

**ANNUAL REPORT AND FINANCIAL STATEMENTS  
FOR THE YEAR ENDED 31ST DECEMBER 2022  
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.

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## **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 in 2022:

#### **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 Siôn Brynach (Curate)

**MA Leader's Warden**

Duncan Shadwell

**MA People's Warden**

Ian Crighton

**Elected Church Representatives**

Branwen Abbott (St Denys)  
Roger Martin (St Denys)  
Michael Smith (St Isan)  
Iain Crighton (St Isan)  
Marilyn Hillard (St Faith)  
Colin Francis (Christ Church)  
Val Jones (Christ Church)

**Safeguarding Officer**

Vacant

**Chair of the Governance and Risk Subcommittee**

Michael Smith

**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

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### **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.

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## **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 and women 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 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**

It was a great pleasure to welcome Elaine Jenkyns who was licensed as a Priest in Charge to the Ministry Area on 4th July 2022. She will have particular responsibility for St Isan and St Faith. It was an equal pleasure to welcome Sue Hurrell as an ordinand to St Isan's where she will be placed until her ordination in 2024. However, it was also a great sadness to have to say goodbye to Rev Canon Dr Trystan Owain Hughes from the role of Vicar of Christ Church after close to 10 years in post. We wish him well as he takes up his new national role with the Church in Wales. 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. Thus, 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 the established pattern of services. There is an act of worship in each church every Sunday and Christ Church and St Denys additionally hold midweek services. In addition, it has been possible to introduce some additional services at St Isan and there are plans for reintroducing the 8.00am Holy Communion service at St Denys. We remain very grateful to the retired clergy and laity whose input is invaluable in helping us maintain a full suite of services throughout the Ministry Area.

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. Of particular note this year was the death of Her Majesty the Queen. Across the Ministry Area churches were opened for the period of national mourning for visitors to pray and write in the books of condolence.

#### 4.2.2 St Denys

*Church services.* 2022 saw the church emerge from the restrictions imposed as a result of the Covid pandemic. Apart from the suspension of some in-person services at the beginning of the year and the discontinuation of the 8.00am service we have been able to return to a full complement of services. We are continuing to hold our ONE all age service on the first Sunday of every month. It was good to see our special services attracting so many members of the community who do not otherwise attend church.

Thanks to Andrew Keogh's meticulous work on the attendance figures and Ann Gregory's work as treasurer, we are now able to take stock of where we are and the impact that the pandemic has had.

- Attendance. The average adult weekly attendance in 2022 was 65. This is down by 36% compared to 2019. A snapshot of attendance at our May services shows that the average attendance for both the 9.15am and 11.00am service is down by 24% compared to 2019.
- Income. Despite the drop in numbers, our direct giving (before Gift Aid), has decreased by less only 9% compared in the same period.

Central to our purposes as a church is the call to make disciples of Christ. There were various initiatives throughout the year to advance this aim such as the distribution of Welcome Bags to all the newly built houses in the area, running an Alpha Course and planning a Hope Explored Course which will be held at the beginning of 2023.

The Church Committee continued to raise funds for various charitable causes such as our Ukraine fundraising tea and silent auction to raise money for the Barnabas Fund. We have continued to provide support, both financially and in prayer, for the charities that we have committed to support in the medium to long term. It was good to work with the Lisvane Men's Shed over Christmas as we made them our Christmas charity.

The Ty Price building development is continuing. Although it is taking slightly longer than we might have originally hoped for various reasons, it remains on budget and we are grateful to all those who have been able to contribute to the cost of the fit out.

Without a Church Hall, social activities have been difficult but we have introduced an annual church walk in November in order to bring the congregation together.

With regard to children and youth provisions there is a Sunday School, Sunday Splash, which has also continued. Our midweek groups (Ablaze, (AI)mighty Boosh and Impact) were able to meet once more in person on Mondays, Tuesdays and Wednesdays. Now 15 young people attend Ablaze, our older youth group, 27 attend Impact, our younger youth group and 26 attend (AI)mighty Boosh, our weekly children's group. It has been encouraging to see all the groups growing. We are also able to host a number of one-off events such as the annual Light Party, a special one day Easter Holiday Club, a Youth weekend away. The church continues to lead assemblies in the local school and has recently become involved in drama workshops with the local library.



#### **4.2.3 St Faith & St Isan**

First, I would like to thank everyone for their warm welcome when I joined the MA in July 22. In St Faith's and St Isan's I soon discovered that there are many people who are keen to increase our mission and outreach and are open to new possibilities. With the easing of Covid restrictions, services which had not taken place for three years were now able to be reintroduced and numbers at the 10.30am service have been rising. This was particularly evident over the Christmas period where the St Isan's Christingle service attracted around 250 attendees – 70 of them children.

I was particularly impressed by the swift response to the death of Queen Elizabeth by parishioners; the day after she died both churches were opened for the period of national mourning for visitors to pray, light a candle and write in the books of condolence. There is a willingness from people to act as welcomers to open our churches to the wider community for specific occasions.

In September we welcomed the arrival of our ordinand, Sue Hurrell, who will be with us until she is ordained in 2024. Sue has already been a huge blessing to us and I think we have gained more from her than she has from us.

We have increased our presence on social media and have gained new followers on our Facebook page. Some events, such as the outdoor Remembrance Day service have been shared on community pages which has led to an increase in attendees.

I have found our congregations to be incredibly generous when we have had appeals to support local charities; in St Faith's there are weekly collections for items for Ty Bronna, and for the Cardiff Foodbank at St Isan's.

The community coffee morning in St Faith's is very well supported, and has attracted some new attendees. The money raised at the coffee morning is used to buy household items for young people from Ty Bronna who are moving on to their own accommodation. A number of St Faith's members received training on being a Dementia Friendly Church.

St Isan's continues to have many baptisms and funerals, although the number of weddings was beginning to decrease before the pandemic. How we make the most of these evangelistic and pastoral is something that we need to consider in the near future.

Any church is only as good as the people who form it, and there are too many people to name individually who contribute their time, talents and finances to enable the life of our buildings. However, I must pay tribute to a few people, without whom the churches could easily have gone into a decline. My thanks go to our sub-wardens Anita Gibbins for all her hard work for St Faith's, Marilyn Rooks and Iain Crighton for their hard work in St Isan's. Also to Carole Muir, our organists and choir, and those who care for our grounds and buildings.

#### **4.2.4 Christ Church**

Christ Church has continued to be a support, comfort, and inspiration to so many during 2022 – a period of slowly emerging from the pandemic. However, the greatest change was the departure of

the Vicar, Rev Canon Dr Trystan Owain Hughes from the role of Vicar of Christ Church after close to 10 years in post. We wish Trystan well as he takes up a national role with the Church in Wales. He, and the whole Vicarage family will be sorely missed since they all contributed so much to our life together as a church.

- (1) Podchurch: This continued during 2022, but reduced in frequency following the resumption of in-person church services, and came to an end in December 2022. These were wonderfully encouraging when restrictions were most stringent, and at one point attracted 400 listeners.
- (2) Funky church and J-Walkers: We continued a successful children and youth ministry, resuming Sunday sessions, and a hugely popular Christingle service on Christmas eve. J- Walkers for those of secondary school age, have resumed in-person sessions during 2023, which will, we hope, see it returning to its former glory after the impact of the pandemic.
- (3) Indoor services: 2022 saw the lifting of limitations on the number of people able to attend the 10am service and numbers have continued to increase – though still not yet at pre-pandemic levels. Thanks to all those who take part in our weekly services.
- (4) Pastoral care: Our pastoral care team have made sure older, isolated or vulnerable members of our parish have been supported, coordinated by Val. We are here for you.
- (5) Church Hall: Our church hall committee has continued to work hard in trying to make our dream a reality and this work continues. However, the news that the church building's heating system has – after close to 60 years – reached the end of its life made the CCC reassess its priorities in relation to buildings.
- (6) Heating of the Church Building: The use of temporary heaters during the past few months has emphasised how important heating is for the church building. All share the frustration of the CCC's buildings sub-committee at the length of time it has taken to secure quotes for replacing the heaters. Resolving this is a priority.

As we enter 2023 and look back at 2022, a key development has been becoming part of the new Ministry Area of North Cardiff giving us an opportunity to contribute more actively to the ministry of the Church in Wales across North Cardiff

### **4.3 Main Achievements**

Many of our main achievements have been set out above under Charitable Activities. In addition to the aforesaid it should be noted that much of our time in 2022 was taken up in establishing and refining the administrative framework of the MA that it might better serve its charitable aims and objectives in the long term.

**4.3.1 Governance.** The Ministry Area came into being on the 1st January 2022. The framework within which we operate is contained in our Standing Orders which we drafted as a Ministry Area Transition Team. These Standing Orders are available on request and can be viewed on the Ministry Area Resources tab on the Christ Church website. These Standing Orders were untested

but held up well through the year. The Ministry Area continued to develop and improve its infrastructure throughout the course of the year. In particular, protocols were adopted in relation to Building Projects and Faculty Applications. It has also introduced a Code of Conduct for the Ministry Area and a Financial Policy is currently being drafted.

Ministry Areas take different forms. Some are more integrated than others. At the outset we took the view that as the church is the identifiable presence of the Ministry Area in any given community, it must remain the focus of our mission. We believe the MA structures are subsidiary to the local church and the MA exists to facilitate the mission of the local church. The MA subscribes to the principle of subsidiarity as guiding all that we do. We trust that our commitment to this principle throughout the year has reassured those who were concerned that their church might lose its unique character and missional focus.

**4.3.2 Ministry Area Council.** The MAC meets approximately 4-5 times per year. It is very important that its work is transparent to the rest of the Ministry Area and so Potted Minutes, summarising the key decisions taken at each meeting, are now made available after each MAC meeting. The full minutes are always available upon request and anyone is welcome to attend a MAC meeting as an observer.

**4.3.3 Financial Structure.** With regard to the financial structure of the Ministry Area, a joint MA bank account with CAF Bank, but each church retains its own bank account(s) for day to day spending. The Ministry Area is currently in the process of reregistering for Gift Aid.

**4.3.4 Charitable Structure.** The North Cardiff Ministry Area is a registered charity. However, when meeting as a Ministry Area Transition Team we took the view that it would be advantageous to transition to a Charitable Incorporated Organisation, not least because this would limit the liability of trustees. At the time it was not possible for us to make this transition but the diocese have now chosen us for the pilot project to become one of the first MA CIOs in the Church in Wales. We are hoping this will take place in July 2023.

**4.3.5 Ministry Area Meetings.** A word of explanation as to the work that goes on behind the scenes to facilitate the smooth running of the Ministry Area may be helpful as people may be unaware of what takes place. There are Diocesan 'Colleges' for Ministry Area Leaders, Lay Chairs and Treasurers that meet regularly throughout the year. The Ministry Area Leader and Lay Chair meet very regularly together, and with the Archdeacon when the need arises. Across the Ministry Area, in addition to MAC meetings, there are meetings for Ministry Area Leadership Team (Clergy and Lay Chair), Treasurers, the Governance, Audit and Risk Subcommittee, and the Finance and Buildings Subcommittee and Church Committee. We are enormously grateful to all those who give up their time to serve the church in this way. We are especially thankful to Sue Darracott who, although not a member of one of our churches, has kindly offered to act as our Treasurer. This is a significant undertaking and we are indebted to her.

**4.3.6 Ministry Area Strengths.** As we have worked together through the course of this year we have identified some key ways in which the Ministry Area adds value to our ministry as individual churches. First, it has enabled churches to receive support that would not otherwise have been available to them. A recent example is where Christ Church was able to call upon the expertise of the Chair of the Finance and Buildings Subcommittee who attended a meeting for the proposed



community hall. The Chair's professional experience in construction projects was invaluable and he has asked to become a regular member of the community hall group. Second, it has enabled churches to pool resources and share ideas. A recent example is when we heard the news of the late Queen's death in the middle of our Ministry Area Leadership Team meeting. The churches were able to work together, discuss ideas and develop a response that was tailored to the local context of each church. Third, the Ministry Area has allowed us to see the wider context of a particular issue that we are encountering at a church level. A recent example is when it became apparent that each church was facing a challenging financial outlook. It was reassuring to realise that we were not the odd one out but that what we were experiencing was the widespread result of all that we have been through over the past three years with Covid.

**4.3.7 Room for Improvement.** Despite having had a good first year as an MA, there are still weaknesses and teething problems with the MA. First, there is the risk of the MA creating a new layer of bureaucracy. Second, because the MA is somewhat removed from the life of the local church, there hasn't been the buy in that we might have hoped for. This is especially evident in our inability to recruit for a number of MA Roles. We have sought to mitigate this by encouraging Church Officers to meet in place of having an MA lead. We believe that this has been a step in the right direction as it has also ensured that we don't become too bureaucratically cumbersome. Third, the speed with which Ministry Areas have been introduced across the province has meant the Constitution of the Church in Wales has lagged behind in that it does not make any reference to Ministry Areas. We trust that this will be corrected in due course by the Governing Body.

**4.3.8 Vision.** All of the above concerns the administrative side of our life as a Ministry Area. We are keen to animate what we have built. The Ministry Area structures may be viewed as a trellis on which the vine of the spiritual life of the churches must grow. A significant focus in the coming months will be the Archdeacon's Visitation. This year the visitation takes a very different form. The diocese wants to work closely with each Ministry Area developing pathways by which it can reach out to and connect with the wider communities we serve. Our focus this year will principally be on Mission, and Children and Youth. These form the main elements of our vision for the year ahead. The place of the church in Welsh society has changed dramatically in the past 50 years. In our lifetimes it has gone from being at the very centre of public life to the periphery. For many years the church had a model of outreach that was centripetal i.e. the community was expected to come to church. However, with nearly 50% of the population now identifying as having no religious commitment, the model must become centrifugal - the church must go out to the community. The culture in which we live and the challenges we face are probably closer to those faced by the early church that at any point in the last 1,000 years. Their commitment to mission took them from the church to the marketplace. We must be ready to do the same.

**4.3.9 Notable achievements.** 2022 was a year of stabilisation for the churches of the Ministry Area. We have returned to offering the full range of services to our communities and have continued to provide pastoral care and support to those communities, as well as meeting other pastoral needs through baptisms, weddings and funerals.

Each church has sought to connect with its community in different ways, tailored to the needs of the area. From Her Majesty the Queen's Platinum Jubilee picnic at St Faiths to the Advent Windows

Trail around Lisvane, each church has sought to serve and proclaim the gospel in its unique setting. We have taken advantage of local opportunities to witness to the community about the love of Christ, for example, through a stall at the Lisvane Festival and a monthly column in the Lisvane Link.

Meeting the practical needs in our wider community of Cardiff through collections for the Food Bank, the Huggard Centre and supporting the work of other organisations such as the Rainbow of Hope, The Red Community and Christmas The Story has continued to be central to our life as a Ministry Area. Overseas we have continued to support the work of Just Earth, 500k Churches in India and Exodus Church in Mbale, Uganda.

#### **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.

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## **5. Financial review**

### **5.1 State of affairs**

The results for the year are set out in the statement of financial activities on page 18. The surplus for the year was £62,400.

The financial position at the end of the year is set out in the balance sheet on page 19. The net assets at the year end were £1,577,744.

### **5.2 Fixed assets**

The movement in fixed assets is shown in note 7 to the accounts on page 25. At the end of the year, the accounting net book value of fixed assets was £845,000.

### **5.3 Investments**

The movement in investments is shown in note 8 to the accounts on page 25. At the end of the year the value of investments held was £9,845.

### **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 Fairer Share 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. Annually the Finance and Buildings Committee will review the amounts held in reserve and report to the MAC. Annually the finance committee will review the reserves policy and make recommendations to the MAC.

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## **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 prepared in accordance with the Statement of Recommended Practice - Accounting and Reporting by Charities.

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

A handwritten signature in black ink, appearing to read 'E Williams', written over a dotted line.

Eleanor Williams, Lay Chair

1st March 2024

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 North Cardiff Ministry Area

#### On accounts for the year ended

31st December 2022

Charity  
no  
(if any)

1131310

#### Set out on pages

18 to 27

#### 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 undertake the examination by being a qualified member of ~~insert name of applicable listed body~~ **the Institute of Chartered Accountants in England and Wales**

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 any material respect:

- the accounting records were not kept in accordance with section 130 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:

Robert Hugh

Date:

1 March 2024

Name:

ROBERT HUGH

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

BSc., FCA

Address:

15, DAN Y BRYN AVENUE

RADYR

CAIZNIFF CF15 8DD

## 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.**



# North Cardiff Ministry Area Charity No

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

for the year ended 31st December 2022

	Notes	Unrestricted Funds 2022	Designated Funds 2022	Restricted Funds 2022	Total Funds 2022	Unrestricted Funds 2021	Designated Funds 2021	Restricted Funds 2021	Total Funds 2021
	Pages	£	£	£	£	£	£	£	£
<b>Incoming resources</b>	21-22								
<b>Donations and legacies</b>									
Planned giving	A	159,474			159,474	95,258			95,258
Church collections	B	16,988	239		17,227	2,004			2,004
Donations	C	9,379		5,896	15,275	4,000			4,000
For mission	D	3,681		500	4,181	3,201			3,201
Tax refunds	E	47,724			47,724	16,922			16,922
Legacies					0				0
Grants	G			33,750	33,750				0
<b>Other Trading Activities</b>									
Hall/property	H	19,893			19,893				0
Other trading activities	F	15,330	2,000	31,388	48,719	9,945		44,891	54,836
Grants					0				0
<b>Income from Charitable Activities</b>									
Parish Share Rebate	I	39,451			39,451				0
Fees	J	9,656			9,656	4,645			4,645
<b>Investment income</b>									
Bank Interest & Property Letting	K	2,144		295	2,439				0
<b>Other incoming resources</b>									
Other income					0				0
<b>Total incoming resources</b>		<b>323,719</b>	<b>2,239</b>	<b>71,829</b>	<b>397,788</b>	<b>135,975</b>	<b>0</b>	<b>44,891</b>	<b>180,866</b>
<b>Resources expended</b>	23-25								
<b>Charitable activities</b>									
Parish share	A	199,463			199,463	57,281			57,281
Parochial expenses of clerics	B	8,262			8,262	4,071			4,071
<b>Support of ministry</b>									
Assistant Clergy Expenses	C				0				0
Lay Ministers' Costs	D				0	190			190
<b>Parish activities</b>									
Maintenance of services	E	12,392	252	242	12,886	1,831			1,831
General parish expenses	F	40,024		12,813	52,837	29,863			29,863
Maintenance of churches	G	32,867			32,867	11,431			11,431
Maintenance of other property	H	13,643		6,336	19,979	3,720			3,720
Exceptional expenditure	I			3,934	3,934			10,749	10,749
<b>Grants &amp; financial support</b>									
Parish	J	6,427			6,427	8,474			8,474
Church charities	K	6,042			6,042	6,791			6,791
Diocesan	L	227		600	827				0
National	M	449		602	1,051	1,829			1,829
World	N	6,055		1,287	7,342	4,207			4,207
<b>Costs of generating funds</b>									
Cost of money raising		145			145				0
<b>Total resources expended</b>		<b>325,996</b>	<b>252</b>	<b>25,815</b>	<b>352,063</b>	<b>129,688</b>	<b>0</b>	<b>10,749</b>	<b>140,437</b>
<b>Net incoming resources before transfers and other recognised gains and losses</b>		<b>(2,277)</b>	<b>1,987</b>	<b>46,015</b>	<b>45,724</b>	<b>6,287</b>	<b>0</b>	<b>34,142</b>	<b>40,429</b>
<b>Loss on revaluation of investments</b>				<b>(1,143)</b>	<b>(1,143)</b>				
<b>Gain on revaluation of fixed asset</b>				<b>17,819</b>	<b>17,819</b>				
<b>Net movement in funds</b>		<b>(2,277)</b>	<b>1,987</b>	<b>62,691</b>	<b>62,400</b>	<b>6,287</b>	<b>0</b>	<b>34,142</b>	<b>40,429</b>
<b>Balances brought forward @ 1 Jan 2022</b>		<b>256,275</b>	<b>4,000</b>	<b>425,080</b>	<b>685,355</b>	<b>197,420</b>	<b>0</b>	<b>447,508</b>	<b>644,928</b>
<b>Transfers between funds</b>	O	<b>(200,138)</b>	<b>(4,000)</b>	<b>204,138</b>	<b>0</b>	<b>52,568</b>	<b>4,000</b>	<b>(56,568)</b>	<b>0</b>
<b>Fund balances introduced on creation of MA at 01.01.2022</b>		<b>175,737</b>	<b>46,829</b>	<b>607,422</b>	<b>829,988</b>				<b>0</b>
<b>Total funds c/f @ 31 Dec 2022</b>		<b>229,597</b>	<b>48,816</b>	<b>1,299,331</b>	<b>1,577,744</b>	<b>256,275</b>	<b>4,000</b>	<b>425,080</b>	<b>685,355</b>

Balance Sheet as at 31st December 2022 - North Cardiff Ministry Area (1131310)									
	Notes	Unrestricted Funds 2022	Designated Funds 2022	Restricted Funds 2022	Total Funds 2022	Unrestricted Funds 2021	Designated Funds 2021	Restricted Funds 2021	Total Funds 2021
	Pages 20-27	£	£	£	£	£	£	£	£
<b>Fixed assets</b>									
Church House - Ty Price	7			600,000	600,000			341,581	341,581
Church School House				245,000	245,000				0
		0	0	845,000	845,000	0	0	341,581	341,581
<b>Investments</b>									
Chance! Repair Fund	8			10,096	10,096			10,988	10,988
Investment held by CrW					0			123,635	123,635
		0	0	10,096	10,096	0	0	134,623	134,623
<b>Current assets</b>									
Debtors	9	46,700			46,700	65,125			65,125
Cash and bank balances	10	192,361	48,816	449,205	690,382	191,150	4,000	(47,864)	147,286
		239,061	48,816	449,205	737,082	256,275	4,000	(47,864)	212,411
<b>Creditors falling due within one year</b>	11	9,464		4,970	14,434			3,260	3,260
		9,464	0	4,970	14,434	0	0	3,260	3,260
<b>Net current assets</b>		229,597	48,816	444,235	722,649	256,275	4,000	83,499	343,774
<b>TOTAL NET ASSETS</b>		229,597	48,816	1,299,331	1,577,744	256,275	4,000	425,080	685,355
<b>FUNDS</b>	12 to 14								
Unrestricted		229,597			229,597	256,275			256,275
Designated			48,816		48,816		4,000		4,000
Restricted				1,299,331	1,299,331			425,080	425,080
<b>TOTAL FUNDS</b>		229,597	48,816	1,299,331	1,577,744	256,275	4,000	425,080	685,355
<b>APPROVED</b> by the Ministry Area Council on	29th February 2024								
<b>and signed on its behalf by</b>	Eleanor Williams					(Name)			
	<i>E Williams</i>					(Signature)			
	Lay Chair					19			



Notes to the financial statements for the year ended 31st December 2022			
1	<p>This is the first year for combined accounts for the churches that comprise the North Cardiff Ministry Area. These churches are St. Denys, St. Isan, St. Faith and Christchurch.</p> <p>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).</p>		
2	<p><b>Accounting policies</b></p> <p>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.</p> <p>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.</p> <p><b>Going Concern</b></p> <p>The Financial Statements have been prepared on the going concern basis.</p> <p>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.</p> <p><b>Fixed assets</b></p> <p>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.</p> <p>There are freehold buildings vested with the Ministry Area.</p> <p>No provision for depreciation of land and buildings is made.</p> <p>Routine additions and replacements to the hall contents are charged to current expenditure.</p> <p>Equipment is charged to current expenditure.</p> <p><b>Investments</b></p> <p>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.</p> <p>Gains or losses on investments disposed of are calculated as the difference between the disposal proceeds and the carrying value of the investment.</p> <p>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.</p> <p><b>Funds</b></p> <p><b>Endowment funds:</b> The Ministry Area has no endowment funds.</p> <p><b>Restricted funds:</b> represent donations or grants received for a specific object or invited for a specific object. The funds 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.</p> <p><b>Unrestricted funds:</b> are general funds which can be used for ordinary purposes.</p> <p><b>Designated Funds:</b> are sums set aside out of general funds for specific designated purposes. They can be transferred back to unrestricted funds at any time.</p> <p><b>Debtors</b></p> <p>Debtors are amounts due for merchandise sold or services performed in the ordinary course of business.</p> <p>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.</p> <p><b>Cash and cash equivalents</b></p> <p>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.</p> <p><b>Creditors</b></p> <p>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.</p>		



Creditors are recognised initially at the transaction price and subsequently measured at amortised cost using the effective interest method, where applicable.			
<b>Taxation</b>			
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.			
<b>Incoming resources</b> 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.			
<b>Outgoing resources</b>			
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.			
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[illegible]

Notes to the financial statements for the year ended 31st December 2022 continued

5 Analysis of incoming resources continued									
	Unrestricted	Designated	Restricted	2022		Unrestricted	Designated	Restricted	2021
	£	£	£	£		£	£	£	£
<b>Voluntary income</b>									
<b>e Tax refunds</b>									
Gift Aid tax	38,993			38,993		16,922			16,922
Gift Aid tax on Small Donations	136			136					0
Gift Direct tax	8,594			8,594					0
	47,724	0	0	47,724		16,922	0	0	16,922
<b>f Other trading activities</b>									
Fund raising	738		19,018	19,756					0
Other funds generated	10,296			10,296					0
Sundry income	4,296	2,000	12,370	18,666		9,945		44,891	54,836
	15,330	2,000	31,388	48,719		9,945	0	44,891	54,836
<b>g Grants</b>									
Recurring grants			23,750	23,750					0
Non-recurring one-off grants			10,000	10,000					0
	0	0	33,750	33,750		0	0	0	0
<b>Generated income</b>									
<b>Money raising</b>									
<b>h Hall/property</b>									
Hall rental income	5,088			5,088					0
Church building rental	14,804			14,804					0
	19,893	0	0	19,893		0	0	0	0
<b>i Parish Share Rebate</b>	39,451	0	0	39,451		0	0	0	0
<b>j Fees</b>	9,656	0	0	9,656		4,645	0	0	4,645
<b>k Investments</b>									
Bank Interest	2,144		44	2,188					0
Income from funds held by CIW			251	251					0
	2,144	0	295	2,439		0	0	0	0
					22				



Notes to the financial statements for the year ended 31st December 2022 continued

6 Analysis of resources expended									
Charitable activities		Unrestricted	Designated	Restricted	2022	Unrestricted	Designated	Restricted	2021
Support of ministry		£	£	£	£	£	£	£	£
a	Parish Share	199,463	0	0	199,463	57,281	0	0	57,281
b	Parochial expenses of clergy								
	Clergy travel expenses	83			83	22			22
	Clergy telephone, etc.	484			484	3,806			3,806
	Clergy other expenses	7,695			7,695	243			243
		8,262	0	0	8,262	4,071	0	0	4,071
c	Assistant Clergy expenses	0	0	0	0	0	0	0	0
d	Lay Ministers' Costs								
	Visiting Speakers				0	190			190
	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	190	0	0	190
	Parish activities								
e	Maintenance of services								
	Worship requisites	3,097	252	242	3,591	1,481			1,481
	Music and performance expenses				0				0
	Organist and choir	4,667			4,667	230			230
	Musical instrument tuning	3,509			3,509				0
	Non-clergy fees				0	120			120
	Digital services	556			556				0
	Copyright licence	563			563				0
		12,392	252	242	12,886	1,831	0	0	1,831
f	General parish expenses								
	Administrators - salaries	19,821		12,813	32,634	8,641			8,641
	Administrators - NI	584			584				0
	Administrators - Pension	178			178				0
	Administrators - equipment	600			600				0
	Ministry support worker salary				0	10,749			10,749
	Church Road running costs				0	2,557			2,557
	Stat., copying & office materials	2,786			2,786	1,623			1,623
	Leasing and hire purchase costs	405			405				0
	Office and general expenditure	10,103			10,103	6,292			6,292
	Telephone				0				0
	Fire equipment				0				0
	Maintenance of website / social media platforms	960			960				0
	Gifts	250			250				0
	Professional fees	880			880				0
	Independent examination	3,215			3,215				0
	Bank Charges	242			242				0
		40,024	0	12,813	52,837	29,862	0	0	29,862
	Church property								
g	Maintenance of churches								
	Insurance	3,535			3,535				0
	Electricity	9,246			9,246	5,887			5,887
	Gas	2,688			2,688				0
	Water	1,280			1,280	217			217
	Church - building fabric				0	4,678			4,678
	Church - building services				0				0
	Church equip. - reps & renewals	10,270			10,270				0
	Cleaning	3,242			3,242				0
	Telephone	1,841			1,841				0
	WiFi				0	649			649
	Fire equipment	332			332				0
	Other costs	433			433				0
		32,867	0	0	32,867	11,431	0	0	11,431

Notes to the financial statements for the year ended 31st December 2022 continued

6	Analysis of resources expended cont.									
	Charitable activities	Unrestricted	Designated	Restricted	2022		Unrestricted	Designated	Restricted	2021
		£	£	£	£		£	£	£	£
h	Maintenance of other property									
	Parsonage - water				0					0
	Parsonage - electricity				0					0
	Parsonage - other expenses				0					0
	Church Hall - operating costs	7,710			7,710					0
	Other property - operating costs	1,405		6,336	7,741					0
	Major building repairs				0					0
	Grounds	4,115			4,115					0
	Churchyard management	413			413					0
	General maintenance of other property				0		3,720			3,720
		13,643	0	6,336	19,979		3,720	0	0	3,720
i	Exceptional expenditure									
	Major building repairs and renovations			3,934	3,934				10,749	10,749
		0	0	3,934	3,934		0	0	10,749	10,749
	Grants & financial support									
j	Parish									
	Regular children's & youth work	6,411			6,411		3,099			3,099
	Outreach				0					0
	Other				0		5,376			5,376
	Cost of parish mission work	16			16					0
		6,427	0	0	6,427		8,475	0	0	8,475
k	Church charities and projects									
	City Hospice	782			782		1,245			1,245
	Huggard Centre	540			540		1,240			1,240
	Puffins - St. Teilo's	545			545		1,116			1,116
	Sunday Circle	545			545		545			545
	Red Community - Embrace	900			900		844			844
	Concern Cymru	900			900		844			844
	The Christmas Story	900			900		844			844
	Outreach	705			705					0
	LATCH				0		113			113
	Charity donations	225			225					0
		6,042	0	0	6,042		6,791	0	0	6,791
l	Diocesan									
	Llandaff Mission	227			227					0
	Lisvane Men's Shed			600	600					0
		227	0	600	827		0	0	0	0
						24				



Notes to the financial statements for the year ended 31st December 2022 continued

6 Analysis of resources expended cont.									
	Unrestricted	Designated	Restricted	2022	Unrestricted	Designated	Restricted	2021	
	£	£	£	£	£	£	£	£	
<b>Charitable activities</b>									
<b>Grants &amp; financial support</b>									
<b>m National</b>									
Christian Aid			20	20				0	
Women's Aid			342	342				0	
Compassion UK	336			336	618			618	
Dementia UK	113		113	226				0	
Aching Arms				0	229			229	
Parkinsons UK				0	700			700	
Open Doors				0	282			282	
City Hospice			127	127				0	
	449	0	602	1,051	1,829	0	0	1,829	
<b>n World Mission</b>									
Just Earth	1,000			1,000	844			844	
500k churches	1,000			1,000	844			844	
Wycliffe	825			825	769			769	
PONT	1,587		787	2,374	1,750			1,750	
Ukraine	1,643		500	2,143				0	
	6,055	0	1,287	7,342	4,207	0	0	4,207	
<b>o Fund Transfers</b>									
Reallocation between funds	(200,138)	(4,000)	204,138	0	52,568	4,000	(56,568)	0	
	(200,138)	(4,000)	204,138	0	52,568	4,000	(56,568)	0	
<b>Fixed assets</b>									
<b>7 Church buildings</b>									
Ty Price			600,000	600,000			341,581	341,581	
Church Hall			245,000	245,000				0	
	0	0	845,000	845,000	0	0	341,581	341,581	
<i>This can be further analysed as:</i>									
Building value			582,181	582,181			341,581	341,581	
Revaluation during 2022			17,819	17,819				0	
	0	0	600,000	600,000	0	0	341,581	341,581	
<b>8 Investments</b>									
Chancel Repair Fund - opening balance			10,988	10,988			10,988	10,988	
Loss on revaluation			(1,143)	(1,143)				0	
	0	0	9,845	9,845	0	0	10,988	10,988	
Investment held by CiW				0			123,635	123,635	
	0	0	9,845	9,845	0	0	134,623	134,623	
<b>9 Debtors</b>									
Opening balance	6,450			6,450				0	
Parish share rebate	15,299			15,299				0	
CCLI	360			360				0	
Gift Aid rebate	18,373			18,373				0	
SSE (credit on account)	1,500			1,500				0	
Insurance (prepayment)	90			90				0	
C Francis	320			320				0	
Funds due from CiW	0			0	64,475			64,475	
Other	4,308			4,308	650			650	
	46,700	0	0	46,700	65,125	0	0	65,125	
<b>10 Cash and bank balances</b>									
Cash at bank and in hand	228,603	48,816	449,205	726,624				147,287	
	228,603	48,816	449,205	726,624	0	0	0	147,287	
<b>11 Creditors falling due within one year</b>									
Car park drainage			3,000	3,000			3,260	3,260	
Parish share rebate - St. Faith	2,030			2,030				0	
Budd Electrical	223			223				0	
Smith of Derby	474			474				0	
Women's Aid			342	342				0	
PONT			787	787				0	
Lisvane Men's Shed			600	600				0	
City Hospice			127	127				0	
Dementia UK			113	113				0	
Examination fee	1,765			1,765				0	
Christchurch	4,210			4,210				0	
HMRC	584			584				0	
Other	178			178				0	
	9,464	0	4,970	14,434	0	0	3,260	3,260	

Notes to the financial statements for the year ended 31st December 2022 continued									
	<b>Funds and reserves</b>								
<b>12</b>	<b>Unrestricted funds</b>	Balance from charity 31.12.2021	Funds introduced 01.01.2022	Movement in year	Transfer 2022	Balance 31.12.2022			
		£	£	£	£	£			
	St. Denys	256,275		19,568	(200,138)	75,705			
	Christchurch		22,122	(12,926)		9,196			
	St. Faith		33,922	4,643		38,565			
	St. Isan		118,694	(13,557)		105,137			
	North Cardiff - central		1,000	(5)		995			
	<b>Total Unrestricted Funds</b>	<b>256,275</b>	<b>175,738</b>	<b>(2,277)</b>	<b>(200,138)</b>	<b>229,598</b>			
<b>13</b>	<b>Designated funds</b>	Balance from charity 31.12.2021	Funds introduced 01.01.2022	Incoming Resources	Outgoing Resources	Transfer 2022	Balance 31.12.2022		
		£	£	£	£	£	£		
	St. Denys	4,000				(4,000)	0		
	Designated buildings fund		46,753				46,753		
	St. Faith - flower fund		76	239	252		63		
	Welcome packs			2,000			2,000		
	<b>Total Designated Funds</b>	<b>4,000</b>	<b>46,829</b>	<b>2,239</b>	<b>252</b>	<b>(4,000)</b>	<b>48,816</b>		
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Notes to the financial statements for the year ended 31st December 2022 continued								
14	Restricted reserves	Balance from charity 31.12.2021	Funds introduced 01.01.2022	Incoming Resources	Outgoing Resources	Gains/(losses) 2022	Transfers between funds	Balance 31.12.2022
		£	£	£	£	£	£	£
	Pont Charity	2,269			(767)			1,482
	Chancel Repair Fund	10,988				(1,143)		9,845
	Bibles Fund	1,250						1,250
	Church House - build and maintenance	269,448		18,735	(6,337)	17,820	300,334	600,000
	Church House - cash in hand at CIW	123,635		24,001			(129,971)	17,665
	Church House - ongoing maintenance						33,775	33,775
	Ministry Support Worker salary	11,562		12,370	(12,813)			11,119
	Healing Renewal Fund			1,850				1,850
	Harry Brown Fund		572		(242)			330
	Gwenda Palmer Fund		100					100
	Hardship Fund	1,313						1,313
	Money Manager account			44				44
	Charity Giving	4,615			(640)			3,775
	Home Counties Fund			20	(20)			0
	Restricted Fund			842	(842)			0
	Buildings Renewal Fund		361,750	13,957	(3,934)			371,783
	Church School House		245,000					245,000
	<b>Total Restricted Funds</b>	<b>425,080</b>	<b>607,422</b>	<b>71,829</b>	<b>(25,815)</b>	<b>16,677</b>	<b>204,138</b>	<b>1,299,331</b>