



Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	1	April	2019		31	March 2020

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Priory Street
Cardigan
Ceredigion
SA43 1BU

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	Rev Robert Filgate	Chairman		
2	Anthony Brookin	Secretary (from 23/9/2019)		
3	Peter Sanders	Treasurer		
4	Malcolm Andrew Cunningham			
5	Janet Lloyd Thomas	Secretary (to 23/9/2019)	1/4/2019 – 23/9/2019	
6	David Stevenson		23/9/2019 – 31/3/2020	
7	Meirion Thomas		23/9/2019 – 31/3/2020	

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Constitution

How the charity is constituted
(eg. trust, association, company)

Association Charitable Incorporated Organisation (CIO)

Trustee selection methods
(eg. appointed by, elected by)

By election by members following consideration and recommendation by existing trustees.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Incorporation

The charity completed the process of changing from an unincorporated association to a Association Charitable Incorporated Organisation. The new CIO was registered in the previous financial year and the old charity transferred its assets and activities to the CIO after the end of the previous financial year (FY 2018/19). This report is for the new CIO. The old Unincorporated association closed after the transfer was complete during FY 2019/20.

Church Deacons and Minister (The Trustees)

Deacons and the minister (who are the charity trustees) are responsible for giving leadership to the church, managing its finances and overseeing its buildings and activities.

Church Elders

The Church had four elders to assist the Pastor with pastoral and spiritual duties.

Other Networks - Churches Together in Cardigan

The Charity works with three other Cardigan churches on joint projects such as the Summer Family Funday, Annual Good Friday March of Witness and Open Air Service and Teifi Pastors (who help and care for people on the streets in Cardigan town centre on Saturday nights).

Risk Management

A Risk Register exists for all major risks and is reviewed by the Trustees at least annually.

The charity has a number of separate documents covering risk including:

- Health and Safety
- Safeguarding and Protection Policy
- Periodic Risk Reviews of the buildings the charity occupies.
- Data Protection
- Social media use

Financial risks are managed by the preparation of budgets and regular review of expenditure and income by the trustees. Budgets and financial performance against budget are also reported to the Members at least twice annually.

The charity holds all the usual insurances: motor, public and employee liability, buildings and contents insurance.

Coronavirus

The Covid-19 pandemic affected the operation of the charity for the last few days of the financial year. The charity followed government guidance and stopped all face to face meetings. The risks raised by the pandemic have been addressed in the following financial year (2020/2021) and include:

- addressing financial changes e.g. reduced giving and changes in costs;
- ensuring that the needs of people in the church are addressed e.g. shopping, delivering prescriptions, social and spiritual needs
- preparation for a phased resumption of face to face meetings
- Providing as many services as possible digitally and other ways e.g. by post

The leadership of the charity meets regularly (by video link) to manage the charity's response to Covid-19.

Summary of the objects of the charity set out in its governing document

The principal purpose of the Church 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 in the United Kingdom and/or other parts of the world.

The advancement of our faith includes caring for those within the Church and also in the wider community locally and globally.

The Charity Trustees are aware of the commission's public benefit guidance and 'have regard' to it when making decisions in relation to the main activities to which the guidance is relevant. Main activities are summarised below.

The charity is a Christian church that has been serving God and our community in Cardigan for almost 140 years. Our mission is to help people encounter Jesus in a way that changes them forever. We do this in two ways: by sharing the Good News of Jesus Christ (the Gospel) and by helping and caring for people in our local community and elsewhere in the world. Our work towards this is summarised below:

Weekly worship

We held two services on Sundays, open to all and including Junior Church for school age children and a creche. Church attendance is growing and this financial year we moved morning services to a larger, rented space (in Cardigan Secondary School) to accommodate the larger numbers who attend in the summer months. Services moved back to the Priory Street chapel from November onwards.

Other formal study, worship and fellowship meetings included:

- Christmas carol services
- Monthly meeting at Sarnau (Community Church)
- Fortnightly prayer/study meetings
- Seven House Groups meet weekly or once or twice monthly
- Men's study group, Young Adults
- Men's meetings, women's meetings

Youth Clubs (community work):

The church operates clubs for different age groups which are open to all:

- **Kidz Club:** Primary Age Children (15-20 children)
- **Encounter:** School years 6, 7 & 8
- **Hub:** School years 9 +
- **CCIW:** Christian Camps in Wales. An annual camp in North Wales, open to all school age children over the age of 11 and 36 young people attended this year.

Our additional community work includes:

- Cardigan Debt Centre
- Drop in Youth Centre
- Care Home visiting
- Weekly Coffee Morning

Summary of activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

- Care Team
- Operating a bookshop
- Working with other churches / charities on:
 - Street Pastors
 - Meals On Wheels Service
 - Food Bank
 - School Lessons & Assemblies
- Gifts to other charitable organisations including to charities which help people in need overseas

Our outreach activities include:

- Annual summer outreach ("Fun Day")
- Church Welcome Marquee at two local community events
- Running Alpha courses (an introduction to the Christian faith)

Education and Training:

- Money management courses
- Intern training programme

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grant making;
- policy programme related investment;
- contribution made by volunteers.

This section of our report provides some additional detail about money we have given to other organisations and the important contribution of volunteers to our charity.

Gifts

The charity made donations to a number of other charities during the year, with total amount of giving of £13,355 – this was to support our goal of caring for those within the Church and also in the wider community locally and globally.

Occasionally gifts are made to persons suffering financial hardship – a gift of £300 was made to someone in the congregation when moving to unfurnished accommodation.

Volunteers

Volunteers are key to the successful operation of the charity. Key tasks / activities and the numbers involved (in brackets) include:

- Treasurer, Book-keeper, Gift Aid & Payroll Administrator (2)
- Church Secretary (1)
- House group leaders (12)
- Stewarding for Sunday services (60)
- Sarnau Community Church (10)
- Kitchen Supervisor and Servers (14)
- Media / Sound Supervisor & Team (16)
- Missions Co-ordinator & Team (3)
- Alpha courses (4)
- Music Group Leader and Musicians (10)
- Kidz Club (6)
- Youth Supervisor and Youth team (15)
- Junior Church teachers (3)
- Creche (6)
- Bookshop Volunteers (9)
- Care Team (19)
- Care Homes Ministry (10)
- Coffee Morning Organiser / helpers (16)
- Christians Against Poverty (4)
- Flower Rota & Craft Club (2)
- School assemblies (4)
- Website Manager and Administrator (2)

The organisation and activity for Sunday Worship requires a large number of volunteers and overall, the church has over 100 volunteers.

Summary of the main achievements of the charity during the year

This section contains a summary of our achievements in five areas of our work followed by a very brief summary of the remaining areas. The areas covered are:

- Worship services
- Youth Work
- Our intern programme
- CAP Money Course and Debt Centre
- Gifts to other charities

Worship Services

Our worship services are part of our work promoting the Christian faith and supporting our local community, with both regular weekly services and “special occasion” services at Christmas and Easter. Our services are open to all.

We held over 100 services during 2018/19 which were open to all. We run Junior Church for pre-school and school age children and provide a creche for children under three during morning services. Around 18 children attended Junior Church regularly but in the weeks of the summer holidays, many more came as we welcome family visitors’ and holiday makers.

Church attendance, which grew significantly in the previous year, has been maintained for morning services, while attendance at evening services has increased by 20%. The number of Church members, who have a role in church governance, has increased from 80 to 85. As noted above, Church attendance is growing and preparations were made this financial year to move morning services to a larger space (in Cardigan Secondary School). Morning services in the larger, rented space in the school started in June 2019.

Two Believer's Baptisms took place during the year.

The Church held two Christmas carol services (by candlelight) and, with other Cardigan churches, took part in the Easter parade through Cardigan and open air service on Good Friday. These services were open to all.

Youth Work

As part of our commitment to young people and to caring for and helping our local community the Church continued to provide youth clubs and a drop in centre for young people in Cardigan. These are open to all and many of the young people who attend our activities are from families outside the Church. Two of our activities are described below, followed by a summary of our other youth work.

Youth Centre

The church continued to operate its Youth Centre in Cardigan High Street which provided a safe place for youngsters, with supervision, refreshments, games, music, films and other activities off-site (beach/bowling/cinema). However, the Youth Centre was too small, and after considering various options it was decided to rent a large room, the Lower Vestry, at Capel Tabernacl in Cardigan town centre which will provide a large space similar in size to the sanctuary of our Priory Street building. Extensive renovation work has subsequently carried out by a team of volunteers supported and advised by professional tradespeople. Completion has been delayed due to the Covid-19 pandemic and lockdown. Once completed, this building will give us a much needed new Youth Centre and is expected to be ready before face to face youth gatherings are allowed

The centre provided a valuable resource by keeping young people off the streets and enabling them to take part in constructive activities with 50 to 70 attendances over the week, including some repeat visits.

- **Drop-in** (Tuesday afternoons) – 16-20 attendances
- **Encounter:** School years 6, 7 & 8; up to 18 children, a quarter from church, others non-church.
- **Youth Hub:** School years 9+ ; between 15 and 28 children, one third from church two thirds from non-church families.

CCIW (Christian Camps in Wales – summer camp at Tywyn)

The Church took a group of 36 children went to the CCIW camp in the summer of 2019. About half the children were from church families and half were local children and for some of them this was their only holiday.

The church funded 50% of the cost of attending camp (c. £2000) and individuals provided further financial assistance in cases of hardship. The activities at the camp included kayaking, rock climbing, surfing and paint balling, all run by qualified instructors, as well as field games - football, volley ball, ultimate frisbee, tag rugby and kuub, and Christian teaching and music.

The camp experience provided a safe, fun environment, lots of activities and positive role models for the young people who attended.

Other activities

The church operates other clubs and activities for different age groups which are also open to all:

- **Kidz Club:** Primary Age Children (5-10 children) mostly from families not in the Church
- **Youth Bible study:** 8-10 young people (11-18) meet for bible study fortnightly.

Boys Connect - 3 every fortnight on a Tuesday after Drop-in

Girls Connect - 6 every fortnight on a Tuesday after Drop-in

Youth Work Team

The Youth Director is responsible for the spiritual and practical well-being of the many children from Cardigan and the local community who attend our children's and youth clubs, which are run weekly during school term-time. A new part-time youth worker was appointed and took up the position in 2019. A number of volunteers assisted the paid staff including the intern.

CAP Money Course and Debt Centre

The CAP Money Course is a course devised by the award winning debt counselling charity, Christians Against Poverty. The Church ran a number of CAP Money Courses this year. The course is a revolutionary money management course that will help anyone get more in control of their finances. A number of the course attendees were able to make positive changes to their money habits.

Cardigan Debt Centre continued operation in partnership with Christians Against Poverty. It is a privilege to be part of a UK-wide charity doing practical work with some of the poorest and most vulnerable people in the Cardigan area. Several clients have sought help from the Debt Centre and two were counselled with one client on the way to becoming debt free.

Gifts – Financial Support for other Charities

The Church provided financial and other support to other charities as part of our aim to care for and help those in need in our local area and elsewhere – to show love to those in need around the world. As well as money the Church congregation filled shoeboxes with Christmas gifts and provided toiletries for a local charity.

The Church congregation filled 95 shoeboxes for the Shoebox Appeal for Blythwood Care in October 2019 to be distributed in Eastern Europe. The Church also gave Blythwood Care £900 to help fund the distribution of the shoeboxes. Each box brings such joy and hope to individuals of all ages who otherwise might have no sense of God's love at Christmas and is a way for us to show God's love to our neighbour.

The Church gave £1,800 to support work of Boureima Diallo in Burkina Faso at the Jam Tan Centre and through the Fulani Network extending the reach of the Gospel.

The Church also supported:

- the BMS World. (£1200) Teen Challenge Hope House - £1220 to support their work with people with addictions
- Gideons (£1200) Ty Cariad (£2100) to help orphaned and abandoned children in Uganda
- Peruvian Promotions (£1200)
- Teifi Pastors – street pastors in Cardigan (£600)
- And a number of smaller gifts

Summary of other achievements

The achievements below are aligned to our objective of advancing the Christian faith:

Community Church Sarnau

Provides a monthly opportunity for Christian worship in the Sarnau local community with, over 30 attending on occasion.

Bible Study and other meetings

Fortnightly prayer and Bible study meeting, open to all, attendance from 12 – 30. Men's Bible study meets approximately 16 times a year.

House Groups)

Open to all – for care and discipling of the Church community and communicating the gospel to others. About 70 people take part.

Young Adults (Weekly)

The Pastor and his wife lead studies to help young people develop and grow in their faith. 12 to 15 attend.

Men's Ministry

A residential retreat on Bardsey Island was held in April 2019 and attended by 20 men.

Women's Ministry

Every month about 20 women met for lunch, fellowship, a talk and prayer – open to all.

Alpha Course

The church started its sixth Alpha course in 2020 to present the Christian gospel in an informal setting where a meal is provided but the course was interrupted by Coronavirus lockdown. The courses are open to anyone.

Freedom in Christ

The Church started a Freedom in Christ course in 2020 but this was interrupted by Coronavirus lockdown. .

The achievements below reflect our goal of caring for those in our Church and the wider community:

Care Home Visits

Four Care Homes in the Cardigan area were each visited three times during the year to provide a short service with singing and a message to elderly people unable to get out and about. Our visits are much appreciated and between 12 and 20 persons (residents, visitors and staff) usually attend and we stay on after the meeting to chat with residents. The staff welcome our involvement, and see it as an important part of community care.

Coffee Mornings

The church holds a weekly Coffee Morning, open to all, which provides place for friendship and support, and is a valuable social event for those living alone.

Care Team

Nineteen volunteers from the regular congregation help both regular worshippers and local people with practical help and social visits.

Family funday - August 2019

A "fun day" on Cardigan Rugby Field was held in conjunction with other churches in Cardigan; free food and refreshments, games and entertainment were provided for local families and visitors during the day, with a presentation of the gospel message during the evening.

Cardigan Agricultural Show - August 2019

Our Welcome Marquee at Cardigan Show was a community outreach including activities and a competition designed to communicate the gospel message. The complimentary seating we offered provided much appreciated rest for the show-weary.

Cardigan Fair Day & Christmas Market - November 2019

At Cardigan's popular Annual Fair and Christmas Market our bright, welcoming Marquee on the street presented a church shop-window for passers-by. There were children's activities plus invitations to our complimentary hospitality, also available in the church vestry.

School Assemblies

Four volunteers led school assemblies at eleven Welsh-speaking schools where there is an opportunity to present the Christian message and its relevance to children.

Bookshop

The Church runs a Christian bookshop in Cardigan town centre..

Sewing and Crafts Club (weekly) - open to all.

Brief statement of the charity's policy on reserves

The charity aims to hold unrestricted funds to cover 3 months' expenditure. At the close of the financial year 2018/19 unrestricted cash held was in excess of 3 months expenditure.

Details of any funds materially in deficit

No funds in deficit.

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Members and regular worshippers are encouraged to give via the Gift Aid scheme and during 2019/2020 this source of income decreased slightly from £56,209 to £55,454 for unrestricted gifts and from £27,096 to £17,316 for restricted gifts.

Regular non-gift aided giving decreased from £39,154 to £32,284.

The regular financial support of members and worshippers has enabled the charity to employ not only a full-time minister but also a part-time youth worker and other part-time staff to support its work in the community.

Given the current low rate of interest on cash balances, the church does not currently hold any investments. It relies upon and uses regular giving to fulfil its objectives rather than building up capital reserves. It is anticipated that an investment policy will be adopted during 2020/2021 should it be found necessary to invest surplus funds.

Section F

Other optional information

This is the fourth full year of the church's separate registration as charity. (It previously operated under the umbrella of the Baptist Union of Wales).

We are mindful of the increasing governance requirements placed upon charities. During 2019/2020 we continued managing our Risk.

Also, during this year, the charity has completed the process of incorporation (noted in Section B, above).

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

Signed on behalf of the charity's trustees

Signature(s)

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Full name(s)

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Position (e.g. Secretary, Chair, etc)

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Date

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