/cost(£)	**Asset**	**Basis**	
Notional	Gabalfa Avenue church site	Assets are held in trust and disposal of the assets is restricted	
Equipment, Signage and Software			
Cost (£)	**Asset**	**Basis**	
19556	Chairs (250)	Historic Cost	2025
178	Shure dynamic vocal microphone	Historic Cost	2025
189	Disability ramp	Historic Cost	2025
318	Bravilor Coffee Percolator	Historic Cost	2025
114	Hoover Upright Vacuum Cleaner	Historic Cost	2024
135	Numatic 620W 5ltr Vacuum Cleaner	Historic Cost	2024
2,710	Classeq C500 commercial dishwasher	Historic Cost	2024
325	Warner 3.41m 12 platform step ladder	Historic Cost	2024
276	Shure Lavier wireless system	Historic Cost	2024
385	Bush 50 inch smart TV + stand and accessories	Historic Cost	2024
261	2 x Shure microphones + cables	Historic Cost	2023
334	Russell Hobbs Fridge Freezer	Historic Cost	2023
780	Lincat 17ltr Water Boiler	Historic Cost	2023
198	Buffalo Commercial Microwave	Historic Cost	2023
180	Buffalo Filter Coffee Maker	Historic Cost	2023
627	10 x Klara 3ft folding tables	Historic Cost	2023
245	Table trolley	Historic Cost	2023
193	Slimlok outdoor notice board	Historic Cost	2023
180	Makita petrol strimmer	Historic Cost	2023
210	Table tennis table	Historic Cost	2023
799	Apple MacBook	Historic Cost	2023
704	Black Magic switcher streamer	Historic Cost	2023
2,268	PTZ Optics broadcast camera	Historic Cost	2023
750	Marshall fixed HD video camera & lens kit	Historic Cost	2023
235	2 x Black Magic HDMI concertors	Historic Cost	2023
230	2 x Audio-Technica condenser microphones	Historic Cost	2023
1,466	Blustream matrix switcher	Historic Cost	2023
3,571	Epson short throw projector + bracket	Historic Cost	2023
1,437	2 x Habitat 4-seater sofas	Historic Cost	2022
109	Lighting pole stand for Christmas lights	Historic Cost	2022
171	Shark Vacuum cleaner	Historic Cost	2022
248	ProPresenter software	Historic Cost	2022
338	Foodbank shelving units	Historic Cost	2022

This note includes all items of equipment purchased for £100 or more from 1 January 2022 onwards

7) Other assets and liabilities at 31 December 2025

Assets

At at 31/12/2025, Emmanuel held cash and bank balances of £163,183 (see note 1)

As at 31/12/2025 Emmanuel was owed £2,295 by HMRC in Gift Aid for donations received beween 1 December and 31 December 2025. The amount owed was received in May 2026.

In 2020, Emmanuel made an interest free loan of £7,000 to the Church Minister to support him in the purchase of a property in the vicinity of the church building. This is repayable to the church on the termination of the Minister's employment.

Liabilities

At 31 December 2025, Emmanuel owed £419 to HMRC and £515 to NEST Pensions in respect of payroll deductions for December 2025 pay. The payment was made in January 2026.

At 31 December 2025, Emmanuel owed £8,236 to a furniture supplier - final payment on the purchase 100 chairs. The payment was made in February 2026.

		£
8) Capital Projects		5,884

During 2025, £5,884 was spend on the following capital projects

1)	New lighting installation in the church building	940
2)	Painting and decorating	386
3)	New fire door & shutter adjustments	4,558
		5,884

Approval of the financial statements
These financial statements were approved at a meeting of the trustees of the Charity trustees held on 5 October 2026

Signed on behalf of the trustees

David Rees
Trustee and Treasurer

Independent Examiner's Report to the Trustees of Emmanuel Baptist Church Cardiff

Charity registration number: 1155275

Report on the accounts

I report to the trustees on my examination of the accounts of Emmanuel Baptist Church Cardiff ("the charity") for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act. In carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

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:

- accounting records were not kept in respect of the charity as required by section 130 of the 2011 Act; or
- the accounts do not accord with those records.

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.



Deryck Evans 27 October 2026

FCA Institute of Chartered Accountants in England and Wales

4 Phyllis Avenue
Bridgend
CF31 3DD