

**ANNUAL REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31ST DECEMBER 2024
OF THE PAROCHIAL CHURCH COUNCIL
RECTORIAL BENEFICE OF THE NORTH CARDIFF MINISTRY AREA**

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1. Introduction

In January 2022 the parishes of Lisvane, Llanishen and Roath Park were merged to form the North Cardiff Ministry Area (NCMA), following a Decree by the Bishop of Llandaff. For the purposes of the Constitution of the Church in Wales, the Ministry Area (MA) is a Parish and the Ministry Area Council (MAC) is a PCC.

The financial statements have been prepared in accordance with the accounting policies set out in Note 1 to the accounts and comply with the charity's trust deed, the Charities Act 2011, Accounting and Reporting by Charities: Statement of Recommended Practice (SORP) and the Church in Wales Accounting Regulations.

2. REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number

1131310

Principal Address

7 Church Road
Lisvane
Cardiff
CF14 0SJ

Trustees and Members of the Ministry Area Council

The Ministry Area Council (MAC) is a body containing the trustees of the Ministry Area..

The following were members of the MAC at the time of filing this report:

Lay Chair

Eleanor Williams

Secretary

Denise Searle

Treasurer

Susan Darracott

Clergy

Revd James Griffiths (Ministry Area Leader)
Revd Canon Elaine Jenkyns (Priest-in-Charge)
Revd Orion Edgar (Priest-in-Charge)
Revd Ross Pilliner (Curate)
Revd Ruth Greenaway-Robbins (Curate)

MA Leader's Warden

Duncan Shadwell

MA People's Warden

Vacant

Elected Church Representatives

Gerald Bradnum (Christ Church)
Isobel Parry (St Isan)
Marilyn Hillard (St Faith)
Val Jones (Christ Church)
Nick Brown (St Denys)
Duncan Shadwell (St Denys)

Safeguarding Officer

Martin Holden

Chair of the Governance and Risk Subcommittee

Martin Holden

Chair of the Finance and Buildings SubCommittee

Pete Allbrook

Independent Examiner

Robert Hugh BSc, FCA
15 Dan y Bryn Avenue
Radyr
Cardiff CF15 8DD

Bankers

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

Co-operative Bank
Hazel House
Caerphilly
CF83 1JN

Nat West
50 Station Road
Llanishen
Cardiff CF14 5Q

HSBC
75 Llandennis Road
Rhydypenau
Cardiff CF23 6EE

Natwest Bank
50 Station Road
Llanishen
Cardiff
CF14 5QP

Church Architects

Michael Plageman
r+m studio ltd
The Maltings
East Tyndall Street
Cardiff CF24 5EA

Michael Davies
18 Mountain Road
Caerphilly CF83 1HJ

3. STRUCTURE GOVERNANCE AND MANAGEMENT

3.1 Governing Document

Constitution of the Church in Wales adopted 31st March 1920 as amended on 30th January 2022

3.2 Organisational Structure

The NCMA is part of the Diocese of Llandaff. It comprises four churches: St Denys, Christ Church, St Isan and St Faith. It is governed by the MAC which operates through a number of committees that are responsible to the MAC and assist it in fulfilling its functions and responsibilities. These include Church Committees, the Ministry Area Leadership Team (an executive committee), a Governance Audit and Risk Committee and a Finance and Buildings Committee.

3.3 Induction and Training of New Trustees

There are no formal policies or procedures adopted for the induction or training of Trustees. Trustees are almost invariably already members of the church and so are aware of the goals and aims of the church. Their roles and responsibilities are communicated verbally and through the guidance documents published by the Charity Commission.

4. OBJECTIVES AND ACTIVITIES

4.1 Objectives and Aims

The Church in Wales is a province within the Anglican Communion and seeks to advance the Christian religion through world-wide mission. Its calling is to nurture men, women and children in the faith of Jesus Christ and to aid them to grow in the fellowship of the Holy Spirit, so that the good news of God's grace may be clearly proclaimed in the world and that God's Kingdom may be honoured and advanced.

It is the responsibility of the MAC and the clergy to work together and cooperate in all matters of concern and importance to the MA for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical in the Parish.

As required by the Charities Act 2011, the MAC has given due regard to guidance published by the Charity Commission in respect of the operation of the public benefit requirement. The activities undertaken to fulfil the MAC's purposes for the public benefit are described and detailed below.

4.2 Charitable Activities

4.2.1 Ministry Area

This year has witnessed a number of changes in personnel in the NCMA. We were delighted to welcome Revd Orion Edgar who was licensed as a Priest in Charge to the Ministry Area on 14th January 2024 and Revd Ruth Greenaway-Robbins as curate to the Ministry Area in May 2024. However, we were sorry to have to say goodbye to Revd Siôn Brynach who was appointed as Priest in Charge in the West Cardiff Ministry Area, his final service in the NCMA being Easter Sunday.

We are delighted that Martin Holden has kindly offered to serve as the Chair of the GAR and MA Safeguarding Officer. His expertise and enthusiasm for efficient administration will be a great benefit to the MAC.

Finally, we said goodbye to a number of trustees, namely Michael Smith, Roger Martin, Branwen Abbott, Colin Francis and Ian Crighton. We are very grateful to them for all that they were able to give to the life of the MA during their time as trustees.

The main activities of the MA during the year have been to promote the mission of the Anglican Communion and spread the Gospel to the people of Lisvane, Llanishen and Roath Park. The MA does this through both proclamation and action. In addition to its regular services and evangelistic activity, the MA also provides pastoral care, including visiting the sick and local schools, and carries out baptisms, weddings and funerals.

Each of the four parishes in the Ministry Area continued with its established pattern of services. There is at least one act of worship in each church every Sunday and Christ Church and St Denys additionally hold midweek services. Various other meetings such as Home Groups, Prayer Meetings and Fellowship Groups are held regularly. The 8.00am Holy Communion service at St

Denys has been reintroduced on a weekly basis. St Faith's has started a new service at 4pm on a monthly basis.

We are once again very grateful to the retired clergy and lay volunteers whose input is invaluable in helping us maintain a full suite of services throughout the Ministry Area, as well as helping with the administrative and operational aspects of the MA.

In addition to the normal Sunday services, all the local churches host special services and events for schools and other organisations, including some services which serve the civic and wider community, including annual Remembrance and Armistice Day services.

4.2.2 St Denys

Services

The primary opportunity for people to grow in Christ is our Sunday and midweek services.

8.00am. This went from a monthly to a weekly meeting in September. Attendance has been very good with an average of 8 people attending.

9.30am. This service has continued unchanged. The average attendance was 34.

11.15am. In January 2024 we moved the 11.15am service to 4.00pm in the belief that it might provide a better time for those whom we are trying to reach but whose children are involved in sports. Initially numbers increased but over the course of the year they did not appear to give any significant improvement. Following a survey of those attending it was decided that a final decision on the future of this service time will be made by Easter 2025. The average attendance was 38 adults and 14 children under 16.

10.15am. Our midweek services continues to have a strong, committed core with 10 attending on a weekly basis, including a number who do not attend on Sundays.

6.30pm. Our monthly evensong continues to be well-attended with an average of 17 attending.

Even taking into account the fact that the above numbers are simply the raw data and have not been adjusted to take account of those who attend more than once in the week, our numbers appear to have improved with 90 attendances weekly compared to 73 in 2023 (although those figures had been adjusted).

The services at our principal festivals of Easter and Christmas remain well attended. This year we introduced six new services:

- *Tenebrae.* On Wednesday of Holy Week we introduced a reflective service of Tenebrae combining live music from a string duo with readings from Scripture.
- *Combined North Cardiff Churches Good Friday Service.* A combined service with Thornhill Church, Aion Baptist Church, Lisvane Baptist Church and Rhiwbina Baptist Church was held at Thornhill. It was a powerful, moving service and a great expression of church unity.
- *Combined North Cardiff Churches Summer Service & Picnic.* A similar combined service but this time held in the carpark outside Thornhill as a public witness.
- *Remembrance Day Service.* We opted to move the joint service with Lisvane Baptist Church and combine it with the 9.30am service which became a service of morning prayer with a

focus on remembrance. The change worked very well and we had a significant number from the community attending. The formal setting was more appropriate for this type of service.

- *Community Carols.* We held a joint Community Carol service at the Memorial Hall with Lisvane Baptist Church. We have a long-standing and well attended Festival of Nine Lessons and Carols but wanted to reach out to those to whom that service would not appeal. It was extremely well attended with every seat taken.
- *A combined Christmas Day service.* This service bridged the different traditions at St Denys. The rationale was that at Christmas and Easter we ought to be united together as one church. It was a joy to see the church so full and for the service to be so well received.

Prayer

We remain absolutely committed to prayer. I am not sure I could go as far as John Wesley who said that God does nothing other than in answer to prayer, prayer is unquestionably foundational to all that we do as a church. As we seek to grow God's kingdom, we recognise that this is a spiritual battle that is beyond our ability and so we depend wholly on God.

Boiler Room. This is our weekly prayer meeting.

Weeks of Prayer. Each term we set aside a week to pray.

Home Groups

Our home groups are foundational to our growth in Christ. It is in our home groups that we are able to share fellowship, study the Bible, pray and give and receive pastoral care. We currently have three home groups that meet through the year. A particular highlight this year was the Talking Jesus Course which encouraged us to be more courageous in sharing our faith with others. After Christmas we have planned to run the Wellbeing Journey which explores different aspects of our wellbeing from a Christian perspective over 8 weeks.

Children and Youth

2024 saw significant growth in our youth and children's work with a marked spiritual interest evident in our children and young people. Our four main children and young people groups continued to run through the year:

- Ablaze for school years 10 to 13
- Impact for school years 6 to year 9
- Almighty Boosh for school years 3-5
- Sunday Splash for up to age 14 on Sundays

In addition to the weekly we held various additional events for all ages including a sleepover, water slides and trips. In addition to our own weekly groups we also ran or were involved in:

- the Flourish programme in Llysfaen Primary and Llanishen High.
- the start of the Llanishen High Christian Union
- a one day Easter Extravaganza holiday club which was attended by 38 children.
- a Football Camp with Ambassadors Football which was attended by 32 children and young people
- a weekend away jointly with with Citizen Church in Llanelli Horizons

- termly Youth Nights at All Nations alongside 300 other young people with Ali Jensen now being part of the organising team.
- mentoring 10 young people one-to-one for faith and personal development

Outreach

The outreach of the church takes different forms. Some of our outreach is evangelistic, some is aimed at better connecting with the community, some is aimed at serving those less fortunate than ourselves. In all these things we are seeking to share the love that we have known in Christ.

This year particular highlights include the following:

- *Community Lunches.* We started a monthly community lunch on the first Wednesday of every month. The aim is to connect the church to the community as well as foster our own community. Each month we have a guest speaker, with the highlight so far being Rowan Williams speaking on Poetry.
- *Community Cafe.* The Cafe continues to run weekly attracting a faithful following.
- *Plant Sale, Seedling Swap and Book Sale.* Thanks to Branwen and Rowena for getting this idea off the ground. We raise several hundred pounds for Llsyfaen Primary.
- *Craft Club.* This was a pop-up craft club to make crafts to sell at the Lisvane Fete and Christmas Fayre.
- *Lisvane Fête.* This year we had a double stall at the Fete featuring the remains of the plant sale, a book sale, lots of kids games, a free Christian literature giveaway, drama and a talk.
- *Greg Downes.* In June we welcomed Revd Dr Greg Downes to provide training to encourage us in evangelism and our use of spiritual gifts. Greg helped us in our outreach at the Lisvane Fete and spoke at the Festival Service.
- *Door to door.* Over the summer we began door to door visiting, simply inviting people to our services and/or offering to pray for them. Although it seems a daunting thing to undertake people were actually very warm and positive.
- *Tŷ Price Tots.* After much careful planning Tŷ Price Tots - our new parent, carer and toddlers club - was launched and is doing brilliantly. Thanks so much to Julia Plaut, Jane Shadwell and the team for their professionalism and hard work. It has gone from strength to strength.
- *Wreath-making.* Thanks to Holly Searle for helping us with our wreath-making class.
- *Christmas Fayre.* For the first time St Denys had stalls at the Lisvane Christmas Fayre selling crafts and books.
- *Bags of Joy.* At all our Christmas services we gave away 'Bags of Joy' ie bags containing Christian Christmas books, sweets, decorations etc.
- *Exodus Church Mbale.* Thanks to Rowenna Shaw's book sale, the youth fundraising initiatives and the generosity of the congregation we were able to give £10,000 to Exodus church to help contribute to the costs of putting a roof on their new building.

Buildings

This year saw the completion of the work at Tŷ Price. Despite some initial teething problems with the doors, the building on the whole has served us very well. We have installed a PA system which will enable the hall to be used in a variety of ways and are exploring the possibility of turning the area under the stairs and the alcove in the small room upstairs into storage cupboards.

The Church Committee has been exploring the possibility of renovating the cloakroom in the main church building. What we hoped would be a straightforward reordering has become much more involved with the Diocesan Advisory Committee requiring a report on the damp problem before we take the proposal forward. The Committee has also discussed the need to repair and refurbish the church hall and main church doors.

Conclusion

I am very grateful to all those who contribute to the life of St Denys in so many different ways whether by playing or singing music, reading and leading prayer, leading our prayer meetings, welcoming, arranging the flowers, serving tea and coffee, looking after the tech, helping out at our youth and children's events, running Tŷ Price Tots, helping with church lunches, community lunches and the community cafe, organising other activities and events, and running groups. Thank you also to everyone who helps with the administrative side of our church life, especially those who serve on the Church Committee, on the MAC, the Gift Aid secretary, the wardens and the treasurer. Particular thanks go to Denise Searle, Ali Jensen and Martyn Ridge for all they do week in and week out.

Finally, 2024 was a year marked with real sadness as a number of long-standing members of our church community passed away. In particular we remember and give thanks for the lives of Anne Martin, Barry Davies and Mil Presdee.

Revd James Griffiths

4.2.3 St Faith & St Isan

4.2.3.1 St Faith's

2024 was another busy year in the life of St Faith's. Numbers at worship have remained more or less consistent, and Howard and Marilyn agreed to continue as sub wardens. Unfortunately, we have still not been able to find a book keeper, although, I have been indebted to Carole Standfast for all her help and support, alongside the help provided by Carole Muir.

In March we began our contemporary worship service at 4pm on the first Sunday of each month, which averages around 18 attendees. During Lent we ran a cooking course for men, teaching basic cooking skills, and our Lent soup lunches were well attended. In September we changed the time of our toddler group to an afternoon slot in the hope that it would attract a great number; sadly, this did not happen. However, the launch of our monthly youth group has been well received, and only a lack of helpers prevents us from meeting more often.

In May we said 'hello' to our curate Ruth, and in June we said a fond farewell to our student, Sue, who left us to begin ordained ministry in Ely.

We have had some minor building repairs with nothing significant to report, and are looking towards repairing the roof in 2025.

Hire of the building has gone well with income from this amounting to £4,910 and we ended the year with a surplus of £7,732.22. A gift day was held on Mothering Sunday which contributed £1,128. As always we are grateful to our faithful parishioners for their generous contribution to our maintenance and ministry.

St Faith's is a church that punches well ahead of its weight and that is thanks to so many people who work hard in a variety of ways.

Revd Canon Elaine Jenkins

4.2.3.2 St Isan's

In May we said 'hello' to our curate Ruth, and in June we said a fond farewell to our student, Sue, who left us to begin ordained ministry in Ely. Their contributions to our worship and ministry have meant that the Vicar is now less exhausted!

Numbers at worship continue to rise slightly, with new attendees at both services. Our pet blessing service has been well received and will now become a permanent fixture. There was a significant increase in attendees on Remembrance Sunday, especially from those within the uniformed organisations. Instead of our usual service for the Commemoration of the Departed we held a 'Memories at Christmas' service early in December; this was very well attended and people have asked that we repeat it in 2025. My thanks, as ever, to Karl and the choir, and to Iain for his wonderfully creative services at special occasions.

In September we started a Christian Union in Llanishen High School which is a joint venture between our clergy and Ali the youth worker from St Denys. Also in the Autumn Term Flourish courses were held in Llanishen High and Ton yr Ywen Primary. Flourish is a course that helps young people with self-esteem and well-being, and Rev'd Elaine completed her training in October to be able to run these courses alongside Rev'd Ruth and Ali. In December we held our first Experience Christmas event with children from Coed Glas Primary attending, thanks to our team of volunteers we were able to plan for Experience Easter in 2025 and it is hoped that this important ministry can continue.

Our social events have been as popular as ever, and I want to thank all those who help to put on our lunches and Players events, which contribute well to our fundraising as well as being opportunities to have fellowship together. Our monthly Friendship group goes from strength to strength, and we have also begun a fortnightly service in Ty Coch nursing home. My thanks go to our pastoral assistants who help out with this, and especially to Hazel for her ministry in taking communion to the housebound.

In May the boiler stopped working which meant that as the weather turned colder from October, the majority of our services were held in the hall. The issue was not resolved until the New Year and resulted in the church becoming very damp. A number of repairs have been identified for the building and the organ needs some major repairs.

Thankfully our financial deficit was not as large as last year, being £8430.51. David White's estate has finally gone through probate and we took possession of the flat at the end of the year. The flat is in a very poor condition, but there are enough funds from the estate to bring it up to a habitable standard, and also to carry out the repairs to the church. As always I am grateful to Carole for her work concerning fabric and finance, and to Ann as book keeper.

My thanks go to all who make St Isan's a wonderful community, and to Marilyn and Iain for putting up with me.

4.2.4 Christ Church

2024 was another year of transition for Christ Church, as Fr Orion Edgar was licensed as a Ministry Area Vicar with pastoral responsibility for Christ Church on the 14th January. The following Sunday it was announced that curate Siôn Brynach had been appointed as a Ministry Area Vicar in West Cardiff Ministry Area, ending his time at Christ Church on Easter Sunday.

I am grateful to Siôn for his significant contribution to ministry at Christ Church over the years of his curacy, and his hard work in sustaining worship and pastoral care during the period of vacancy.

In 2024 Christchurch members met in church for a Lent Course, 'Difference,' on the power of reconciliation in a fractured world, in which we heard stories of peace-building and reconciliation from the bible and the contemporary world, focusing on developing the habits of 'being curious,' 'being engaged,' and 're-imagining' in the midst of conflict.

On the 10th March we celebrated (one day early) Christ Church's 60th Birthday, having been consecrated on the 11th March 1964. We welcomed Bishop Rowan Williams to preside and preach at a service in which he remembered the area he knew as a boy before Christ Church was completed, and encouraged to take time to grow into the people God is calling us to be. We began celebrating Evening Prayer at 5pm each day in the newly-cleared Lady Chapel, and the fortnightly Thursday morning communion service became a weekly fixture.

Our monthly Christ Church Get-Together continued to offer friendship, fellowship, fun and refreshment to members of the congregation and the wider community beyond our walls. No significant progress was made with the refurbishment of the church hall in 2024.

We celebrated the full gamut of services in Holy Week: with a procession from the Church hall and a dramatised Passion Reading for Palm Sunday; Evening Prayer with a reflection in the first days of Holy Week; followed by a Maundy Thursday service with foot-washing and the watch; the Good Friday liturgy with a chanted rendition of St John's Passion; and an Easter Vigil with Psalmody, readings, and the blessing of a hand-painted Paschal candle decorated with motifs based on Christ Church's decorations, and we were delighted to baptise new members in April, during the season of Easter.

Our Congregational meeting in April saw the end of Colin Francis' tenure as a Churchwarden and then congregational warden; I am hugely grateful to Colin for his hard work to sustain the life of Christ Church over many years, work which continues in his role as sacristan and in continuing to work with Ann to lead post-service refreshments. I am grateful to Judith Hill for her willingness to take on the role of congregational warden and have been delighted to welcome her to that role alongside Val Jones, who as congregational warden and pastoral care co-ordinator has lead our work of visiting those who are sick and housebound throughout the year.

We were delighted to join West Cardiff Ministry Area for Siôn's licensing in April, and to share in the ordination of former Christ Church member Sue Hurell as a Deacon at Llandaff Cathedral in June, as she began ordained ministry as a curate in Ely. In June a number of Church members joined the Great Get-Together picnic organised by the Interfaith Council of Wales, and in July we met for a sponsored walk around Roath Park Lake, raising around £600 for church funds. July also saw the last session of Chatterbox, our long-established toddler group, without sufficient volunteers to continue running as Ann Francis stepped down from her role in organising and leading it. I am

grateful to Ann for the huge contribution she has made to our mission to local area over the years of her service at Chatterbox.

In September I was delighted to welcome Richard Grabham on long-term placement with us as part of his training for ordained ministry in the Church in Wales, based at St Padarn's Institute in Llandaff. Richard has left a successful career as a teacher to prepare for ministry, and has brought us gifts in leadership, pastoral care, preaching and leading worship, and I'm delighted for us to benefit from his contribution to the life of Christ Church during this period of his training.

September began with an all-age service in which children were invited to bring their school bags to be blessed for the new year. We also began a monthly communion service at Llys Isan retirement home in Llanishen, which has proven to be a highlight of the month for residents and for those of us who visit from Christ Church to support the service. In October we celebrated Harvest with gifts for Cardiff food bank, which we continued to support throughout the year. We were delighted to collect over £250 in support of Bishop Mary's sponsored run of the Cardiff Half Marathon, and to cheer her on at the end of Lake Road North after our morning service. The following week +Mary visited Christ Church to confirm three adults and young people.

In November we were delighted to host the Church Autumn Fayre and Family Fun Day, which is memorable to me for being the day that Christ Church sponsored me to shave off my beard — and to remain beardless until September 2025, at 1 day for each of the 300 pounds of sponsorship money received. We also met in two groups for 'Everybody Welcome,' a four-week series of discussion asking about the quality of our welcome to those who do not already belong to our church community.

In December we gathered on a Saturday to clean and decorate the church ready for Christmas, and offered a Christmas Window trail organised by Richard Grabham to kick off our Christmas celebrations, with the return of our annual Carol service supported by Jane Roberts and our Christmas Choir, and the much-loved Christingle service on Christmas eve, lead by members of Funky Church, followed by Midnight Mass and an All-Age service for Christmas Day.

Our Sunday morning children's provision, Funky Church, has continued to thrive, and I have been delighted to be able to share with them and lead sessions a couple of times each term. Our youth group, J-Walkers, continued to meet around every 6 weeks for fun and friendship, and two members were confirmed in October. Thank you to Emma Brereton, Sarah Bell, and all those who lead and support our work with children and young people.

My thanks go to the many who contribute to our worshipping life and community by playing and singing music, reading and leading prayer, preparing and running our video screens, organising events, providing refreshments and working to keep us safe and and our life in good order. Thanks especially go to Rev Jenny Wigley and our Reader Eleanor Williams in helping to sustain our weekly pattern of worship. We would be much the poorer without the musical leadership of Jane Roberts and Fiona Cule, both playing music and leading the choir, and shaping the choices which guide our musical direction.

Several beloved long-standing members of Christ Church died in 2024, a great sadness to many of us. We were privileged to be able to host and conduct the funerals of Kay Dugdale, Brian Dicker, John Walker, Molly Hughes, Veronica Moverley, John Weldon and Elizabeth Davies.

Fr Orion Edgar

4.3 Main Achievements

The primary focus of our work as a charity is through our four constituent churches which are the focal points of our mission in the communities we serve. The MAC provides an overarching governance and administrative framework to enable the churches to pursue our charitable aims and objectives as best they can. It follows that many of our main achievements have already been set out above in the individual reports for each church. What follows is a summary of the main administrative and governance achievements of the MAC in supporting the churches in their endeavours.

4.3.1 Governance. The Ministry Area is governed by its Standing Orders which were updated during the course of the year and have once again proved to be a useful framework within which to operate the charity. The GAR and FAB Subcommittees have continued to function well and their expertise and advice has been a great benefit to the MAC.

The MA resolved to adopt the provincial Membership App as a means of monitoring attendance at services across the MA.

The trustees were encouraged to take the Charity Commission Trustee Quiz as a way of helping to educate them about their role and responsibilities.

The MAC has continued to work efficiently at approving faculty applications for works within the MA as well as monitoring ongoing building works.

4.3.2 Ministry Area Council. The MAC met six times through the course of the year and most members were also present at the AVM. We have continued to focus on ensuring that the world of the MAC is transparent to all and so have endeavoured to produce Potted Minutes summarising the key decisions taken at each meeting which are then circulated to the four churches.

4.3.3 Mission. We have continued to hone the MA's Strategic Plan. Work began on the Strategic Plan at the beginning of October 2022 and culminated in a presentation of the plan to the Archdeacon on 19th June 2023. The Strategic Plan is a live document and can be updated as the mission of the MA develops. The Strategic Plan covers five areas: Evangelism, Discipleship, Ministry, Community and Worship.

This year also saw the introduction of an Evangelism Plan. This plan focusses solely on Evangelism encouraging each church within the MA to identify how it is intending to share the gospel both in words and action. We are hoping to complete this plan in early 2025.

We were very grateful to the Diocesan Growth Enablers who brought their evangelism roadshow to the MA in April. It was an informative evening and good to work together as an MA.

The MA held its first joint Taize service at Christ Church on the 24th November which was very well received and we look forward to holding similar joint services in the future.

4.3.4 Finance. The financial structure of the Ministry Area remains unchanged with a joint MA bank account held with CAF Bank and each church retaining its own bank account(s) for day to day spending. The Ministry Area is registered for Gift Aid. We are very grateful to Mererid Stone for her work as MA Gift Aid Officer. We are also grateful to Pete Allbrook and the members of the FAB for their ongoing work in drawing up the MA Financial Policy. We are looking forward to this

being presented to the MAC in 2025. We are also grateful to the Diocese for the various grants that they awarded the Ministry Area this year:

- A Diocesan Mission Fund Grant of £1800 to fund (a) the visit of Revd Dr Greg Downes to provide evangelism training and support in delivering a mission at St Denys as well as training for the Deanery Chapter; and (b) the delivery of the Talking Jesus course at St Denys and the Everybody Welcome course at Christ Church.
- AV grant of £1,500
- Administration grant of £4,000

The MA completed a Generosity Plan which was required by the Diocese and intended to help us to think more strategically about our income and expenditure. We were also grateful for the Archdeacon's advice on the benefit of holding annual or biennial Gift Days as a way of increasing our income.

Perhaps the most significant change this year was the replaced of the Fairer Share scheme with the Common Fund scheme. Under the new scheme the MAs are invited to make a pledge towards central funds bearing in mind that each full time cleric costs the diocese £55,000. The MA pledged £189,000.

The Archbishop announced the launch of the Church Growth Fund of £100 million for evangelism across the province to be rolled out over 10 years. Each year every MA is be able to apply for grants every year up to the value of £10,000 to fund evangelism projects. We submitted 6 bids of which one successful. The successful bid will allow St Denys to run a Wellbeing Journey Course from January to March 2025.

4.3.4 Charitable Structure. Despite the North Cardiff Ministry Area CIO being registered with the Charity Commission in August 2023, it has still not been possible to transfer the assets from the unincorporated association (the PCC of the Rectorial Benefice of the North Cardiff Ministry Area) to the North Cardiff Ministry Area CIO. On advice from the Diocesan Registrar and Secretary the trustees applied for permission to transfer to the Charity Commission due to a potential conflict of interests as the trustees will be substantially the same. This application was made in January 2024. The Charity Commission asked for further information in June 2024. We have sought advice from the Diocese on the issues raised by the Charity Commission but as at 31st December 2024 no adequate response has been received.

Our principal reason for becoming a CIO is the protection that it affords to trustees by limiting their liability. Unfortunately, at present our only protection is our Ecclesiastical ParishGuard insurance policy which only provides cover for up to £250,000. Trustees are jointly and severally liable for the debts of the charity which cannot be met out of its assets. This has been a concern to the whole of the MAC from its inception and one which has been raised with the Diocese.

4.3.5 Ministry Area Meetings. The MAC met six times during the course of the year: 16th January, 19th March, 21st May, 28th May, 24th September and 10th December. In addition all MAC members were present at the Annual Vestry Meeting which was held on the 11th May. Minutes were kept for all meetings and we endeavoured to produce a potted version of the minutes of all MAC meetings for all churches.

The MAC discussed a wide variety of issues at its meetings, including the accounts for 2023 and the budget for 2024, safeguarding, staffing, the Strategic Development Plan, the Evangelism Plan, the Buildings Plan, the Generosity Plan, the Common Fund scheme, Financial Policy, CIO application.

4.4 Public Benefit

The benefit to the public is a feeling of spiritual stability and freedom within the Ministry Area for the benefit of all people. This is exercised through the provision of regular public worship and pastoral work, including visiting the sick and the bereaved; the teaching of the Christian message through sermons and small groups, and the taking of assemblies in local schools; the promotion of the Christian Faith through staging special services. Each church has a hall where activities take place for people of all ages.

5. Financial review

5.1 State of Affairs

The results for 2024 are set out in the statement of financial activities on page XX. Income received totalled £529,782, which is an increase on income received in the previous year (2023 - £496,488). However, it should be noted that £122,000 of the income came in the form of legacies.

The surplus for the year was £102,248 (2023 - £25,113).

The financial position at the end of the year is set out in the balance sheet on page XX. The net assets at the year end were £1,703,547 (2023 - £1,603,319), and it should be noted that the majority of the net assets are held in restricted funds. The balance in general unrestricted funds at the end of the year was £244,220 (2023 - £310,044).

5.2 Fixed Assets

The movement in fixed assets is shown in note 7 to the accounts on page XX. At the end of the year, the accounting net book value of fixed assets was £965,000 (2023 - £845,000) following the transfer of a legacy asset to St. Isan.

5.3 Investments

The movement in investments is shown in note 8 to the accounts. At the end of the year, the value of investments held was £11,042 (2023 - £10,308).

5.4 Reserves policy

5.4.1 Definition

The Charity Commission defines reserves as “that part of a charity’s unrestricted funds that is freely available to spend on any of the charity’s purposes.” The reserves policy should assist in the objective and aim of the Ministry Area.

The MAC reserve policy is to retain a balance of unrestricted “free” reserves as working capital and to meet future shortfalls in income or unexpected expense equal to at least three months’ expenditure.

5.4.2 Purpose of reserves

The reserve fund serves several purposes:

- to facilitate short term smoothing when monthly income falls short of expenditure;
- to facilitate paying the Common Fund by making up the shortfall when one church has insufficient funds to contribute;
- to support emergency and urgent needs that arise from time to time.

Other potential benefits of a reserve fund include:

- funding routine maintenance;
- supporting church-led initiatives and projects.

5.4.3 Surplus of funds

If there is a surplus, the MAC will be asked to determine priorities.

5.4.4 Monitoring and Review

The Finance and Buildings Committee will review the reserve balances every quarter. On an annual basis, the Finance and Buildings Committee will review the amounts held in reserve and report to the MAC. The Finance and Buildings Committee will also review the reserves policy annually and make recommendations to the MAC.

6. Statement of Trustees Responsibilities

Financial statements are required to be prepared for the MA for each financial year which give a true and fair view of its state of affairs at the balance sheet date of the income and expenditure for the year then ended. These financial statements are required to be examined by independent examiners and copies made available to parishioners. In preparing these financial statements the trustees will have due regard to:

- Selecting suitable accounting policies and applying them consistently
- Making judgements and estimates that are reasonable and prudent
- Observing applicable Accounting Standards
- Preparing the financial statements on a going concern basis.

The trustees (who are members of the MAC) are responsible also for keeping proper accounting records which disclose with reasonable accuracy the financial position of the MA and for safeguarding its assets.

The above report has been prepare in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities.

Approved and signed on behalf of the the Board of Trustees.

.....
Eleanor Williams, Lay Chair

.....
Date



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees The Parochial Church Council of the Rectorial Benefice of the Nor
Cardiff Ministry Area

**On accounts for the
year ended**

31st December 2022

**Charity
no
(if any)**

1131310

Set out on pages

**Responsibilities and
basis of report**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

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 Act").

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

Independent examiner's statement The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]].

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 38 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

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

Signed:

Date:

Name:

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

Address:

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

This document was exported from Numbers. Each table was converted to an Excel worksheet. All other objects

Numbers Sheet Name	Numbers Table Name	Excel Worksheet Name
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SOFA 1 - Table 1		
	Table 1	SOFA 1 - Table 1
Bal Sheet 2		
	Table 1	Bal Sheet 2
Notes 3 - Table 1		
	Table 1	Notes 3 - Table 1
Notes 4		
	Table 1	Notes 4
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Notes 10		
	Table 1	Notes 10

North Cardiff Ministry Area

Charity No

Statement of Financial Activities - North Cardiff Ministry Area (1131310)

for the year ended 31st December 2024

	Notes	Unrestricted Funds 2024	Designated Funds 2024	Restricted Funds 2024	Total Funds 2024		Unrestricted Funds 2023	Designated Funds 2023	Restricted Funds 2023	Total Funds 2023		
	Pages	£	£	£	£		£	£	£	£		
Incoming resources	21-22											
Donations												
Planned giving	A	162,610		15,221	177,831		152,974		5,466	158,440		
Church collections	B	20,280			20,280		21,669			21,669		
Donations	C	56,621	119	6,640	63,380		19,305	9,000	(2,315)	25,990		
For mission	D	0		10,981	10,981		496		8,141	8,637		
Tax refunds	E	37,871		2,886	40,757		48,466		2,764	51,230		
Grants	H	12,003		1,340	13,343		1,767		1,500	3,267		
Legacies	F	2,000		120,000	122,000		102,779		37,779	140,557		
Other Trading Activities												
Hall/property	I	26,244			26,244		21,370			21,370		
Other trading activities	G	17,931	0		17,931		20,852	195		21,047		
Income from Charitable Activities												
Parish Share Rebate	J	10,581			10,581		27,398			27,398		
Fees	K	12,933			12,933		11,975			11,975		
Investment income												
Bank Interest & Property Letting	L	11,710		208	11,918		4,465		234	4,698		
Other incoming resources												
Other Income	M	1,604	0	0	1,604					0		
Total incoming resources		372,389	119	157,275	529,782		433,515	9,195	53,568	496,278		
Resources expended	23-25											
Charitable activities												
Parish share	A	210,905			210,905		210,852			210,852		
Parochial expenses of clerics	B	8,846			8,846		5,668			5,668		
Support of ministry												
Assistant Clergy Expenses	C	1,856			1,856		894			894		
Lay Ministers' Costs	D											
Parish activities												
Maintenance of services	E	14,463	0	78	14,541		11,312	104	1,331	12,747		
General parish expenses	F	64,948	300	0	65,248		44,648	45	15,204	59,896		
Maintenance of churches	G	45,924	300	0	46,224		40,371		3,006	43,377		
Maintenance of other property	H	22,215		13,581	35,796		26,735		13,726	40,461		
Exceptional expenditure	I		0	9,000	9,000			700	65,622	66,322		
Grants & financial support												
Parish	J	10,967	968	2,446	14,381		5,718	117	1,653	7,488		
Church charities	K	4,492		0	4,492		4,394		3,480	7,873		
Diocesan	L	0	0	0	0		0		502	502		
National	M	3,331		0	3,331		771		454	1,225		
World	N	4,455		8,279	12,734		1,705		12,154	13,860		
Costs of generating funds												
Cost of money raising					0					0		
Total resources expended		392,403	1,568	33,384	427,354		353,068	966	117,131	471,165		
Net incoming resources before transfers and other recognised gains and losses		(20,015)	(1,449)	123,891	102,428		80,447	8,229	(63,564)	25,113		
Gain / (loss) on revaluation of investments				800	800				463	463		
Gain on revaluation of fixed asset					0					0		
Net movement in funds		(20,015)	(1,449)	124,691	103,228		80,447	8,229	(63,101)	25,576		
Balances brought forward @ 1 Jan 2024		310,044	248,788	1,044,487	1,603,320		229,597	48,816	1,299,331	1,577,744		
Transfers between funds	O	(45,809)	60,000	(14,191)	0			191,743	(191,743)	0		
Total funds c/f @ 31 Dec 2024		244,220	307,339	1,154,988	1,706,547		310,044	248,788	1,044,487	1,603,320		
						18					37471	

Balance Sheet as at 31st December 2024 - North Cardiff Ministry Area (1131310)

[illegible]

Notes to the financial statements for the year ended 31st December 2024			
1	The North Cardiff Ministry Area is comprised of four churches - St. Denys, St. Isan, St. Faith and Christchurch.		
	St. Denys was previously registered with the Charity Commission with charity number 1131310.		
	St. Isan and St. Faith were previously registered with the Charity Commission with charity number 1133881 (removed charity February 2023).		
2	Accounting policies		
	The Financial Statements have been prepared in accordance with applicable United Kingdom accounting standards, the "Statement of Recommended Practice: SORP (FRS102)" issued by the Charity Commissioners, and the Church in Wales Accounting Regulations.		
	The historical cost convention is used except for the valuation of certain fixed assets, whose valuation basis is detailed in the note below. The accruals basis of accounting has been adopted. The principal accounting policies are applied consistently.		
	Going Concern		
	The Financial Statements have been prepared on the going concern basis.		
	The trustees assess whether the use of going concern is appropriate i.e. whether there are any material uncertainties related to events or conditions that may cast significant doubt on the ability of the charity to continue as a going concern. The trustees make this assessment in respect of a period of one year from the date of approval of the financial statements.		
	Fixed assets		
	Churches, churchyards and vicarages are vested in the Representative Body of the Church in Wales. Such property forms no part of the assets of the parish. Moveable church contents are inalienable property and require a faculty for disposal. Many are historic for which no reliable cost or valuation bases exist. They are not recognised on the balance sheet nor listed, to prevent increased risk of theft and vandalism. Expenditure on churches (including contents), churchyards and vicarages is written off when incurred.		
	There are freehold buildings vested with the Ministry Area.		
	No provision for depreciation of land and buildings is made.		
	Routine additions and replacements to the hall contents are charged to current expenditure.		
	Equipment is charged to current expenditure.		
	Investments		
	Investments are stated in the balance sheet at their mid market value at the balance sheet date. All movements in value arising from investment changes or revaluation are recognised in the statement of financial activities.		
	Gains or losses on investments disposed of are calculated as the difference between the disposal proceeds and the carrying value of the investment.		
	Gains or losses on investments revealed are calculated as the difference between the carrying value at the beginning of the year and the end of the year.		
	Funds		
	Endowment funds: The Ministry Area has no endowment funds.		
	Restricted funds: represent donations or grants received for a specific object or invited for a specific object. The may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.		
	Unrestricted funds: are general funds which can be used for ordinary purposes.		
	Designated Funds: are sums set aside out of general funds for specific designated purposes. They can be formally undesignated and transferred back to unrestricted general funds at any time.		
	Debtors		
	Debtors are amounts due for merchandise sold or services performed in the ordinary course of business.		
	Debtors are recognised initially at the transaction price. They are subsequently measured less provision for impairment. A provision for the impairment of debtors is established when there is objective evidence that the charity will not be able to collect all amounts due according to the original terms of the receivables.		
	Cash and cash equivalents		
	Cash and cash equivalents comprise cash on hand and call deposits and other short term highly liquid investments that are readily convertible to a known amount of cash and are subject to an insignificant risk of change in value.		
	Creditors		
	Creditors are obligations to pay for goods or services that have been acquired in the ordinary course of business from suppliers. Accounts payable are classified as current liabilities if the charity does not have an unconditional right, at the end of the reporting period, to defer settlement of the creditor for at least twelve months after the reporting date. If there is an unconditional right to defer settlement for at least twelve months after the reporting date, they are presented as non-current liabilities.		
	Creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method, where applicable.		
	Taxation		

No taxation is payable by the charity for the year as it is able to make use of the tax exemptions on income and capital gains available to charities.			
Incoming resources are all accounted for gross.			
Planned giving, collections and donations are recognised when received.			
Tax refunds are recognised as soon as the amounts are claimable.			
Grants and legacies are accounted for when the Ministry Area is legally entitled to the amounts due.			
Investment income: Where the Ministry Area has not invested separately for each fund, interest is apportioned to individual funds on an average balance basis.			
All other income is generally recognised when it is receivable.			
Income received via the cashless giving machine is recorded as received, with transaction fees already deducted.			
Outgoing resources			
Parish share is paid regularly and is included in expenditure for the year to which it relates.			
Unrestricted fund grants (including donations to missions) are recognised when determined.			
Amounts received specifically for missions are dealt with as restricted funds and the liability for the payment is recognised when the amounts are received.			
All other expenditure is generally recognised when it is incurred.			
	20		

[illegible]

Notes to the financial statements for the year ended 31st December 2024 continued

Notes to the financial statements for the year ended 31st December 2024 continued										
5	Analysis of incoming resources continued									
		Unrestricted	Designated	Restricted	2024		Unrestricted	Designated	Restricted	2023
	Voluntary income	£	£	£	£		£	£	£	£
e	Tax refunds									
	Gift Aid tax	25,461		2,886	28,347		35,765		2,764	38,529
	Gift Aid tax on Small Donations	5,076			5,076		3,119			3,119
	Gift Direct tax	7,334			7,334		9,582			9,582
		37,871	0	2,886	40,757		48,466	0	2,764	51,230
f	Legacies	2,000		120,000	122,000		102,779	0	37,779	140,557
g	Other trading activities									
	Fund raising	2,940			2,940		3,236			3,236
	Other funds generated	9,886			9,886		13,407			13,407
	Sundry income	5,104			5,104		4,210	195		4,405
		17,931	0	0	17,931		20,852	195	0	21,047
h	Grants									
	Recurring grants				0		90			90
	Non-recurring one-off grants	12,003		1,340	13,343		1,677		1,500	3,177
		12,003	0	1,340	13,343		1,767	0	1,500	3,267
	Generated income									
	Money raising									
i	Hall/property									
	Hall rental income	14,664			14,664		8,980			8,980
	Church building rental	11,580			11,580		12,390			12,390
		26,244	0	0	26,244		21,370	0	0	21,370
j	Parish Share Rebate	10,581			10,581		27,398	0	0	27,398
k	Fees	12,933			12,933		11,975	0	0	11,975
l	Investments									
	Bank Interest	11,710		208	11,918		4,465		160	4,625
	Income from funds held by CiW				0				73	73
		11,710	0	208	11,918		4,465	0	233	4,698
m	Other income									
	Insurance claims	1,604			1,604					0
		1,604	0	0	1,604		0	0	0	0
		372,389	119	157,275	529,782		433,515	9,195	53,567	496,278

Notes to the financial statements for the year ended 31st December 2024 continued

6	Analysis of resources expended									
		Unrestricted	Designated	Restricted	2024		Unrestricted	Designated	Restricted	2023
		£	£	£	£		£	£	£	£
	Charitable activities									
	Support of ministry									
a	Parish Share	210,905			210,905		210,852	0	0	210,852
b	Parochial expenses of clergy									
	Clergy travel expenses				0					0
	Clergy telephone, etc.	449			449		424			424
	Clergy other expenses	8,398			8,398		5,245			5,245
		8,846	0	0	8,846		5,668	0	0	5,668
c	Assistant Clergy expenses	1,856	0	0	1,856		894	0	0	894
d	Lay Ministers' Costs									
	Visiting Speakers				0					0
	Lay Ministers' Expenses				0					0
	Lay Ministers' Laptops				0					0
	Lay Ministers' Salaries				0					0
	Lay Minister's NI				0					0
	Lay Minister's Pension				0					0
		0	0	0	0		0	0	0	0
	Parish activities									
e	Maintenance of services									
	Worship requisites	2,069		78	2,147		1,723	104	1,331	3,158
	Music and performance expenses	2,133			2,133		95			95
	Organist and choir	8,205			8,205		7,732			7,732
	Musical instrument tuning	1,217			1,217		140			140
	Non-clergy fees				0					0
	Digital services	652			652		665			665
	Copyright licence	187			187		957			957
		14,463	0	78	14,541		11,312	104	1,331	12,747
f	General parish expenses									
	Administrators - salaries	31,729			31,729		20,786		11,131	31,917
	Administrators - NI	6,441			6,441		4,389		2,067	6,455
	Administrators - Pension	2,784			2,784		1,318		708	2,026
	Administrators - expenses	16			16		242			242
	Administrators - equipment				0					0
	Administrators - other costs	776			776		776			776
	Ministry support worker salary				0					0
	Church Road running costs				0					0
	Stat., copying & office materials	8,475			8,475		1,718			1,718
	Leasing and hire purchase costs	2,009			2,009		452			452
	Office and general expenditure	6,586			6,586		7,331			7,331
	Telephone	1,596			1,596		971			971
	Cost of meetings	606			606					0
	Fire equipment				0					0
	Maintenance of website / social media platforms		300		300			45		45
	Gifts	788			788		1,407			1,407
	Professional fees	1,080			1,080		500		1,298	1,798
	Cost of fund-raising	20			20					0
	Independent examination	1,850			1,850		3,850			3,850
	Bank Charges	192			192		907			907
		64,948	300	0	65,248		44,648	45	15,204	59,896
	Church property									
g	Maintenance of churches									
	Insurance	5,550			5,550		5,288			5,288
	Electricity	8,127			8,127		9,869			9,869
	Gas	6,394			6,394		5,209			5,209
	Water	1,675			1,675		956			956
	Church - building fabric				0					0
	Church - building services				0					0
	Church equip. - reps & renewals	18,847	210		19,057		13,206		3,006	16,212
	Cleaning	3,909			3,909		3,423			3,423
	Telephone	718			718		731			731
	WiFi				0					0
	Fire equipment	272			272		150			150
	Other costs	433	90		522		1,538			1,538
		45,924	300	0	46,224		40,371	0	3,006	43,377

Notes to the financial statements for the year ended 31st December 2024 continued

6	Analysis of resources expended cont.									
	Charitable activities	Unrestricted	Designated	Restricted	2024		Unrestricted	Designated	Restricted	2023
		£	£	£	£		£	£	£	£
h	Maintenance of other property									
	Parsonage - water				0					0
	Parsonage - electricity				0					0
	Parsonage - other expenses				0					0
	Church Hall - operating costs	17,105		13,581	30,686		22,850		13,726	36,576
	Other property - operating costs	229			229		250			250
	Major building repairs				0					0
	Grounds	4,880			4,880		3,635			3,635
	Churchyard management				0					0
	General maintenance of other property				0					0
		22,215	0	13,581	35,796		26,735	0	13,726	40,461
i	Exceptional expenditure									
	Major building repairs and renovations			9,000	9,000			700	65,622	66,322
		0	0	9,000	9,000		0	700	65,622	66,322
	Grants & financial support									
j	Parish									
	Regular children's & youth work	10,678	206		10,884		5,653	117		5,770
	Outreach				0					0
	Cost of mission and evangelism	289	762	2,446	3,496		65		1,653	1,718
	Cost of parish mission work				0					0
		10,967	968	2,446	14,381		5,718	117	1,653	7,488
k	Church charities and projects									
	City Hospice	353			353		499		173	672
	Huggard Centre	566			566		495		45	540
	St. Teilo's	546			546		499		46	545
	Sunday Circle	546			546		499		46	545
	Red Community	902			902		75		825	900
	Concern Cymru	902			902		825		75	900
	The Christmas Story	376			376		858		42	900
	Imperial College Union				0				258	258
	Gwynfa				0		25			25
	Christian Aid				0					0
	Llysfaen Primary School	300			300					0
	Compassion UK				0		336			336
	Outreach				0					0
	Charity donations				0		282		1,971	2,253
		4,492	0	0	4,492		4,394	0	3,480	7,873
l	Diocesan									
	Llandaff Mission				0				502	502
	Lisvane Men's Shed				0				0	0
		0	0	0	0		0	0	502	502
						24				

Notes to the financial statements for the year ended 31st December 2024 continued

6	Analysis of resources expended cont.								
	Charitable activities	Unrestricted	Designated	Restricted	2024	Unrestricted	Designated	Restricted	2023
	Grants & financial support	£	£	£	£	£	£	£	£
m	National								
	Christian Aid				0	166			166
	Turkey & Syria earthquake appeal				0	240			240
	Women's Aid				0			342	342
	Compassion UK	336			336			(127)	-127
	Dementia UK				0				0
	Bird Boxes - Mens Shed				0	50			50
	Food Bank				0	100			100
	Guide Dogs				0	5		106	111
	Hostels				0	180			180
	Charity donations				0	30			30
	City Hospice				0			133	133
		3,331	0	675	4,007	771	0	454	1,225
n	World Mission								
	Just Earth	1,001			1,001			1,342	1,342
	500k churches	1,001			1,001	83		917	1,000
	Wycliffe				0	756		69	825
	Christian Aid - Middle East Appeal	644			644			207	207
	Mbale Building Appeal			7,842	7,842			2,158	2,158
	Mbale Famine Relief				0			5,980	5,980
	PONT	1,311		437	1,748	866		1,482	2,348
	Ukraine				0				0
	Other	498			498				0
		4,455	0	8,279	12,734	1,705	0	12,154	13,860
o	Fund Transfers								
	From unrestricted to designated funds	60,000			60,000				0
	From designated funds to unrestricted funds				0				0
	From restricted funds to designated funds				0		191,743	(191,743)	0
		0	0	0	0	0	191,743	(191,743)	0
		392,403	1,568	34,059	428,030	353,068	192,709	(74,612)	471,165
	Fixed assets								
7	Church buildings								
	Ty Price			600,000	600,000			600,000	600,000
	Ty Price - building fund				0				0
	Church School House			245,000	245,000			245,000	245,000
	Mount View			120,000	120,000				0
		0	0	965,000	965,000	0	0	845,000	845,000
	<i>This can be further analysed as:</i>								
	Building value				0			600,000	600,000
	Revaluation during 2022				0				0
		0	0	0	0	0	0	600,000	600,000
8	Investments								
	Chancel Repair Fund - opening balance			10,308	10,308			9,845	9,845
	Gain / (loss) on revaluation			734	734			463	463
		0	0	11,042	11,042	0	0	10,308	10,308
9	Debtors								
	Opening balance				0				0
	Parish share rebate	1,867			1,867				0
	Mbale Building Fund				0	2,158			2,158
	Christian Aid - Middle East Appeal				0	207			207
	CCLI (prepayment)				0				0
	Gift Aid rebate	1,774			1,774				0
	Gift Aid rebate - GASDS	268			268				0
	Repairs and maintenance				0				0
	Insurance (prepayment)				0				0
	HMRC - PAYE				0	600			600
	HMRC - Nest				0	243			243
	Independent examiner				0	1,680			1,680
	Prepayments	729			729				0
	Other	1,794			1,794	20,812		278	21,090
		6,432	0	0	6,432	25,700	0	278	25,978
10	Cash and bank balances								
	Cash at bank and in hand	245,174	307,339	175,946	728,459	284,640	248,786	247,973	781,399
		245,174	307,339	175,946	728,459	284,640	248,786	247,973	781,399
11	Creditors falling due within one year								
	Car park drainage				0				0
	Parish share rebate				0				0
	Budd Electrical				0				0
	Smith of Derby				0				0
	Women's Aid				0				0
	PONT				0				0
	Lisvane Men's Shed				0				0
	City Hospice				0				0
	Dementia UK				0				0
	Examination fee	1,850			1,850			1,680	1,680

Christchurch				0					0
HMRC - PAYE	571			571				600	600
NEST	245			245		243			243
Mbale Building Appeal				0				2,158	2,158
Installation of heating	3,600			3,600				45,816	45,816
Other	1,120			1,120		51		8,818	8,869
	7,387	0	0	7,387		294	0	59,072	59,366
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Notes to the financial statements for the year ended 31st December 2024 continued									
	Funds and reserves								
12	Unrestricted funds		Balance 31.12.2023	Movement in year	Transfer 2024	Balance 31.12.2024			
			£	£	£	£			
	St. Denys		98,074	5,797	14,191	118,062			
	Christchurch		13,068	(13,957)		(889)			
	St. Faith		43,360	7,211		50,571			
	St. Isan		154,495	(22,397)	(60,000)	72,098			
	North Cardiff - central		1,049	3,329		4,378			
	Total Unrestricted Funds		310,046	(20,017)	(45,809)	244,220			
13	Designated funds		Balance 31.12.2023	Incoming Resources	Outgoing Resources	Transfer 2024	Balance 31.12.2024		
			£	£	£	£	£		
	<u>St. Denys</u>								
	Youth Evangelism		6,883		(968)		5,915		
	Website		3,955		(300)		3,655		
	<u>Christchurch</u>								
	Designated buildings fund		237,796		(210)		237,586		
	<u>St. Faith</u>								
	St. Faith - flower fund		154	119	(90)		183		
	<u>St. Isan</u>								
	Philip White fund					60,000	60,000		
	Total Designated Funds		248,788	119	(1,568)	60,000	307,339		
	NB: Youth Evangelism was previously named "Welcome Packs"								
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Notes to the financial statements for the year ended 31st December 2024 continued										
14	Restricted reserves		Balance 31.12.2023	Incoming Resources	Outgoing Resources	Transfers	Gains /(losses) 2024	Balance 31.12.2024		
			£	£	£	£	£	£		
	St. Denys									
	Charity Giving		0	11,490	8,954	1,071		3,607		
	Chancel Repair Fund		10,308				734	11,042		
	Ministry Support Worker salary		5,439	18,107		(15,262)		8,284		
	Fred Williams Evangelism Fund		36,126		1,606			34,520		
	Church House - grants		2,933		2,933			0		
	Church House - build and maintenance		600,000					600,000		
	Church House - ongoing maintenance		22,416		21,406			1,010		
	Grants		0	1,340	1,340			0		
	Christchurch									
	Buildings Renewal Fund		121,798					121,798		
	Gwenda Palmer Fund		100					100		
	Harry Brown Fund		248		78			170		
	Heating Renewal Fund		0	6,000				6,000		
	Home Charities Fund		0					0		
	St. Faith									
	Money Manager account		204	208				412		
	St. Isan									
	Church School House		244,914	130				245,044		
	Mount View		0	120,000				120,000		
	Total Restricted Funds		1,044,486	157,275	36,317	(14,191)	734	1,151,988		