

# ST MARK'S GABALFA AND ST PHILIP'S TREMORFA PAROCHIAL CHURCH COUNCIL

England & Wales · Charity number 1131555

## Details

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Other names	ST MARK'S GABALFA PAROCHIAL CHURCH COUNCIL
Status	Registered
Legal form	Previously excepted
Registered	2009-09-09
Register	<a href="#">View on the Charity Commission register</a>

## Contact

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Address	St Mark's Church 206 North Road Cardiff CF14 3BL
Phone	02920619211
Email	<a href="mailto:office@stmarks-cardiff.co.uk">office@stmarks-cardiff.co.uk</a>
Website	<a href="http://www.stmarks-cardiff.co.uk">www.stmarks-cardiff.co.uk</a>

## Activities

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**Objects:** The promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the parish.

**Activities:** Local Anglican Church within the Diocese of LLandaff

## Classification

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- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

## Geography

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- Area of benefit: UNDEFINED. IN PRACTICE, LOCAL
- Cardiff

## Finances

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Period end	Income	Expenditure	Assets	Employees
2024-12-31	£332,961	£358,830	-	-
2023-12-31	£320,087	£314,622	-	-
2022-12-31	£265,513	£266,513	-	-
2021-12-31	£266,118	£207,378	-	-
2020-12-31	£259,115	£226,449	-	-

## Trustees

Name	Role	Appointed
<b>Rev MARCUS NELSON</b>	Chair	2018-06-20
Antony Hawthorne		2022-04-03
Chris Handley		2026-03-29
Clare Kell		2025-03-30
David Pert		2026-03-29
<b>Dr HENRY SHEPHERD</b>		
<b>Dr STEPHEN PALMSTROM</b>		2016-04-19
Gloria Mambule- Diakiesse		2025-03-30
Helen Clifford		2025-03-30
Jennifer Tarr		2026-03-29
Kashif Samuel		2026-03-29
<b>PHILIP RATCLIFFE</b>		2012-06-11
Pamela Moon		2026-03-29
Rebecca Gibbs		2022-04-03
Roderick Hillier		2024-03-17
Rosemary Counsell		2019-04-07
Samuel Karasek		2026-03-29
Sue Freeland		2026-03-29
Tari Bomodi		2024-03-17
Tim Holland		2024-03-17
Timothy Alan Smith		2020-11-15

**ST MARK'S GABALFA AND ST PHILIP'S TREMORFA PAROCHIAL CHURCH COUNCIL**

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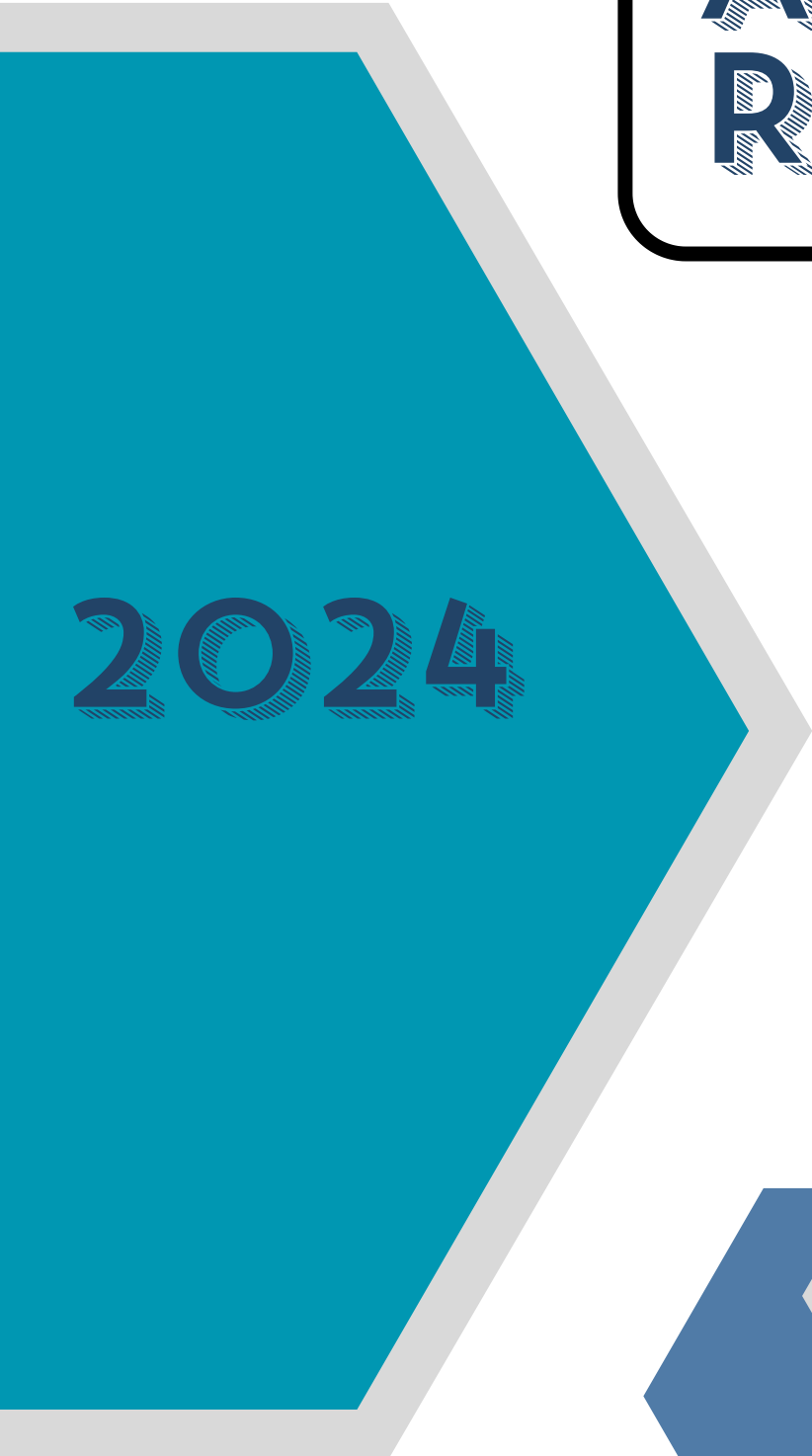
# Accounts

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**The Parish of St Mark's, Gabalfa  
and  
St Philip's Tremorfa**

**A V M  
R E P O R T**

**2024**



**St Mark's Gabalfa and St Philip's Tremorfa**

**Parochial Church Council**

**Administrative Information**

The Parish is situated in North Cardiff near the Gabalfa Interchange and also in Tremorfa to the East, within the Deanery of Cardiff which is part of the Diocese of Llandaff within the Church in Wales.

The correspondence address is 206 North Road, Gabalfa, Cardiff, CF14 3BL.

The Parish is registered with the Charity Commission

Charity Registration Number 1131555.

One Parish Church is dedicated to St Mark the Evangelist. The other is St Philip.

A daughter congregation meets in the Heath Citizens Association premises at Heath Park.

**Parochial Church Council (PCC) members:**

The PCC members who have served from 1 January 2024 until the date this report was approved are

<b>Name</b>	<b>Appointed</b>	<b>Term ends or resigns</b>	<b>office held</b>
<b>Clergy</b>			
Marcus Nelson	June 2018		
Rob McDonald	June 2022		
Charis Britton	June 2024		
<b>Church Wardens</b>			
Barney Hawthorne	April 2022	April 2028	Vicar's warden
John Young	April 2019	April 2025	People's warden
Annette Littlechild	March 2024	March 2025	St Philip's Sub - Warden
Elaine Campbell - Hopkins	March 2024	May 2024	Heath Park Sub - Warden
<b>Other elected members</b>			
Tari Bomodi	March 2024	March 2025	PCC
Malcolm Dugdale	March 2024	March 2027	PCC
Tim Holland	March 2024	March 2027	PCC
Monika Prabhakar	March 2024	March 2025	PCC
Peter Wiles	March 2024	March 2027	PCC
Omolola Balogun	March 2023	March 2026	PCC
David Richards	March 2023	March 2026	PCC
Henry Shepherd	March 2023	March 2026	PCC
Timothy Smith	March 2023	March 2026	PCC
Linda Webber	March 2023	March 2026	PCC
Jonathan Kell	April 2022	March 2025	PCC
Stephen Palmstrom	April 2022	March 2025	PCC
Philip Ratcliffe	April 2022	March 2025	PCC and Secretary

**St Mark's Gabalfa and St Philip's Tremorfa**  
**Parochial Church Council**  
**Administrative Information**

<b>Annual Co - options</b>	<b>Appointed</b>	<b>Ends/Resigns</b>	<b>Role</b>
Rebecca Gibbs	April 2022		Treasurer
Rosemary Counsell	April 2019		Safeguarding Officer
Rod Hillier	March 2024	March 2025	Licenced Reader

**Annual Co-options**

PCC members are appointed or elected as set out in the Church in Wales Constitution. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC

<b>Church Officers not on PCC</b>	<b>Appointed</b>	<b>Ends/Resigns</b>	<b>Role</b>
Shawn Lloyd	March 2024	March 2025	Assistant Vicar's Warden
Cathy Allen	August 2021		Administrator
Richard Stanton	November 2023		Youth Pastor

**Advisors**

**Independent Examiner:** Mrs Susan Powell CPFA

**Bankers:**

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

Shawbrook Bank, Lutea House, Warley Hill Business Park, Great Warley, Brentwood, CM13 3BE

Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL

Nationwide, Nationwide House, Pipers Way, Swindon, SN38 1NW

**Architect:**

Hook Mason Limited, Studio 2, Thorn Office Centre, Rotherwas, Hereford, HR2 6JT

**St Mark's Gabalfa and St Philip's Tremorfa**  
**Parochial Church Council**  
**Administrative Information**

**Objectives and activities**

The promotion of the whole mission of the Church, pastoral, evangelical, social and ecumenical in the parish.

**Statement of Trustees' Responsibilities**

To comply fully with the provisions of the Church in Wales

**Achievements and Performance**

<b>Year</b>	<b>Electoral Roll Date 11/03/2025 2025</b>	<b>Electoral Roll Date 2024</b>
Members on Electoral Roll St Mark's	174	170
Members on Electoral Roll St Philip's	15	15

## Vicar's Review

Our Annual Vestry Meeting always gives us the opportunity to pause and think about where we have come from, where we are now and where we are going in the year ahead. We look back with profound thankfulness to all that our heavenly Father has again done in our church family through Jesus by His Holy Spirit. A great deal has happened over the last year. In Lent it was a joy to offer the Confirmation course for five weeks with about twenty being confirmed by Bishop Mary in April. We also formally commissioned our pastoral support team, who play such a vital role in providing pastoral care across our church family. It has also been encouraging to witness the extension of this ministry through the work of Jane Handley and the Trauma Healing Groups. During Lent we came together on Wednesday evenings for our Lent Course, in which we thought through the teaching of the scriptures on human sexuality, spiritual gifts, the ministry of women, church growth and Christian freedom. During Holy Week we were joined by a YWAM team, celebrated Holy Communion each evening, with our Good Friday, sunrise service and Easter Sunday celebration.

It was a great blessing for us to be able to visit our wider family in South Africa and Northern Ireland during our sabbatical. I am tremendously grateful for all those who 'held the fort' so well during this time. Particularly to Rob McDonald, along with the staff team, and Standing Committee. We were privileged to be joined by our new curate, Charis Britton and her husband Sam, in June. After a quieter summer the Holiday at Home kicked off the new academic year very well. With Graham Cotter teaching on the work of the Holy Spirit, and an opportunity for us to come together around fun activities, from a quiz and cakes in Heath Park, to Barney's quiz and chips. The Diocesan Conference took place in late September in which some detail was given about bids to the Church Growth Fund. These conversations have continued at deanery level and in Archdeacon's Visitations. It was a privilege to be invited to speak at Wales Leadership Forum in October about the vision of Hope Cymru and hear of the incredible ways in which Jesus is at work in many places across Wales. In the autumn we launched our new 6pm service. Led by Charis and a fabulous team, it has steadily built and is reaching out very effectively to students and young adults. St Monica's Church in Wales Primary School also began to build links with us, as the school moves into our parish in September. It is an exciting opportunity to share the good news of Jesus, input into governance, as well building a kid's choir to take part in our Christmas services.

## Vicar's Review

In December, we held a three-day mission at St Philips led by Joe Shepherdson, in which we had training in evangelism, open air outreach and evening meetings. We held a Christmas Spectacular with donkeys, craft and other activities at St Marks leading into our busy Christmas program. The Christmas in Cardiff event with J. John, Pendyrus Choir and Hope Kids choir, had a strong attendance but was somewhat hampered by bad weather. In December we also completed our fourth season of filming for Hope Cymru, covering a range of topics with a variety of guests. There were a number of school carols services, our traditional carol service with Rowan Williams and our yearly services across our three sites. In January, it was very encouraging to host a lunch seminar for UFM with whom we hope to build partnership in the future, as we look to appoint new mission partners based in Athens. The dark and cold days of January were brightened by our 24/7 week of prayer. It was tremendous to see so many sign up. At our monthly prayer meeting in February it was exciting to hear of great answers to prayer. In February, we welcomed guest speaker, Mark Prentice, who explained his work to dust off the old and universal church practice of systematic teaching of the Christian faith. Our treasurer Becky Gibbs delivered another visionary and inspiring talk on Giving Sunday, as she invited us to prayerfully consider our giving to the Lord's work in our parish. With our organ in need of costly maintenance and repair, the PCC took the decision to invest in a new electric organ. It is a wise and long term investment to enable high quality traditional worship as well as reduce our ongoing operational costs. We also hosted a great St David's Day celebration called Psalm Roar. Our Holiday Bible club in the February half term was very well attended, excellently led by Rob McDonald and the whole dedicated team. On 2nd March we celebrated the fortieth anniversary of St Marks at Heath Park. It was a delight to be joined by Bishop Mary and share in a wonderful lunch as we reflected upon Robert Paterson's bold vision and looked to the future possibility of offering a warm space in the autumn. The spring term also saw the launch of two new evening Alpha Courses. The numbers attending have been very positive indeed. Our Lent Course this year will be led by a number of guest speakers, covering Welsh Christian heritage, Christian response to the environment, revival in the valleys and vision for Llandaff Diocese.

There were also sadly a number of bereavements across our church family in 2024. We continue to very much pray for and seek to draw alongside those who have lost loved ones. We said goodbye to Lynne Williams, Margaret Powell, Valerie Chapman, Pam Hawkes, David Mouncher, Marjorie Ford, Eirwen Williams and Jean Hobbs. Many of these had been committed members of St Marks for many years. We said goodbye in the sure and certain hope of the resurrection to eternal life for all who know and love Jesus.

## Vicar's Review

It was also a great privilege to hold baptisms for a number of children and young people; Sachiel and Samuel Salins, James McDonald, Cordelia, Alice and Ezra Bacon, Peniel, Phoebe and Prince Bomodi, Anna Shepherd, Theodore Morris, Amiel Karasek as well as Anabel, Frances, Nelson and Franklin Akanbi. We trust that each one will continue to grow in knowledge and love of Jesus and walk in his ways all their lives. All the credit for the many positive developments over this last year goes unequivocally to our Lord Jesus Christ. I say it each year and say it again. Our ministry and mission is very simply to exalt Jesus and show how great, wonderful and kind He is. We have an dedicated staff team, wardens and PCC and so many team members who serve sacrificially, for whom we are profoundly grateful but it is our Lord Jesus Christ who gives life and prospers all we do.

At the moment, our church life is very busy. If a person was only to come to one service on a Sunday morning, they could be forgiven for thinking that this was all that happens in church. Not many of us are or can be at everything, but it's important and helpful for us to know what is happening. On Sundays we have five services. There are three at St Marks; 9am, 1030am and 6pm. There is a service at Heath Park at 930am followed by refreshments. At St Philips on Sundays we run the Bible Course at 230pm with Joe Engle, the Free Market 330pm, and the worship service at 4pm. On Tuesdays and Saturdays we run Fresh Start and Free Markets from 830-11am. At St Philips we run a Coffee Morning on Tuesdays 930-11am. On Tuesday evenings there is Alpha Course for young adults at 630pm. On Wednesday mornings we have morning prayer at 7am and 10am on zoom, Little Seeds at 930-11am, monthly Holy Communion at 10am, Youth Alpha and our prayer meeting in the evening. On Thursdays we have Shoots at 6-7pm and Roots at 730-9pm. Throughout the week we also have small groups meeting in homes across the city, worship practices and growing schools' engagement. As we think about where we are now, we have to particularly express our thanks to those who have contributed so much to getting us here. Firstly, John Young who will be stepping down as church warden after six years of service. I was tremendously grateful for all that John did to support our ministry and mission over these years. We are especially indebted to him for all his work to facilitate worship during the difficult days of social distancing in the pandemic. John has kindly agreed to continue as assistant warden and will continue to contribute to our building and fabric maintenance and development. Clare Kell has very kindly agreed to stand as the new warden and will bring a great deal of experience, wisdom and expertise to the role with her background in HR and team management. It is also important to say a very strong thank you to Jo Shepherd for all that she has done as our worship director over the last two years. As well as leading worship herself, Jo has worked tirelessly to coordinate our teams and facilitate our worship on Sundays.

## Vicar's Review

As we look ahead, there is a lot coming up. Our Good Friday and Easter celebrations, Ascension Day and Pentecost Sunday. Rob McDonald will be licensed as our Associate Minister on 22nd June in St Marks. Charis Britton will be ordained as Priest on 28th June in Llandaff Cathedral. We will be consciously having a quieter period over late July and August before restarting the autumn term with our Holiday at Home, 12-14th September, with guest speaker Nate Morgan-Locke. We will hold a focused Christmas programme in December concentrating on discipleship within our church family on Sunday mornings and outreach events in the evenings. Our PCC will be focusing upon the large scale developing of our buildings for ministry and mission. Barney Hawthorne has led this extensive project and we will be aiming to be in position to share what envisaged changes will look like and what they would allow us to achieve, as we seek to prayerfully raise funds. As well as the events coming up there are a number of particular priorities for me in the life of our church family over the year ahead, which I would like to share.

Firstly, strengthening and developing our staff team. It is a great privilege for us currently to have two Curates. It is many years since we last had this level of diocesan resourcing. It reflects Bishop Mary's confidence in our ministry and mission. It is of course investment and trust which we will do all we can to repay. Charis has already brought a great deal of energy, passion and creativity to the life of the church family. I'm delighted that Rob will stay with us as Associate Minister, after his licensing in June. He, Sam and the boys have already brought so much to the life of our church family and I couldn't ask for a better or more reliable 'right hand man' and colleague in ministry. The PCC have also acted with vision and faith to appoint a Worship Pastor. With at least seven worship services each week, across our three sites, as well as the extra seasonal services it has become clear that we need a role to grow and invest in our existing dedicated worship team. This role will also allow us to develop sung worship to enhance our ministries and events and will enable us to coordinate the team more effectively across the three sites and multiple services. It has been a delight to appoint Meg Borges to this role. Meg is highly qualified, very gifted and experienced and will bring so much to our church family. She will be formally licensed by Bishop Mary later in the year as Worship Leader.

The PCC has also decided to invest more in communications, branding and publicity. We have been working with a branding consultant to strengthen our internal practices and enable us to reach out more effectively across the city. With resourcing and support to grow our staff team, again everything will be done to return on this investment and strengthen and develop our overall ministry and mission. My role will be changing and be shaped more to facilitate our staff team delivering maximally as we serve the Lord Jesus and lead and support our dedicated teams with humility and unswerving commitment.

## Vicar's Review

Secondly, with encouraging growth in numbers and diversity over the last years, I have also identified the need for us to grow in discipleship and understanding of the Christian faith. The ministry in the Church in Wales, has always been understood as a teaching office and I will be deliberately prioritising this myself over the coming year. I will be leading the Discipleship Training Program on Sunday afternoons in St Marks each term for everybody who would like to go deeper in their knowledge of Jesus, understanding of historic and systematic theology and practical discipleship as a follower of Jesus. It is open to everybody but especially offered to provide support for small group leaders. In term one we will be thinking through the Apostles' Creed. There will be opportunities for discussion, questions and practical outworking of what we are learning together.

Thirdly, I will be focusing on building and strengthening our prayer life as a church family. Over the last year we have worked hard to strengthen our network of small groups and grown our pastoral care provision significantly. We have also very consciously aimed to undergird all of our activities with prayer and have seen numbers grow encouragingly in our prayer meetings. There were such tremendous answers to prayer over the course of our 24/7 prayer week that I felt convicted to make ongoing prayer an aspirational practice in the life of our church. Part of this renewed focus on building prayer will also mean doing less, but doing it better, rather than doing more not so well. At Easter and Christmas we will be streamlining services and focusing all our energies on providing the highest quality events we can offer.

Fourthly, I will be having to interact with conversations which are being opened up about the marriage of same sex couples in the Church in Wales. There will be a vote taken on the issue in the Governing Body in September 2026. As clergy our input in these discussions will of course be winsome and gracious. At the same time we are duty bound to express the damage which the existing provisions have done to the life of the church. We will also have to highlight the lack of biblical, theological or historical basis for the practice. Sadly, these conversations only serve to divide churches, congregations and leaders. They misread our rapidly shifting cultural moment as well as isolate us within the global Anglican communion in a way for which there is no model of success. Whereas these discussions only divide, mission focused on sharing the gospel of Jesus Christ brings us together. We will do all we can to change the conversations and reframe the debate by making the main thing, the main thing again and positively rearticulating the gospel of global and historic Christian faith in Jesus Christ. It remains the best and most popular news which the world has ever known and which our nation needs today more than ever.

It remains a great privilege to serve the Lord Jesus Christ as your Vicar. I am profoundly grateful for your love and support, and for everybody who serves our Lord Jesus in countless ways in our church family. This year, let's recommit ourselves to knowing Jesus better, loving Him more, becoming more like Him and sharing Him with our parish, city, nation and the world.

# Finance Report

**Strengthen the feeble hands,  
steady the knees that give way;  
say to those with fearful hearts,  
“Be strong, do not fear;  
your God will come...  
He will come to save you.”  
Isaiah 35:3-4**

Thanks be to God that He has brought us all into His church family, to encourage and support each other!

We can't buy our way into Heaven. We can't buy salvation. Jesus saves us, by His grace, not because of anything we do ourselves. Jesus loves every one of us equally, no matter how rich or poor we are, and no matter how strong or weak.

What we must do is encourage each other, help each other to “stand firm” in faith, and live and love as a family here on earth. We, the church, are the only family some people have; the only people who show them love and care.

Please pray for the PCC, that we will spend church money wisely, making sure we honour God in all we do. Money is a tool that helps us support our church family and our community. It's not the reason we're here; we're not a business, we're a family.

## **Unrestricted Funds (the day to day running expenses of the church)**

Almost all our income at St Mark's, St Philip's and Heath Park comes from voluntary giving by our members. Thank you to everyone who has given generously to our church in 2024.

Our unrestricted income for 2024 was £296,688 and expenditure was £262,713. We began 2024 expecting a deficit budget of £62,150. This was partly because the parish share increased by £40,000! (Thankfully, it has decreased by the same amount in 2025).

We carried on in faith, knowing that we needed to keep sharing the good news about our Saviour, Jesus, and keep feeding people in our communities spiritually and physically. And God provided! We ended 2024 not with a deficit, but with a surplus of £11,445.

# Finance Report

Income was around £40,460 higher than budgeted, including £11,880 more than expected in planned giving, and a one-off donation of £25,000.

Expenditure was around £45,670 less than predicted, mainly due to the vacant children's pastor post. We therefore had a surplus of £33,975.

£5,000 of this was transferred to the Designated Critical Repair Fund and £5,000 to the Designated Organ Fund. In addition, £4,130 was transferred to the Mission Fund, £4,400 to Christians Against Poverty and £4,000 to Hope Cymru (as part of our tithe to mission). This has left a surplus of £11,445.

It costs approximately £260,000 each year for all the general running costs, which includes a policy of giving 10% of our general income to mission. This enables us to employ our amazing staff and run our worship services and weekly groups for all ages, put on outreach events and cover the running costs of the church buildings.

## **Designated Funds**

Designated Funds collectively reduced by £25,620 in 2024.

The £4,130 transferred to the Mission Fund in 2024 was distributed by the end of the year.

£39,460 of the Contingency fund was spent on building work at St Mark's, addressing the issues identified in the Quinquennial report. A further £2,130 was spent on architect fees. We received a VAT refund of £6,420 through the Listed Places of Worship (LPW) Grant Scheme. This scheme is due to end in March 2026.

£9,813 from the Legacies fund was also spent on building work. £1,960 of this was refunded through the LPW scheme. We also received £4,610 in Legacies during 2024.

£1,735 of the Parish Weekend fund was spent on the Holiday at Home events in September.

The £124 remaining in Memorial Donations was used for the children's Holiday Club in February half term.

Total Designated Funds at the end of 2024 were £132,858.

# Finance Report

Restricted Funds (funds received for named projects that can only be spent on those projects)

Restricted Funds collectively reduced by £11,700 in 2024.

£5,500 from the Building Redevelopment fund was spent on building work in 2024. The Hope Cymru fund has been fully spent this year. £2,180 was donated to the project, and £170 raised through the sale of J. John books. We also received a Diocesan Mission Fund grant of £600. This was used to cover filming costs, the website and advertising, and the Christmas in Cardiff event.

The Community Projects (food markets) fund decreased by £2,000. We received £1,610 in donations and interest and a £250 grant from Welsh Water. £4,290 was spent on supplies, equipment etc. We also received two Warm Places grants from Cardiff Council: £1,500 for St Mark's and £990 for St Philip's.

Monthly contributions from the church reduced the Christians Against Poverty fund to £60. This fund will be closed in 2025, and the contributions paid as part of the Mission Giving tithe.

Due to Statutory Maternity Pay being paid in arrears from the HMRC, the parish was owed £3,952 at the end of 2023; we were reimbursed in May 2024.

£2,210 from the St Philip's Building Fund was used for a new floor. This was partly offset by a £380 Cardiff Council Community Building grant. We also received £4,710 from the Bishop's Building Redevelopment Grant. This will be put towards a new kitchen for St Philip's.

£1,010 from the St Philip's Community Outreach fund was spent on the weekly coffee mornings, which launched in April, a community lunch in August and the Mission weekend in December. This reduced the fund to £365.

Total Restricted Funds at the end of 2024 were £30,438.

## **Scam attempt**

One of the members of our finance team was scammed in August, and her computer was compromised. The scammers were able to access church CAF bank accounts via that computer. However, they were unable to withdraw any money due to the need for a second signatory to authorise payments. Praise God! The fraud attempt was reported to CAF and Action Fraud (National Fraud and Cyber Crime Reporting Centre).

# Finance Report

## **Thanks**

With grateful thanks to Pauline Page, who supports and guides me in her role as Assistant Treasurer (St Mark's and Heath Park) and Gift Aid Secretary.

Thanks also to:

Wendy Cook, Assistant Treasurer (St Philip's),  
Sharon Whatley, Assistant Treasurer (St Mark's),  
Cathy Allen, our excellent Payroll Clerk,  
Sue Powell, the Independent Examiner,  
Mo Hillier, who organises the banking of the income we receive.

## **Reserves Policy**

The PCC agreed in 2021 that £56,000 be retained in the unrestricted funds of the parish, which is 3 months' unrestricted expenditure. The unrestricted funds total stands at £99,619 at the end of 2024.

Page 8 of the finance report outlines where our money is held. No bank holds more than £85,000 of the Parish money, so our reserves are protected under the Financial Services Compensation Scheme.

St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No 1131555

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

12 St Philip's Restricted Funds

Building Fund

Opening balance  
Interest received  
Cardiff Council Community Building Grant  
Bishop's Building Redevelopment Grant  
Building work and repairs

Balance 1st Jan. £	Incoming Resources £	Transfers £	Outgoing Resources £	Balance 31st Dec. £
3,179				
	149			
	380			
	4,712			
			2,208	
3,179	5,241	0	2,208	6,212

Fund for Worker

Opening balance  
Interest received

4,055				
	67			
4,055	67	0	0	4,122

Children & Youth Work

Opening balance  
Interest received  
Resources purchased

121				
	3			
			120	
121	3	0	120	4

St Philip's Community Outreach

Opening balance  
Interest received  
Donations received  
Gift Aid & GASDS Tax  
Resources purchased

660				
	6			
	704			
	8			
			1,013	
660	718	0	1,013	365

Warm Places Grant

Grant from Cardiff Council  
Resources and utilities  
Transfer to St Mark's - food markets supplies

	991			
			577	
		400		
0	991	400	577	14

Total St Philip's Restricted Funds

8,015	7,020	400	3,918	10,717
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Total Parish Restricted Funds

38,968	26,658		43,588	30,438
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St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No 1131555

Statement of Financial Activities

for the year ended 31st December 2024

	Note	Unrestricted Funds 2024	Designated Funds 2024	Restricted Funds 2024	Total Funds 2024	Unrestricted Funds 2023	Designated Funds 2023	Restricted Funds 2023	Total Funds 2023
<b>Incoming resources</b>									
<b>Donations and legacies</b>									
Planned giving	4a	194,676	0	20	194,696	182,999	0	100	183,099
Church collections	4b	3,529	0	9	3,538	4,047	0	8	4,055
Donations	4c	28,819	1,560	4,441	34,820	6,206	1,925	18,394	26,525
For mission	4d	0	0	35	35	0	0	80	80
Tax refunds	4e	37,316	115	566	37,997	42,988	481	378	43,847
Legacies	4f	0	4,611	0	4,611	0	0	0	0
Grants	4g	4,448	8,383	16,820	29,651	3,305	100	29,097	32,502
<b>Other Trading Activities</b>									
Hall/property	4h	2,398	511	0	2,909	1,457	0	0	1,457
Events & activities	4i	309	0	170	479	216	260	3,244	3,720
Parish Share Rebate	4j	7,503	0	0	7,503	11,382	0	0	11,382
<b>Income from Charitable Activities</b>									
Fees	4k	328	0	0	328	385	0	0	385
<b>Investment income</b>									
Bank Interest & Property Letting	4l	12,362	3,231	801	16,394	11,027	1,644	363	13,034
<b>Other incoming resources</b>									
Other Income		0	0	0	0	0	0	0	0
<b>Total incoming resources</b>		<b>291,688</b>	<b>18,411</b>	<b>22,862</b>	<b>332,961</b>	<b>264,013</b>	<b>4,410</b>	<b>51,664</b>	<b>320,087</b>

<b>Resources expended</b>									
<b>Charitable activities</b>									
Parish share	5a	136,338	0	0	136,338	95,615	0	0	95,615
Parochial expenses of clerics	5b	1,396	0	134	1,530	1,185	0	300	1,485
<b>Support of ministry</b>									
Assistant Clergy Expenses	5c	1,527	0	0	1,527	1,463	0	0	1,463
Lay Ministers' Costs	5d	16,221	400	1,954	18,575	22,912	0	5,725	28,637
<b>Parish activities</b>									
Maintenance of services	5e	6,836	519	170	7,525	6,831	995	1,500	9,326
General parish expenses	5f	35,063	84	12,650	47,797	27,629	48	9,450	37,127
<b>Church property</b>									
Maintenance of churches	5g	30,989	511	2,293	33,793	34,498	89	772	35,359
Maintenance of other property	5h	2,746	0	0	2,746	3,144	0	0	3,144
Exceptional expenditure	5i	0	51,399	6,596	57,995	0	17,917	18,800	36,717
<b>Grants &amp; financial support</b>									
Parish	5j	7,557	1,115	19,127	27,799	9,464	8,802	23,503	41,769
Home mission	5k	4,760	1,540	0	6,300	4,200	2,250	0	6,450
World mission	5l	14,280	2,590	35	16,905	12,600	4,850	80	17,530
<b>Costs of generating funds</b>									
Cost of money raising		0	0	0	0	0	0	0	0
<b>Total resources expended</b>		<b>257,713</b>	<b>58,158</b>	<b>42,959</b>	<b>358,830</b>	<b>219,542</b>	<b>34,951</b>	<b>60,129</b>	<b>314,622</b>

<b>Net incoming resources before transfers and other recognised gains and losses</b>		<b>33,975</b>	<b>-39,747</b>	<b>-20,097</b>	<b>-25,869</b>	<b>44,471</b>	<b>-30,541</b>	<b>-8,466</b>	<b>5,464</b>
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Transfers between funds	5m	-22,530	14,130	8,400	0	-17,100	12,700	4,400	0
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<b>Net movement in funds</b>		<b>11,445</b>	<b>-25,617</b>	<b>-11,697</b>	<b>-25,869</b>	<b>27,371</b>	<b>-17,841</b>	<b>-4,066</b>	<b>5,464</b>
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<b>Total funds b/f @ 1 Jan 2024</b>		<b>88,174</b>	<b>158,475</b>	<b>42,135</b>	<b>288,784</b>	<b>60,803</b>	<b>176,316</b>	<b>46,201</b>	<b>283,320</b>
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<b>Total funds c/f @ 31 Dec 2024</b>		<b>99,619</b>	<b>132,858</b>	<b>30,438</b>	<b>262,915</b>	<b>88,174</b>	<b>158,475</b>	<b>42,135</b>	<b>288,784</b>
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**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**  
**Balance Sheet as at 31st December 2024**

	Unrestricted Funds 2024	Designated Funds 2024	Restricted Funds 2024	Total Funds 2024	Unrestricted Funds 2023	Designated Funds 2023	Restricted Funds 2023	Total Funds 2023
<b>Current assets</b>								
Debtors	6 2,494	8,363	1,280	12,157	3,062	575	6,915	10,552
Cash and bank balances	7 97,659	124,475	29,229	251,363	86,380	157,900	35,496	279,776
	<b>100,152</b>	<b>132,858</b>	<b>30,510</b>	<b>263,520</b>	<b>89,442</b>	<b>158,475</b>	<b>42,411</b>	<b>290,328</b>
<b>Creditors falling due within one year</b>								
	8 534	0	71	605	1,268	0	276	1,544
	<b>534</b>	<b>0</b>	<b>71</b>	<b>605</b>	<b>1,268</b>	<b>0</b>	<b>276</b>	<b>1,544</b>
<b>Net current assets</b>	<b>99,618</b>	<b>132,858</b>	<b>30,438</b>	<b>262,915</b>	<b>88,174</b>	<b>158,475</b>	<b>42,135</b>	<b>288,784</b>
<b>TOTAL NET ASSETS</b>	<b>99,618</b>	<b>132,858</b>	<b>30,438</b>	<b>262,915</b>	<b>88,174</b>	<b>158,475</b>	<b>42,135</b>	<b>288,784</b>

FUNDS	2024	2023
<b>Capital funds</b>	£	£
Permanent endowment	0	0
Expendable endowment	0	0
<b>Income funds</b>		
Unrestricted	99,618	88,174
Unrestricted - designated	9 132,858	158,475
Restricted	10 30,438	42,135
<b>TOTAL FUNDS</b>	<b>262,915</b>	<b>288,784</b>

NB The Church building, its contents and the church grounds are vested in the Representative Body of the Church in Wales and do not form part of the assets of the parish.

APPROVED by the Parochial Church Council on

and signed on its behalf by (Name) Rev'd Marcus Nelson

(Signature)

(Name) Rebecca Gibbs

(Signature)

Rebecca Gibbs

The notes on pages headed Finance - Page 3 to 12 form part of this account

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**

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

**11 St Mark's Restricted funds (continued)**

	Balance 1st Jan. £	Incoming Resources £	Transfers £	Outgoing Resources £	Balance 31st Dec. £
<b>Mrs Thomas' legacy</b>					
This was an endowment fund held by the RB given to buy an annual prize for the child who best memorised Scripture. The fund was closed and the proceeds remitted to us. It must be used for that intended purpose.					
Opening Balance	122			14	
Children's Bible	122	0	0	14	108
<b>HMRC</b>					
HMRC Statutory Maternity Pay	-3,952	1,954			
Payments received from HMRC for 2024		3,952			
Payments received from HMRC for 2023				1,954	
Payments made to staff	-3,952	5,906	0	1,954	0
<b>Welsh Leadership Forum Intern</b>					
Opening balance	7,217				
Grants from WLF		5,333			
WLF Intern salary				12,550	
	<b>7,217</b>	<b>5,333</b>	<b>0</b>	<b>12,550</b>	<b>0</b>
<b>Bruce Ford Boiler Fund</b>					
Opening balance	6,348				
Interest received		223			
	<b>6,348</b>	<b>223</b>	<b>0</b>	<b>0</b>	<b>6,571</b>
<b>Sensory Healthy Church</b>					
Opening balance	287				
Interest received		10			
Resources purchased				157	
	<b>287</b>	<b>10</b>	<b>0</b>	<b>157</b>	<b>140</b>
<b>Children and Youth Work</b>					
Opening balance	785				
Donations received		50			
Children's work expenditure				835	
	<b>785</b>	<b>50</b>	<b>0</b>	<b>835</b>	<b>0</b>
<b>Mission</b>					
Money collected for specific mission purposes, and used for those purposes. Individual mission giving included in the notes on pages 7&8					
Donations		35			
Various mission agencies				35	
	<b>0</b>	<b>35</b>	<b>0</b>	<b>35</b>	<b>0</b>
<b>Total St Mark's Restricted Funds</b>	<b>30,953</b>	<b>19,638</b>	<b>8,800</b>	<b>39,670</b>	<b>19,721</b>

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

10 St Mark's Restricted funds

	Balance 1st Jan. £	Incoming Resources £	Transfers £	Outgoing Resources £	Balance 31st Dec. £
<b>Building Redevelopment</b>					
Opening Balance	5,484				
Interest received		12			
Listed Places of Worship VAT refund		1,099			
Building work				5,496	
	5,484	1,111	0	5,496	1,099
<b>Community Projects - City Outreach</b>					
Opening Balance	10,871				
Interest received		216			
Donations		1,398			
Gift Aid & GASDS Tax		26			
Welsh Water Grant		250			
Transfer from St Philip's			400		
Supplies Purchased				2,262	
Other Costs - equipment, publicity, mileage				2,028	
	10,871	1,888	400	4,290	8,869
<b>Christians Against Poverty</b>					
Opening Balance	513				
Interest received		56			
Transfer from unrestricted funds			4,400		
CAP monthly contribution				4,910	
	513	56	4,400	4,910	59
<b>Hope Cymru (Restricted)</b>					
Opening balance	12				
Donations received		2,176			
Diocesan Mission Fund Grant		600			
Transfer from General Fund - Mission Giving			4,000		
Interest received		0			
Gift Aid & GASDS Tax		521			
Fundraising - sale of J. John books		170			
Filming costs				0	
Website and advertising				697	
Christmas in Cardiff event				6,782	
	12	3,467	4,000	7,479	0
<b>Gill Dallow Memorial</b>					
Fund for training youth workers for St Philip's and in Wales					
Opening Balance	2,729				
Interest received		42			
	2,729	42	0	0	2,771
<b>Youth Fund</b>					
Opening balance	281				
Interest received		5			
Youth resources and social events				182	
	281	5	0	182	104
<b>Vicar's Discretionary Fund</b>					
Opening Balance	256				
Interest received		12			
Internet modem for parishioner				53	
Hope Kids resources				215	
	256	12	0	268	0
<b>Warm Places Grant</b>					
Grant from Cardiff Council					
Resources and utilities		1,500		1,500	
	0	1,500	0	1,500	0

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

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 note 1a below. The accruals basis of accounting has been adopted. The principal accounting policies are applied consistently

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.

Other freehold land and buildings are held in trust for the parish by either the Representative Body or the Llandaff Diocesan Board of Finance.

There is no freehold land or building not vested with the Representative Body of the Church in Wales. 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.

Investment assets are stated at mid-market values on the balance sheet date. The income from these assets is stated as revaluation to distinguish it from other income.

Funds

**Endowment funds:** St Mark's Church has no endowment funds.

**Restricted funds:** represent donations or grants received for a specific object or invited by the PCC 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.

**Unrestricted funds:** are general funds which can be used for PCC ordinary purposes.

**Designated Funds:** are sums set aside out of general funds for specific designated purposes. They can be transferred back to unrestricted funds at any time.

**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 PCC is legally entitled to the amounts due.

Investment income: Where the PCC 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.

When income is received via the cashless giving machine and JustPark, the full income amount is recorded.

The transaction fees are then recorded as negative amounts, leaving a net figure.

Transfer between churches in the MA

As a budget deficit of £62,000 was predicted for 2024, £5,000 was transferred from St Mark's general fund to St Philip's general fund, to ensure that the St Philip's accounts didn't become overdrawn.

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

1 Accounting policies continued

d 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 by the PCC.  
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.

2 Paid employees

Gross wages and salaries  
Employer's national insurance costs  
Pension contribution costs  
Total staff costs  
Average number of employees in the year (FTE)

	2024	2023
	£	£
Gross wages and salaries	55,445	61,389
Employer's national insurance costs	3,846	2,552
Pension contribution costs	1,338	1,656
Total staff costs	60,629	65,597
Average number of employees in the year (FTE)	2.5	3

3 Payments to PCC members

Refund of expenditure paid to PCC trustees and close relatives other than clergy  
Number of PCC members and close relatives paid expenses  
No PCC members were employed

	2024	2023
	£	£
Refund of expenditure paid to PCC trustees and close relatives other than clergy	2,129	5,183
Number of PCC members and close relatives paid expenses	5	4

4 Analysis of incoming resources

Voluntary income

a Planned giving

Standing orders & bank income  
Gift direct

	Unrestricted	Designated	Restricted	2024
	£	£	£	£
Standing orders & bank income	41,240	0	20	41,260
Gift direct	153,436	0	0	153,436
	194,676	0	20	194,696

b Church collections

Cash Collections & Vouchers

	Unrestricted	Designated	Restricted	2024
	£	£	£	£
Cash Collections & Vouchers	3,529	0	9	3,538

c Donations

Donations gift aided  
Donations non-gift aided  
Contactless Donations

	Unrestricted	Designated	Restricted	2024
	£	£	£	£
Donations gift aided	550	0	575	1,125
Donations non-gift aided	27,711	760	3,743	32,214
Contactless Donations	557	800	123	1,481
	28,819	1,560	4,441	34,820

d For Mission

Overseas missions

Amigos  
CEP (Ukraine)

	Unrestricted	Designated	Restricted	2024
	£	£	£	£
Amigos	0	0	25	25
CEP (Ukraine)	0	0	10	10
	0	0	35	35

	Unrestricted	Designated	Restricted	2023
	£	£	£	£
	31,253	0	100	31,353
	151,746	0	0	151,746
	182,999	0	100	183,099

	Unrestricted	Designated	Restricted	2023
	£	£	£	£
	4,047	0	8	4,055

	Unrestricted	Designated	Restricted	2023
	£	£	£	£
	4,940	1,900	1,835	8,675
	720	0	16,559	17,279
	546	25	0	571
	6,206	1,925	18,394	26,525

	Unrestricted	Designated	Restricted	2023
	£	£	£	£
	0	0	60	60
	0	0	20	20
	0	0	80	80

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

9 Designated funds

St Mark's

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£

Contingency fund

Opening balance  
Interest received  
Listed Places of Worship VAT refund  
Reimbursement for damaged glass panes  
Replacing damaged glass panes  
Quinquennial building work  
Architect fees

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£
61,530				
	640			
	6,421			
	511			
			511	
			39,457	
			2,129	
61,530	7,572	0	42,097	27,005

Critical Repair

Opening balance  
Interest received  
Transfer from unrestricted funds

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£
70,350				
	2,186			
		5,000		
70,350	2,186	5,000	0	77,536

Mission Fund

Opening balance  
Transfer from unrestricted funds  
Interest received  
Donations to Mission  
Transfer to Hope Cymru fund

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£
0				
		8,130		
	28			
			4,130	
			4,000	
0	28	8,130	8,130	28

Organ Fund

Opening balance  
Interest received  
Transfer from unrestricted funds  
Electronic organ equipment

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£
15,090				
	247			
		5,000		
			259	
15,090	247	5,000	259	20,078

Legacies

Opening balance  
Interest received  
Donations received  
Listed Places of Worship Grant  
Building repair work

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£
9,250				
	63			
	4,611			
	1,963			
			9,813	
9,250	6,637	0	9,813	6,074

Geoff Clark Memorial

Opening balance  
Interest received

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£
1,651				
	49			
1,651	49	0	0	1,700

Parish Weekend

Opening balance  
Interest received  
Donations received  
Gift Aid & GASDS Tax  
Holiday at Home events

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£
481				
	17			
	1,560			
	115			
			1,735	
481	1,692	0	1,735	438

Memorial Donations

Opening balance  
Holiday club resources

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£
124				
			124	
124	0	0	124	0

Total Designated Funds

Balance 1st Jan	Incoming Resources	Transfers	Outgoing Resources	Balance 31st Dec.
£	£	£	£	£
158,476	18,411	18,130	62,158	132,858

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 resources expended continued

Charitable activities Grants & financial support	2024				2023			
	Unrestricted £	Designated £	Restricted £	2024 £	Unrestricted £	Designated £	Restricted £	2023 £
<b>World Mission</b>								
Amigos Uganda Appeal	4,760	280	25	5,065	4,200	500	60	4,760
Bible Society	0	0	0	0	0	500	0	500
CMS - Africa	4,760	280	0	5,040	4,200	500	0	4,700
Jerusalem and the East Mission	0	0	0	0	0	500	0	500
Mothers Union Overseas Appeal	0	0	0	0	0	500	0	500
Open Doors	0	500	0	500	0	500	0	500
International Network for Yemen	0	250	0	250	0	0	0	0
TEAR Fund	0	500	0	500	0	850	0	850
Langham Partnership	0	250	0	250	0	0	0	0
Central Eurasian Partners	4,760	280	10	5,050	4,200	500	20	4,720
PRIME (Pakistan midwifery project)	0	250	0	250	0	500	0	500
	<b>14,280</b>	<b>2,590</b>	<b>35</b>	<b>16,905</b>	<b>12,600</b>	<b>4,850</b>	<b>80</b>	<b>17,530</b>
<b>m Fund Transfers</b>								
To Critical repair fund	-5,000	5,000	0	0	-5,000	5,000	0	0
To Christians Against Poverty	-4,400	0	4,400	0	-2,400	0	2,400	0
To Mission Fund	-4,130	4,130	0	0	-2,700	2,700	0	0
To Community Projects (food markets)	0	0	0	0	-2,000	0	2,000	0
To Hope Cymru	-4,000	0	4,000	0	-5,000	5,000	0	0
To Organ Fund	-5,000	5,000	0	0	-17,100	12,700	4,400	0
	<b>-22,530</b>	<b>14,130</b>	<b>8,400</b>	<b>0</b>				
<b>Current assets</b>								
<b>6 Debtors</b>								
Listed Places of Worship Grant	588	8,383	1,099	10,070	753	100	2,761	3,615
Gift Aid tax refunds	673	0	162	835	931	0	179	1,110
GASDS tax refunds	288	0	19	307	315	0	23	338
Other debtors	945	0	0	945	80	475	3,952	4,507
Prepayments	0	0	0	0	982	0	0	982
	<b>2,494</b>	<b>8,383</b>	<b>1,280</b>	<b>12,157</b>	<b>3,062</b>	<b>575</b>	<b>6,915</b>	<b>10,552</b>
<b>7 Cash and bank balances</b>								
St Mark's CAF cash current acc	6,559	9,364	2,917	18,860	29,056	2,124	12,194	43,374
St Mark's CAF cash card acc	921	0	0	921	596	0	0	596
St Mark's CAF gold deposit acc	2,658	1,700	6,261	10,619	6,029	11,643	3,558	21,229
St Mark's Virgin money account	27,470	40,655	0	68,125	5,905	58,586	2,723	67,213
St Mark's Shawbrook account	41,688	0	2,771	44,459	30,949	10,108	2,729	43,786
St Mark's Nationwide account	819	72,736	6,570	80,125	452	75,440	6,347	82,239
St Mark's Safe	0	0	0	0	1,000	0	0	1,000
St Philip's Cash in Hand	41	0	0	41	0	0	0	0
St Philip's CAF cash current acc	3,353	0	1,087	4,440	2,097	0	2,834	4,931
St Philip's CAF gold deposit acc	4,292	0	4,377	8,669	505	0	0	505
St Philip's Virgin money account	9,858	0	5,246	15,104	9,790	0	5,112	14,902
	<b>97,659</b>	<b>124,475</b>	<b>29,229</b>	<b>251,363</b>	<b>86,380</b>	<b>157,900</b>	<b>35,496</b>	<b>279,776</b>
<b>8 Creditors falling due within one year</b>								
Sundry creditors	534	0	71	605	654	0	222	876
Payroll liabilities	0	0	0	0	613	0	54	668
	<b>534</b>	<b>0</b>	<b>71</b>	<b>605</b>	<b>1,268</b>	<b>0</b>	<b>276</b>	<b>1,544</b>

4 Analysis of incoming resources continued

	2024			2023				
	Unrestricted £	Designated £	Restricted £	Unrestricted £	Designated £	Restricted £		
<b>e Tax refunds</b>								
Gift Aid tax	2,531	65	528	3,125	5,223	475	329	6,026
Gift Aid tax on Small Donations	919	50	38	1,007	1,015	0	49	1,074
Gift Direct tax	33,866	0	0	33,866	36,751	0	0	36,751
	<b>37,316</b>	<b>115</b>	<b>566</b>	<b>37,997</b>	<b>42,989</b>	<b>481</b>	<b>378</b>	<b>43,847</b>
<b>f Legacies</b>	<b>0</b>	<b>4,611</b>	<b>0</b>	<b>4,611</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>g Grants</b>								
HVRC National Insurance Refund	3,850	0	0	3,850	2,552	0	0	2,552
HVRC Maternity Pay	0	0	1,954	1,954	0	0	5,725	5,725
Diocesan Mission Fund Grants	0	0	600	600	0	0	10,000	10,000
Diocesan Admin Grant	0	0	0	0	0	0	4,000	4,000
Diocesan Grant for AV Equipment	0	0	0	0	0	0	1,500	1,500
Bishop of Llandaff Building Redevelopment Grant (St Philip's)	0	0	4,712	4,712	0	0	0	0
Cardiff Council Community Building Grant (St Philip's)	0	0	380	380	0	0	2,444	2,444
Warm Places Grant - St Mark's	0	0	1,500	1,500	0	0	0	0
Warm Places Grant - St Philip's	0	0	991	991	0	0	0	0
Dŵr Cymru Welsh Water Community Grant	0	0	250	250	0	0	0	0
Listed Places of Worship - VAT	588	8,383	1,099	10,070	753	100	2,761	3,615
Wales Leadership Forum - intern grant	0	0	5,333	5,333	0	0	2,667	2,667
	<b>4,448</b>	<b>8,383</b>	<b>16,820</b>	<b>29,651</b>	<b>3,305</b>	<b>100</b>	<b>29,097</b>	<b>32,502</b>
<b>Generated income</b>								
Money raising								
<b>h Hall/property</b>								
Building usage	355	511	0	866	1,165	0	0	1,165
Use of photocopier	191	0	0	191	89	0	0	89
Just Park fees	1,852	0	0	1,852	203	0	0	203
	<b>2,398</b>	<b>511</b>	<b>0</b>	<b>2,909</b>	<b>1,457</b>	<b>0</b>	<b>0</b>	<b>1,457</b>
<b>i Events and Activities</b>								
Tea and coffee money	65	0	0	65	216	0	0	216
Crowdfunder food markets campaign	0	0	0	0	0	0	3,077	3,077
Youth Social	0	0	0	0	0	0	115	115
Hope Cymru Children's Choir	0	0	0	0	0	0	52	52
Hope Cymru - sale of J.John books	0	0	170	170	0	0	0	0
Crab event	244	0	0	244	0	0	0	0
Ecclesiastical Trust 130 Fund	0	0	0	0	0	260	0	260
	<b>309</b>	<b>0</b>	<b>170</b>	<b>479</b>	<b>216</b>	<b>260</b>	<b>3,244</b>	<b>3,720</b>
<b>j Parish Share Rebate</b>	<b>7,503</b>	<b>0</b>	<b>0</b>	<b>7,503</b>	<b>11,382</b>	<b>0</b>	<b>0</b>	<b>11,382</b>
<b>k Fees</b>	<b>328</b>	<b>0</b>	<b>0</b>	<b>328</b>	<b>385</b>	<b>0</b>	<b>0</b>	<b>385</b>
<b>i Investments</b>								
Bank Interest	1,582	3,231	801	5,614	580	1,644	363	2,587
Rent - 27 Penybryn Road	10,780	0	0	10,780	10,437	0	0	10,437
	<b>12,362</b>	<b>3,231</b>	<b>801</b>	<b>16,394</b>	<b>11,017</b>	<b>1,644</b>	<b>363</b>	<b>13,034</b>

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

5 Analysis of resources expended		Charitable activities							
	Unrestricted	Designated	Restricted	2024	Unrestricted	Designated	Restricted	2023	
	£	£	£	£	£	£	£	£	
<b>Support of ministry</b>									
a Parish Share	136,338	0	0	136,338	95,615	0	0	95,615	
<b>b Parochial expenses of clergy</b>									
Clergy travel expenses	204	0	134	338	253	0	300	553	
Clergy other expenses	1,192	0	0	1,192	932	0	0	932	
	1,396	0	134	1,530	1,185	0	300	1,485	
<b>c Assistant Clergy expenses</b>									
	1,527	0	0	1,527	1,463	0	0	1,463	
<b>d Lay Ministers' Costs</b>									
Visiting Speakers	111	400	0	511	520	0	0	520	
Lay Ministers' Expenses	0	0	0	0	100	0	0	100	
Lay Ministers' Salaries	14,852	0	1,897	16,749	20,275	0	5,558	25,833	
Lay Minister's NI	742	0	0	742	1,278	0	0	1,278	
Lay Minister's Pension	516	0	57	573	739	0	167	906	
	16,221	400	1,954	18,575	22,912	0	5,725	28,637	
<b>e Parish activities</b>									
<b>Maintenance of services</b>									
Hire of Heath Citizens' hall	1,715	0	0	1,715	1,750	0	0	1,750	
Worship requisites	1,339	260	14	1,613	652	995	0	1,647	
Musical instruments	804	259	0	1,063	1,214	0	0	1,214	
Digital services	637	0	156	793	2,114	0	1,500	3,614	
Copyright licence	2,340	0	0	2,340	1,101	0	0	1,101	
	6,836	519	170	7,525	6,831	995	1,500	9,326	
<b>f General parish expenses</b>									
Administrators - salaries	25,499	0	12,550	38,049	21,103	0	9,351	30,455	
Administrators - NI	3,104	0	0	3,104	1,274	0	0	1,274	
Administrators - Pension	765	0	0	765	652	0	99	750	
Administrators - other costs	569	0	78	647	571	0	0	571	
Stat., copying & office materials	2,157	84	22	2,263	1,498	48	0	1,546	
Computers incl Church Suite	1,388	0	0	1,388	839	0	0	839	
Office telephone & internet	1,140	0	0	1,140	770	0	0	770	
Gifts	0	0	0	0	0	0	0	0	
Cornerstone Magazine	192	0	0	192	682	0	0	682	
Independent examination	60	0	0	60	60	0	0	60	
Bank Charges	180	0	0	180	180	0	0	180	
PCC meeting costs	10	0	0	10	0	0	0	0	
	35,063	84	12,650	47,797	27,629	48	9,450	37,127	
<b>g Church property</b>									
<b>Maintenance of churches</b>									
Insurance	1,562	0	0	1,562	1,539	0	0	1,539	
Electricity	6,570	0	191	6,762	7,858	0	0	7,858	
Gas	8,709	0	824	9,533	11,202	0	250	11,452	
Water	751	0	0	751	774	0	0	774	
Church - building fabric	0	0	0	0	0	0	0	0	
Church - building services	4,521	0	0	4,521	2,103	0	0	2,103	
Church equip. - reps & renewals	1,700	511	1,271	3,482	4,982	89	522	5,593	
Cleaner - salary	6,112	0	0	6,112	5,101	0	0	5,101	
Cleaning materials	1,063	0	7	1,070	939	0	0	939	
	30,989	511	2,293	33,793	34,498	89	772	35,359	

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

5 Analysis of resources expended continued		Charitable activities							
	Unrestricted	Designated	Restricted	2024	Unrestricted	Designated	Restricted	2023	
	£	£	£	£	£	£	£	£	
<b>h Maintenance of other property</b>									
Hall etc. - building fabric	0	0	0	0	0	0	0	0	
Hall etc. - building services	0	0	0	0	0	0	0	0	
Hall etc. equip. - reps & renewals	0	0	0	0	0	0	0	0	
Grounds	1,275	0	0	1,275	97	0	0	97	
Other property (27 Pen y Bryn Road)	429	0	0	429	2,284	0	0	2,284	
Curate houses costs	1,042	0	0	1,042	763	0	0	763	
	2,746	0	0	2,746	3,144	0	0	3,144	
<b>i Exceptional expenditure</b>									
St Philip's refurbishment	0	0	1,100	1,100	0	0	2,800	2,800	
St Mark's Guttering works	0	0	0	0	0	569	16,000	16,569	
Storage containers	0	0	0	0	0	16,011	0	16,011	
Quinquennial inspection costs	0	0	0	0	0	1,337	0	1,337	
St Mark's Quinquennial works	0	51,399	5,496	56,895	0	0	0	0	
	0	51,399	6,596	57,995	0	17,917	18,800	36,717	
<b>Grants &amp; financial support</b>									
<b>j Parish</b>									
Regular children's & youth work	627	124	182	933	1,962	0	510	2,472	
Adult events	3,354	0	533	3,887	2,664	0	168	2,832	
Parish Holiday deposit	0	0	0	0	0	1,900	0	1,900	
Holiday at Home	0	991	0	991	155	608	0	763	
Sensory Healthy Church	0	0	157	157	0	0	2,133	2,133	
City Outreach (Food Market)	0	0	4,019	4,019	0	0	1,952	1,952	
Warm Spaces funds	0	0	1,461	1,461	0	0	0	0	
Outreach publicity	981	0	0	981	528	0	0	528	
Adult evangelism	1,262	0	0	1,262	867	0	0	867	
Children's evangelism	1,121	0	170	1,291	2,705	0	1,058	3,763	
Hope Cymru - filming and events	0	0	7,895	7,895	0	6,294	12,882	19,176	
Training (Food Hygiene/First Aid)	0	0	0	0	395	0	0	395	
Little Seeds - Mums & Toddlers	25	0	0	25	139	0	0	139	
Maintaining Web Site	186	0	0	186	49	0	0	49	
Christians Against Poverty	0	0	4,910	4,910	0	0	4,800	4,800	
	7,557	1,115	19,127	27,799	9,464	8,802	23,503	41,769	
<b>k Home Mission</b>									
Archbishop's fund for children	0	0	0	0	0	250	0	250	
Pioneers - Cardiff Asian Outreach	4,760	280	0	5,040	4,200	500	0	4,700	
Christians Against Poverty UK	0	10	0	10	0	0	0	0	
Acts 435	0	250	0	250	0	0	0	0	
Christmas - the Story	0	250	0	250	0	250	0	250	
Llandaff Diocese Mothers' Union	0	250	0	250	0	250	0	250	
Salvation Army Wales	0	250	0	250	0	500	0	500	
UCCF - Cardiff Universities	0	250	0	250	0	500	0	500	
	4,760	1,540	0	6,300	4,200	2,250	0	6,450	

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No. 1131555**

**Independent Examiner's Report to the Parochial Church Council  
for the year ended 31st December 2024**

**Independent examiner's report to the Trustees**

I report on the Accounts of the Church for the year ended 31<sup>st</sup> December 2024, which are set out on pages numbered Finance – Pages 1-12.

**Respective responsibilities of Trustees and Examiner:**

The Church's Trustees are responsible for the preparation of the Accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility:

- to examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's report:**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and no opinion is given as to whether the Accounts present a 'true and fair view', and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement:**

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
- to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare Accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn to enable a proper understanding of the Accounts to be reached.

**Signature:**



**Name & Address:** Mrs Susan Powell, 18 Thornbury Close, Rhiwbina, Cardiff, CF14 1UT

**Qualifications:** CPFA.

**Date:** 15 /03/2025

**ST MARK'S GABALFA AND ST PHILIP'S TREMORFA PAROCHIAL CHURCH COUNCIL**

England & Wales - Charity number 1131555

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# Accounts

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**The Parish of St Mark's, Gabalfa  
and  
St Philip's Tremorfa**

**AVM  
REPORT**

**2023**



**St Mark's Gabalfa and St Philip's Tremorfa**  
**Parochial Church Council**  
**Administrative Information**

The Parish is situated in North Cardiff near the Gabalfa Interchange and also in Tremorfa to the East, within the Deanery of Cardiff which is part of the Diocese of Llandaff within the Church in Wales.

The correspondence address is 206 North Road, Gabalfa, Cardiff, CF14 3BL.

The Parish is registered with the Charity Commission  
 Charity Registration Number 1131555.

One Parish Church is dedicated to St Mark the Evangelist. The other is St Philip. A daughter congregation meets in the Heath Citizens Association premises at Heath Park.

**Parochial Church Council (PCC) members:**

The PCC members who have served from 1 January 2023 until the date this report was approved are

<b>Name</b>	<b>Appointed</b>	<b>Term ends or resigns</b>	<b>office held</b>
<b>Clergy</b>			
Marcus Nelson	June 2018		
Rob McDonald	June 2022		
<b>Church Wardens</b>			
Barney Hawthorne	April 2022	April 2028	Vicar's warden
John Young	April 2019	April 2025	People's warden
Elaine Campbell-Hopkins	Mar 2023	Mar 2024	Heath Park Sub - Warden
Annette Littlechild	Mar 2023	Mar 2024	St Philip's Sub - Warden
<b>Other elected members</b>			
Omolola Balogun	Mar 2023	Mar 2026	PCC
David Richards	Mar 2023	Mar 2026	PCC
Henry Shepherd	Mar 2023	Mar 2026	PCC
Timothy Smith	Mar 2023	Mar 2026	PCC
Linda Webber	Mar 2023	Mar 2026	PCC
Jonathan Kell	April 2022	April 2025	PCC
Stephen Palmstrom	April 2022	April 2025	PCC
Philip Ratcliffe	April 2022	April 2025	PCC Secretary
Ed Butler	April 2021	April 2024	PCC
Martyn Jones	April 2021	April 2024	PCC
Julie Karasek	April 2021	April 2024	PCC
Peter Wiles	April 2021	April 2024	PCC

**St Mark's Gabalfa and St Philip's Tremorfa**  
**Parochial Church Council**  
**Administrative Information**

<b>Annual Co - options</b>	<b>Appointed</b>	<b>Ends/Resigns</b>	<b>Role</b>
Rebecca Gibbs	April 2022		Treasurer
Rosemary Counsell	April 2019		Safeguarding Officer
Michael Glenn	Mar 2023	Mar 2024	Licensed Reader

**Annual Co-options**

PCC members are appointed or elected as set out in the Church in Wales Constitution. All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC

<b>Church Officers not on PCC</b>	<b>Appointed</b>	<b>Ends/Resigns</b>	<b>Role</b>
Rosemary Aldis		July 2023	Honorary Associate Minister
Shawn Lloyd	Mar 2023	Mar 2024	Assistant Vicar's Warden
Jennie Tarr	Feb 2011	Dec 2023	Administrator
Cathy Allen	Aug 2021		Administrator
Richard Stanton	Nov 2023		Youth Pastor
Bronwen Watkins	Sept 2014	Mar 2024	Children and Families Pastor
Becky Heaps	Sept 2021	Sept 2023	Children, Youth and Families Pastor

**St Mark's Gabalfa and St Philip's Tremorfa**  
**Parochial Church Council**  
**Administrative Information**

**Advisors**

**Independent Examiner:** Mrs Susan Powell CPFA

**Bankers:**

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

Shawbrook Bank, Lutea House, Warley Hill Business Park, Great Warley,  
Brentwood, CM13 3BE

Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne, NE3 4PL

Nationwide, Nationwide House, Pipers Way, Swindon, SN38 1NW

**Architect:**

Hook Mason Limited, Studio 2, Thorn Office Centre, Rotherwas, Hereford, HR2 6JT

**St Mark's Gabalfa and St Philip's Tremorfa**  
**Parochial Church Council**  
**Administrative Information**

**Objectives and activities**

The promotion of the whole mission of the Church, pastoral, evangelical, social and ecumenical in the parish.

**Statement of Trustees' Responsibilities**

To comply fully with the provisions of the Church in Wales

**Achievements and Performance**

Year	Electoral Roll Date 01/03/2024 2024	2023
Members on Electoral Roll St Mark's	185	170
Members on Electoral Roll St Philip's	15	16

	St Philip's 2023	St Mark's 2023	St Mark's 2022	St Philip's 2022
Easter Communicants	22	203	146	18
Christmas Communicants	21	167	175	17
Average Sunday Attendance	18	174	124	15
Average(Under 18s) Sunday Attendance	3	36	24	3

**These figures come from the Register of Services books held at each site, with numbers entered by the relevant warden/sub-warden for the services and are the figures based on February 2023**

## **Vicar's Review of the Year**

This is what the LORD says: "Stand at the cross roads and look; ask for the ancient paths, ask where the good way is, and walk in it, and you will find rest for your souls..."

Jeremiah 6:16

As we look back over this last year for our Annual Vestry Meeting, we have the opportunity to reflect with great thankfulness to all that our heavenly Father has done in our church family through Jesus by His Holy Spirit. A great deal has happened over the last year, let me try and draw out some of the most important developments.

The big picture is very encouraging, and we need to keep this in the forefront of our minds with profound gratitude. We are growing in numbers, becoming more socially and ethnically diverse and are increasingly being recognised more widely as a visionary evangelical Anglican Church. It was a blessing to feature in a positive article in Wales online and Della and I are regular guests at the Welcome to the Church in Wales events, where we are being asked to share the good news stories of what is happening in the parish. The diocesan magazine Croeso, has recently published the story of a number of families from overseas who have come into our fabulous church family.

All the credit for these very positive developments goes completely to our Lord Jesus Christ. I say it all the time and say it again, our ministry and mission is very simply to exalt Him and show how great, wonderful and kind He is. We have an amazing staff team, wardens and PCC and so many teams who give sacrificially, for whom we are profoundly grateful but it is our Lord Jesus Christ who is giving us life by His Holy Spirit. We are committed to knowing Jesus better, loving him more, being transformed by him and sharing him with others. It is Jesus who is at the centre of our three campuses across the city, our mid-week small groups, our many mid-week ministries, our thirty nationalities, and over sixty children and young people. It is Jesus who is giving us more and more of a heart to see our parish and nation reconnected with Himself.

Jesus said, that when he is lifted up, he would draw all people to himself. He is doing this very thing in our church family. It has been a great joy to welcome in new people and it was a delight to host the busy welcome evening at the Vicarage in January. It was wonderful to be able to have fourteen baptisms and dedications and to welcome into our church family Osian Butler, Keziah Martin, Ifan and Joseff Betts, Nic Chi Chan and Ya Chi Gigi Chan, Joshua Allen, Sachiel and Samuel Salins, Lilly Owens, James McDonald, Anna Clemence and a family who have come to trust in Jesus Christ. The bank holiday wedding in August of Gracia and Omoruyi was also a special time of celebration. There are new people coming to church most weeks, and it is a blessing to see a culture of inviting friends, family and neighbours beginning to build more and more.

There is always of course, more to do as a church family to improve our practical support of one another and our sharing of life. We have worked hard to strengthen our network of small groups and grown our pastoral care provision significantly. We have also very consciously aimed to strengthen the undergirding of all of our ministry and mission with prayer and have seen numbers grow encouragingly in our prayer meetings and are receiving amazing answers to prayer. Our prayer meetings are for everybody, do join us and stand with us as we lift up all we are doing before our almighty Heavenly Father.

## Vicar's Review of the Year (Cont)

The process of becoming a resource church, which began almost two years ago is ongoing. We were able to set out the process and invite input and discussion after our AVM last year and in several lunches, PCC discussion and on Pentecost Sunday. There is a growing recognition that the Church in Wales needs to change radically over the next decade and £137m has been released from central funds for evangelism and mission. A team from our church has been involved in developing a bid which would enable us to increase our ministry and mission significantly, grow our staff team, support our asset production in Hope Cymru as well as possibly support building improvements to facilitate mission over the next decade. Let's continue to pray for this process.

The last year also saw considerable change in our staff and ministry teams. Bronwen Watkins stepped down on Pentecost Sunday, after serving for nine years. We are very grateful for all that she did and continue to pray for her and the family. Becky Heaps stood down from her role as Children's, Youth and Families Pastor in August after two years. Again we remain tremendously grateful for all she did and particularly for developing our provision for children and young people with additional needs. Ross Pilliner, our St Padarns Ordinand moved to the North Cardiff Ministry Area in June with his family, where he has been a great encouragement to Jim Griffiths. Rosemary Aldis retired from public ministry at St Marks in July after eighteen years and we wish her a long and happy retirement.

As well as ministries coming to an end, it was a joy to celebrate Rob McDonald's ordination as priest in the Church in Wales in June. In August, Reuben Zwiggelaar joined us as Ordinand from St Padarns and has fitted in very well, serving in Fresh Start, as well as young people's ministries. Rhys Horler joined us in September as an intern with the Wales Leadership Forum, Growing Churches Program and has done a lot of work to develop our publicity and social media platforms. Joe Engle, as part of the Diocesan Growth Enablers team, provided a lot of support for the Hope Cymru event and filming for six months. In October, our prayers were answered with the appointment of Richard Stanton as our Youth Pastor. He has brought fresh passion for Jesus and young people and strong theological and scriptural understanding. Let's continue to pray for the appointment of a Children's and Families Pastor. In December Jennie Tarr retired and Cathy Allen stepped into a full time role as our parish administrator. We are very grateful for all that Jennie gave in countless ways, over twelve years, so often unseen and unsung behind the scenes for so many years. Jennie has been a great spiritual leader within our church family and we trust that this new chapter in her life will be the best one yet.

There were also a number of bereavements across our church family in 2023. We continue to very much pray for and seek to draw alongside those who have lost loved ones and it has been a blessing to offer a number of small groups to support. We said goodbye to Barbara Rees, Judith Peters, Ann Cox, Graham Lovell, Paddy Davies, Douglas Ponsford, Helen James, Ivy Davies, Lyn Williams and Margaret Powell, in the sure and certain hope of the resurrection to eternal life for all who know and love Jesus.

## Vicar's Review of the Year (Cont)

We have been able to build stronger friendships and partnerships outside our church family in 2023. As well as visits from our mission partners; Central Eurasian Partners, Ann Marie Wilson, Amigos and David and Liz Bhakiaraj we have been able to get to know other leaders which has been a privilege. In November I was invited to take part in an Evangelists Conference for the Church in Wales. It was fascinating to meet and hear about the ministry of Dominic Cawdell in Holywell, who from a rather different tradition was seeing the Lord move and had successfully grown a pioneering ministry very similar to our Free Markets and Fresh Start. We have had two visits from YWAM teams who spoke and ministered very powerfully in Fresh Start. Mary Stallard began her ministry as Bishop of Llandaff in April and it was lovely to have her join us at the Holiday at Home. We have also been able to develop partnerships with Wales Leadership Forum, St Padarns, the Young Faith Matters Team and a number of other local churches.

We have been able to significantly develop our outward facing Hope Cymru ministry. We filmed in June during three of the hottest days of year, which felt somewhat strange, as we were recording some Christmas material, but we had a number of excellent and insightful guests. We have released twenty talk show videos and four large bilingual Christmas videos. The Hope Cymru event in October drew in over 400, and over 600 online. We continue to release about twenty tick toc videos each week covering a range of topics. We will be filming the next season of material in April with a number of special guests.

It was a joy to see how the Holiday at Home drew us closer together as a church family in July. With Steve Nichols fabulous talks from Daniel, Barney's engaging quiz, a barn dance, international foods, crafts fair, St Philips afternoon celebration, Rod Hillier dressed as Gandalf unpacking Lord of the Rings and Peter Edbury the Knights Templar, it was a great time of sharing of life and celebration. Who would have known there were so many table tennis players hiding their lights under bushels? We also appreciated the special Heath Park celebration in the vicarage garden in July and the BBQ for our dedicated Free Market and Fresh Start teams.

The Christmas period was as always very busy, with our Christmas bonanza, Christingle, PCC party, nativity, with the Archbishop, Melingriffith brass band and Gabalfa Community Choir joining us for our carol service, the Crib, Midnight Holy Communion and Christmas Day services drawing in many to share with us in mystery and miracle of all that has already been done for us by God at Christmas. It has been a blessing after Christmas to pioneer a new ministry in the diocese to the deaf community with Nicola Roylance, which we trust will continue to grow. Our five week Confirmation course has drawn in an amazing twenty people of all ages and we look forward to Bishop Mary joining us for our Confirmation service on the 14th April. The Holiday Bible club, with its Narnia theme and strong team drew in about forty children.

## Vicar's Review of the Year (Cont)

As we look back over 2023, I have highlighted some of the bigger and public ministries and changes within our church family life. But alongside all of this, is the deeper and inner transformation by Holy Spirit taking place in so many lives, which I look to, value even more highly and pray for more and more. It is such an encouragement to see new hunger to know Jesus, scripture and theology in many hearts, to witness practical love and sharing of life quietly taking place in so many different settings. New attitudes are becoming possible and fresh outlooks and openness to change and the future. We need revival and spiritual renewal more than anything else and it is heartening to see such positive signs, 'rain drops from heaven are falling, but for the showers we plead.'

As we look ahead to this new year, we do so with great hope. We are very grateful as a family to have been granted a sabbatical in May to July from ministry. These last years have presented many significant challenges and difficulties which sap strength and vision. It will be very good for us as a family to visit our wider family in South Africa, where we hope to reconnect as well as spend some time in Northern Ireland catching up and seeing the sights. I hope to complete some writing and will be very much praying for our church family, for protection, as Rob McDonald and our PCC continue to move forwards. In late June, we will be joined by a second curate, Charis Britton. She will bring a great deal of experience, passion and fresh vision to our church. This does not mean that Rob is moving on but that as our church grows our staff team is being better resourced by the diocese. We are also working towards securing greater resourcing for St Philips from the Young Faith Matters and Growth Enablers Teams, to support us in using our renewed facilities more effectively to reach out to the fifteen children who now come regularly. We will be holding a three day outreach mission in St Philips with London evangelist Joe Shepherdson in December and our goal is to build the church family to the point where we could seek full time stipendiary ministry based in Tremorfa. We will be continuing to develop and strengthen our small groups in the autumn. There will be a bigger and better Holiday at Home on 6-8th September with lots of exciting new activities. That weekend we hope to launch a new contemporary evening service at St Marks with dynamic worship, high level bible teaching and further opportunities to share life and grow as followers of Jesus. We have developing plans for a much bigger and more exciting Hope Cymru event at Christmas; taking it out of a religious setting onto a much bigger neutral stage within the city and will be joined by evangelist J John and the formidable Pendyrus choir. We are also working towards strengthening men's and women's ministries, to help us grow as followers of Jesus. On Sundays after Easter we will be starting an exciting series on Judges, over the summer the 'comfortable words' of scripture and in the autumn focusing on living in a broken world, and the Christian doctrine of the fall.

Each day and each new year, we stand at the cross roads of life. There are so many ways we can go, our own ways, the ways of the culture around us. Which way will we choose to go? We want the old and ancient paths, Jesus ways, of life and salvation, of joy and peace with brothers and sisters in every country of the globe who have gone before us and spur us on to live for Christ Jesus in our great city of Cardiff today.

## **Vicar's Review of the Year (Cont)**

This year our AVM is of course on St Patrick's Day. Patrick who may not have come from so far away from us in Cardiff, changed the whole course of the nation of Ireland by his fearless witness to Jesus Christ. Irish missionaries would soon set out in small boats to share the gospel, on the back foot representing a God who was being blamed for the fall of the Roman Empire, uncertain of where they would even go, they set out with the unassailable conviction that Jesus was already Lord of that place. Jesus is Lord of Cardiff and Lord of all today. It remains as always a great privilege to serve you and the Lord Jesus Christ as vicar. I am profoundly grateful for your love and support and for the whole ministry team and everybody who serves our Lord Jesus in countless ways in our church family.

This year, let's recommit ourselves to the best and most revolutionary life of all; trusting and loving Jesus and conserving the Jesus revolution. Let's welcome everybody to come and meet Jesus and fall in love with him and be caught up into the divine romance which we were made for, and as we share life and help one another to walk in his ways, in the midst of a city and culture that is moving in many other directions, we shall shine as lights and be an oasis of life for more and more people who are looking for forgiveness, meaning and hope.

**Revd Marcus Nelson**

# Finance Report

“For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sakes He became poor, so that you through His poverty might become rich.”

## **2 Corinthians 8:9**

Jesus has given us the gift of salvation, by His grace, not because of anything we have done. We can't buy our way into Heaven. We can show our gratitude by giving financially to His church and making Jesus the master of our finances, as individuals and as a church family. We strive to put Him first, and to use the gifts He gives us wisely.

## **Unrestricted Funds** (the day to day running expenses of the church)

Almost all our income at St Mark's, St Philip's and Heath Park comes from voluntary giving by our members. Thank you to everyone who has given generously to our church in 2023. We are very grateful to you all, and to our Father God for His provision.

Our unrestricted income for 2023 was £264,013 and expenditure was £219,542.

We began 2023 expecting a deficit budget of £25,000. Regular income decreased in 2022, which was understandable, given the cost-of-living crisis. The PCC agreed to this deficit because the work we were doing was too important to cut back on. We carried on in faith, knowing that we needed to keep sharing the good news about our Saviour, Jesus, and feeding people in our communities spiritually and physically.

And God provided! We ended 2023 not with a deficit, but with a surplus of £27,371!

Income was £35,400 higher than budgeted, including £24,300 more than expected in planned giving and donations.

Expenditure was £24,500 less than predicted (partly due to vacant staff posts). We therefore had a surplus of £44,471. £5,000 of this was transferred to the Designated Critical Repair Fund and £5,000 to the Designated Organ Fund. In addition, £2,700 was transferred to the Mission Fund, £2,400 to Christians Against Poverty and £2,000 to the Community Projects (food markets). This has left a surplus of £27,371.

It costs approximately £240,000 each year for all the general running costs, which includes a policy of giving 10% of our general income to charity. This enables us to employ our amazing staff and run all our worship services and weekly groups for all ages, put on outreach events and cover the running costs of the church buildings.

It must be noted that these costs will increase in 2024, as the parish share has increased by £40,000.

# Finance Report

## **Designated Funds**

Designated Funds collectively reduced by £30,541 in 2023. The funds have benefitted from interest rates increasing in late 2022 and staying high throughout 2023.

The £2,700 transferred to the Mission Fund in 2023 was distributed by the end of the year, along with the £4,400 underspend from 2022.

£16,100 of the Contingency fund was spent on storage containers. Shelving and flooring for these containers accounted for the increase in expenditure reimbursed to PCC trustees (Notes 4). A further £1,906 was spent on gutter repairs and architect fees.

£995 of the Geoff Clark Memorial fund was spent on Bibles and hymn books for Heath Park.

The £6,181 in the Hope Cymru (Designated) fund has all been spent this year.

Total Designated Funds at the end of 2023 were £158,475.

**Restricted Funds** (funds received for named projects that can only be spent on those projects)

Restricted Funds collectively reduced by £8,466 in 2023. The funds have benefitted from interest rates increasing in late 2022 and staying high throughout 2023.

£16,000 from the Building Redevelopment fund was spent on building work in 2023.

£12,894 was donated to the Hope Cymru project in 2023. This was used to cover filming costs, the website and advertising, and the event at Llandaff Cathedral in October.

The Community Projects (food markets) fund increased by £7,000; we received £4,311 in donations and interest, £3,077 through Crowdfunder campaigns and the £2,000 transfer from unrestricted funds. £2,388 was spent on supplies, equipment etc.

Monthly contributions from the church reduced the Christians Against Poverty fund from £2,871 to £513.

Spending on the Sensory Healthy Church Programme and supporting resources reduced the Sensory Healthy Church fund from £1,795 to £287.

As the Worship Well group did not restart after COVID, the remaining £82 in that fund was spent on Easter resources for the children. With thanks to Janette Morris, who made the original donation in memory of her mum, and asked that it be spent on the children in our church family.

# Finance Report

Due to Statutory Maternity Pay being paid in arrears from the HMRC, the parish is currently owed £3,952. This amount has been included in the Debtors figure on the Balance Sheet.

£3,322 from the St Philip's Building Fund was used to refurbish the food market room. This was partly offset by a £2,444 Cardiff Council Community Building grant.

New funds for 2023:

A/V Grant: £1,500 (fully spent)

MA Admin Grant: £4,000 (fully spent)

Welsh Leadership Forum Growing Churches fund: £7,217

Total Restricted Funds at the end of 2023 were £42,135.

## **Thanks**

With grateful thanks to Pauline Page, who has been training me up in the role since I took over in 2022, and continues to guide me in her role as Assistant Treasurer (St Mark's and Heath Park) and Gift Aid Secretary.

## **Thanks also to:**

Wendy Cook, Assistant Treasurer (St Philip's),

Sharon Whatley, Assistant Treasurer (St Mark's),

Cathy Allen, the very excellent Payroll Clerk,

Sue Powell, the Independent Examiner,

Mo Hillier, who organises the banking of the income we receive.

## **Reserves Policy**

The PCC agreed in 2021 that £56,000 be retained in the unrestricted funds of the parish, which is 3 months' unrestricted expenditure. The unrestricted funds total stands at £88,174 at the end of 2023.

Page 8 of the finance report outlines where our money is held. No bank holds more than £85,000 of the Parish money, so our reserves are protected under the Financial Services Compensation Scheme.

**Becky Gibbs**

**Treasurer**

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**  
**Statement of Financial Activities for the year ended 31st December 2023**

	Notes	Unrestricted Funds 2023	Designated Funds 2023	Restricted Funds 2023	Total Funds 2023	Unrestricted Funds 2022	Designated Funds 2022	Restricted Funds 2022	Total Funds 2022
	Pages 4-6					£	£	£	£
<b>Incoming resources</b>									
<b>Donations and leacacies</b>									
Planned giving	4a	182,999	0	100	183,099	165,186	0	0	165,186
Church collections	4b	4,047	0	8	4,055	2,163	0	0	2,163
Donations	4c	6,206	1,925	18,394	26,525	4,242	0	14,776	19,018
For mission	4d	0	0	80	80	0	0	118	118
Tax refunds	4e	42,988	481	378	43,847	40,054	0	2,356	42,410
Leacacies	4f	0	0	0	0	0	1,706	0	1,706
Grants	4a	3,305	100	29,097	32,502	9,497	0	10,760	20,257
<b>Other Trading Activities</b>									
Hall/property	4h	1,457	0	0	1,457	1,290	0	0	1,290
Events & activities	4i	216	260	3,244	3,720	0	0	0	0
Parish Share Rebate	4j	11,382	0	0	11,382	3,942	0	0	3,942
<b>Income from Charitable Activities</b>									
Fees	4k	385	0	0	385	160	0	0	160
<b>Investment income</b>									
Bank Interest & Property Letting	4l	11,027	1,644	363	13,034	8,387	725	150	9,262
<b>Other incomina resources</b>									
Other Income		0	0	0	0	0	0	0	0
<b>Total incoming resources</b>		<b>264,013</b>	<b>4,410</b>	<b>51,664</b>	<b>320,087</b>	<b>234,922</b>	<b>2,431</b>	<b>28,160</b>	<b>265,513</b>
<b>Resources expended</b>									
<b>Charitable activities</b>									
Parish share	5a	95,615	0	0	95,615	84,224	0	0	84,224
Parochial expenses of clerics	5b	1,185	0	300	1,485	1,540	0	175	1,715
<b>Support of ministrv</b>									
Assistant Clergy Expenses	5c	1,463	0	0	1,463	673	0	0	673
Lay Ministers' Costs	5d	22,912	0	5,725	28,637	36,136	0	5,255	41,391
<b>Parish activities</b>									
Maintenance of services	5e	6,831	995	1,500	9,326	4,753	0	0	4,753
General parish expenses	5f	27,629	48	9,450	37,127	24,395	2,119	97	26,611
<b>Church property</b>									
Maintenance of churches	5g	34,498	89	772	35,359	23,708	1,550	0	25,258
Maintenance of other property	5h	3,144	0	0	3,144	5,528	1,950	0	7,478
Exceptional expenditure	5i	0	17,917	18,800	36,717	0	0	13,639	13,639
<b>Grants &amp; financial support</b>									
Parish	5i	9,464	8,802	23,503	41,769	8,208	2,707	19,955	30,871
Home mission	5k	4,200	2,250	0	6,450	3,400	3,600	0	7,000
World mission	5l	12,600	4,850	80	17,530	15,800	6,600	118	22,518
<b>Costs of aenerating funds</b>									
Cost of money raising		0	0	0	0	382	0	0	382
<b>Total resources expended</b>		<b>219,542</b>	<b>34,951</b>	<b>60,129</b>	<b>314,622</b>	<b>208,748</b>	<b>18,526</b>	<b>39,239</b>	<b>266,513</b>
<b>Net incoming resources before transfers and other recognised gains and losses</b>		<b>44,471</b>	<b>-30,541</b>	<b>-8,466</b>	<b>5,464</b>	<b>26,173</b>	<b>-16,095</b>	<b>-11,078</b>	<b>-1,000</b>
Transfers between funds	5m	-17,100	12,700	4,400	0	-21,800	20,840	960	0
<b>Net movement in funds</b>		<b>27,371</b>	<b>-17,841</b>	<b>-4,066</b>	<b>5,464</b>	<b>4,373</b>	<b>4,745</b>	<b>-10,118</b>	<b>-1,000</b>
<b>Total funds b/f @ 1 Jan 2023</b>		<b>60,803</b>	<b>176,316</b>	<b>46,201</b>	<b>283,320</b>	<b>56,430</b>	<b>171,571</b>	<b>56,319</b>	<b>284,320</b>
<b>Total funds c/f @ 31 Dec 2023</b>		<b>88,174</b>	<b>158,475</b>	<b>42,135</b>	<b>288,784</b>	<b>60,803</b>	<b>176,316</b>	<b>46,201</b>	<b>283,320</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**  
**Balance Sheet as at 31st December 2023**

	Notes	Unrestricted Funds 2023	Designated Funds 2023	Restricted Funds 2023	Total Funds 2023	Unrestricted Funds 2022	Designated Funds 2022	Restricted Funds 2022	Total Funds 2022
	Pages 8-12					£	£	£	£
<b>Current assets</b>									
Debtors	6	3,062	575	6,915	<b>10,552</b>	2,020	0	597	<b>2,617</b>
Cash and bank balances	7	86,380	157,900	35,496	<b>279,776</b>	61,889	176,316	45,603	<b>283,809</b>
		<b>89,442</b>	<b>158,475</b>	<b>42,411</b>	<b>290,328</b>	<b>63,909</b>	<b>176,316</b>	<b>46,201</b>	<b>286,426</b>
<b>Creditors falling due within one year</b>									
	8	1,268	0	276	<b>1,544</b>	3,106	0	0	<b>3,106</b>
		<b>1,268</b>	<b>0</b>	<b>276</b>	<b>1,544</b>	<b>3,106</b>	<b>0</b>	<b>0</b>	<b>3,106</b>
<b>Net current assets</b>		<b>88,174</b>	<b>158,475</b>	<b>42,135</b>	<b>288,784</b>	<b>60,803</b>	<b>176,316</b>	<b>46,201</b>	<b>283,320</b>
<b>TOTAL NET ASSETS</b>		<b>88,174</b>	<b>158,475</b>	<b>42,135</b>	<b>288,784</b>	<b>60,803</b>	<b>176,316</b>	<b>46,201</b>	<b>283,320</b>

FUNDS	2023	2022
<b>Capital funds</b>	£	£
Permanent endowment	0	0
Expendable endowment	0	0
<b>Income funds</b>		
Unrestricted	88,174	60,803
Unrestricted - designated	9 158,475	176,316
Restricted	10 42,135	46,201
<b>TOTAL FUNDS</b>	<b>288,785</b>	<b>283,320</b>

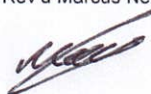
NB The Church building, its contents and the church grounds are vested in the Representative Body of the Church in Wales and do not form part of the assets of the parish.

APPROVED by the Parochial Church Council on

and signed on its behalf by

(Name) Rev'd Marcus Nelson

(Signature)



(Name)

REBECCA GIBBS

(Signature)

R. Gibbs

The notes on pages headed Finance - Page 3 to 12 form part of this account

# St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council Charity No 1131555

## Notes to the financial statements for the year ended 31st December 2023

### 1 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 note 1a below. The accruals basis of accounting has been adopted. The principal accounting policies are applied consistently

#### a 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.

Other freehold land and buildings are held in trust for the parish by either the Representative Body or the Llandaff Diocesan Board of Finance.

There is no freehold land or building not vested with the Representative Body of the Church in Wales. 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.

#### b Funds

**Endowment funds:** St Mark's Church has no endowment funds.

**Restricted funds:** represent donations or grants received for a specific object or invited by the PCC 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.

**Unrestricted funds:** are general funds which can be used for PCC ordinary purposes.

**Designated Funds:** are sums set aside out of general funds for specific designated purposes. They can be transferred back to unrestricted funds at any time.

#### c 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 PCC is legally entitled to the amounts due.

Investment income: Where the PCC 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 SumUp transaction fees already deducted.

Income received via JustPark is recorded as received, with JustPark transaction fees already deducted.

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

Notes to the financial statements for the year ended 31st December 2023 continued

**1 Accounting policies continued**

**d 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 by the PCC. 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.

	2023 £	2022 £
<b>2 Paid employees</b>		
Gross wages and salaries	61,389	53,537
Employer's national insurance costs	2,552	2,659
Pension contribution costs	1,656	1,758
Total staff costs	<b>65,597</b>	<b>57,954</b>
Average number of employees in the year (FTE)	<b>3</b>	<b>3</b>

**3 Payments to PCC members**

Refund of expenditure paid to PCC trustees and close relatives, other than clergy

£	5,183	1,020
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Number of PCC trustees and close relatives paid expenses  
No PCC trustees were employed

<b>4</b>
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**4 Analysis of incoming resources**

**a Voluntary income**

**Planned giving**  
Standing orders & bank income  
Gift direct  
Envelopes

	Unrestricted £	Designated £	Restricted £	2023 £
Standing orders & bank income	31,253	0	100	31,353
Gift direct	151,746	0	0	151,746
Envelopes	0	0	0	0
	<b>182,999</b>	<b>0</b>	<b>100</b>	<b>183,099</b>
	<b>4,047</b>	<b>0</b>	<b>8</b>	<b>4,055</b>

**b Church collections**  
Cash Collections & Vouchers

	Unrestricted £	Designated £	Restricted £	2022 £
	21,340	0	0	21,340
	142,652	0	0	142,652
	1,194	0	0	1,194
	<b>165,186</b>	<b>0</b>	<b>0</b>	<b>165,186</b>
	<b>2,163</b>	<b>0</b>	<b>0</b>	<b>2,163</b>

**c Donations**

Donations gift aided  
Donations non-gift aided  
Contactless Donations

Donations gift aided	4,940	1,900	1,835	8,675
Donations non-gift aided	720	0	16,559	17,279
Contactless Donations	546	25	0	571
	<b>6,206</b>	<b>1,925</b>	<b>18,394</b>	<b>26,525</b>

**d For Mission**

**Overseas missions**

Amigos  
CEP (Ukraine)  
TEAR Fund Harvest Appeal

Amigos	0	0	60	60
CEP (Ukraine)	0	0	20	20
TEAR Fund Harvest Appeal	0	0	0	0
	<b>0</b>	<b>0</b>	<b>80</b>	<b>80</b>

	Unrestricted £	Designated £	Restricted £	2022 £
	0	0	0	0
	0	0	0	0
	0	0	118	118
	<b>0</b>	<b>0</b>	<b>118</b>	<b>118</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

**Notes to the financial statements for the year ended 31st December 2023 continued**

**4 Analysis of incoming resources continued**

	Unrestricted	Designated	Restricted	2022
	£	£	£	£

Gift Aid tax	4,401	0	2,245	6,646
Gift Aid tax on Small Donations	617	0	111	728
Gift Direct tax	35,036	0	0	35,036
	<b>40,054</b>	<b>0</b>	<b>2,356</b>	<b>42,410</b>

	<b>0</b>	<b>1,706</b>	<b>0</b>	<b>1,706</b>
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	Unrestricted	Designated	Restricted	2023
	£	£	£	£

Gift Aid tax	5,223	475	329	6,026
Gift Aid tax on Small Donations	1,015	6	49	1,070
Gift Direct tax	36,751	0	0	36,751
	<b>42,988</b>	<b>481</b>	<b>378</b>	<b>43,847</b>

	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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**e Tax refunds**

HMRC National Insurance Refund	2,552	0	0	2,552
HMRC - COVID Pay	0	0	0	0
HMRC Maternity Pay	0	0	5,725	5,725
Diocesan Grants re Covid	0	0	0	0
Diocesan Mission Fund Grants	0	0	10,000	10,000
Diocesan Grant for Contactless Equipment	0	0	0	0
Diocesan Admin Grant	0	0	4,000	4,000
Diocesan Grant for AV Equipment	0	0	1,500	1,500
Cardiff Council Community Building Grant (St Philip's)	0	0	2,444	2,444
City Outreach Grant	0	0	0	0
Listed Places of Worship - VAT refund	753	100	2,761	3,615
Wales Leadership Forum - intern grant	0	0	2,667	2,667
	<b>3,305</b>	<b>100</b>	<b>29,097</b>	<b>32,502</b>

**f Legacies**

	<b>0</b>	<b>1,706</b>	<b>0</b>	<b>1,706</b>
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**g Grants**

HMRC National Insurance Refund	2,552	0	0	2,552
HMRC - COVID Pay	0	0	0	0
HMRC Maternity Pay	0	0	5,725	5,725
Diocesan Grants re Covid	0	0	0	0
Diocesan Mission Fund Grants	0	0	10,000	10,000
Diocesan Grant for Contactless Equipment	0	0	0	0
Diocesan Admin Grant	0	0	4,000	4,000
Diocesan Grant for AV Equipment	0	0	1,500	1,500
Cardiff Council Community Building Grant (St Philip's)	0	0	2,444	2,444
City Outreach Grant	0	0	0	0
Listed Places of Worship - VAT refund	753	100	2,761	3,615
Wales Leadership Forum - intern grant	0	0	2,667	2,667
	<b>3,305</b>	<b>100</b>	<b>29,097</b>	<b>32,502</b>

**Generated income**

**Money raising**

Hall/property	1,165	0	0	1,165
Building usage	89	0	0	89
Use of photocopier	203	0	0	203
Just Park fees	1,457	0	0	1,457
	<b>3,914</b>	<b>0</b>	<b>0</b>	<b>3,914</b>

**h**

Tea and coffee money	1,240	0	0	1,240
Crowdfunder food markets campaign	50	0	0	50
Youth Social	0	0	0	0
Home Cymru Children's Choir	0	0	0	0
Ecclesiastical Trust130 Fund	0	0	0	0
	<b>1,290</b>	<b>0</b>	<b>0</b>	<b>1,290</b>

**i Events and Activities**

Tea and coffee money	216	0	0	216
Crowdfunder food markets campaign	0	0	3,077	3,077
Youth Social	0	0	115	115
Home Cymru Children's Choir	0	0	52	52
Ecclesiastical Trust130 Fund	0	260	0	260
	<b>216</b>	<b>260</b>	<b>3,244</b>	<b>3,720</b>

**j Parish Share Rebate**

	<b>11,382</b>	<b>0</b>	<b>0</b>	<b>11,382</b>
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**k Fees**

	<b>385</b>	<b>0</b>	<b>0</b>	<b>385</b>
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**l Investments**

Bank Interest	590	1,644	363	2,597
Rent - 27 Pen y Bryn Road	10,437	0	0	10,437
	<b>11,027</b>	<b>1,644</b>	<b>363</b>	<b>13,034</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

Notes to the financial statements for the year ended 31st December 2023 continued

**5 Analysis of resources expended**

<b>Charitable activities</b>								
	Unrestricted	Designated	Restricted	2023	Unrestricted	Designated	Restricted	2022
	£	£	£	£	£	£	£	£
<b>Support of ministry</b>								
<b>a Parish Share</b>	<b>95,615</b>	<b>0</b>	<b>0</b>	<b>95,615</b>	<b>84,224</b>	<b>0</b>	<b>0</b>	<b>84,224</b>
<b>b Parochial expenses of clergy</b>								
Clergy travel expenses	253	0	300	553	387	0	175	562
Clergy other expenses	932	0	0	932	1,153	0	0	1,153
	<b>1,185</b>	<b>0</b>	<b>300</b>	<b>1,485</b>	<b>1,540</b>	<b>0</b>	<b>175</b>	<b>1,715</b>
<b>c Assistant Clergy expenses</b>	<b>1,463</b>	<b>0</b>	<b>0</b>	<b>1,463</b>	<b>673</b>	<b>0</b>	<b>0</b>	<b>673</b>
<b>d Lay Ministers' Costs</b>								
Visiting Speakers	520	0	0	520	811	0	0	811
Lay Ministers' Expenses	100	0	0	100	459	0	0	459
Lay Ministers' Salaries	20,275	0	5,558	25,833	31,453	0	5,111	36,564
Lay Minister's NI	1,278	0	0	1,278	2,241	0	0	2,241
Lay Minister's Pension	739	0	167	906	1,173	0	144	1,317
	<b>22,912</b>	<b>0</b>	<b>5,725</b>	<b>28,637</b>	<b>36,136</b>	<b>0</b>	<b>5,255</b>	<b>41,391</b>
<b>Parish activities</b>								
<b>e Maintenance of services</b>								
Hire of Heath Citizens' hall	1,750	0	0	1,750	1,781	0	0	1,781
Worship requisites	652	995	0	1,647	345	0	0	345
Projector - St Philip's	0	0	0	0	455	0	0	455
Musical instruments	1,214	0	0	1,214	641	0	0	641
Digital services	2,114	0	1,500	3,614	223	0	0	223
Copyright licence	1,101	0	0	1,101	1,308	0	0	1,308
	<b>6,831</b>	<b>995</b>	<b>1,500</b>	<b>9,326</b>	<b>4,753</b>	<b>0</b>	<b>0</b>	<b>4,753</b>
<b>f General parish expenses</b>								
Administrators - salaries	21,103	0	9,351	30,455	19,425	0	96	19,521
Administrators - NI	1,274	0	0	1,274	418	0	0	418
Administrators - Pension	652	0	99	750	586	0	0	586
Administrators - other costs	571	0	0	571	0	0	0	0
Stat., copying & office materials	1,498	48	0	1,546	1,019	2,119	0	3,137
Computers incl Church Suite	839	0	0	839	1,886	0	0	1,886
Office telephone & internet	770	0	0	770	357	0	0	357
Gifts	0	0	0	0	284	0	0	284
Cornerstone Magazine	682	0	0	682	0	0	0	0
Independent examination	60	0	0	60	60	0	0	60
Bank Charges	180	0	0	180	245	0	1	246
PCC meeting costs	0	0	0	0	116	0	0	116
	<b>27,629</b>	<b>48</b>	<b>9,450</b>	<b>37,127</b>	<b>24,395</b>	<b>2,119</b>	<b>97</b>	<b>26,611</b>
<b>Church property</b>								
<b>g Maintenance of churches</b>								
Insurance	1,539	0	0	1,539	1,357	0	0	1,357
Electricity	7,858	0	0	7,858	4,806	0	0	4,806
Gas	11,202	0	250	11,452	8,711	0	0	8,711
Water	774	0	0	774	576	0	0	576
Church - building fabric	0	0	0	0	0	0	0	0
Church - building services	2,103	0	0	2,103	2,444	0	0	2,444
Church equip. - reps & renewals	4,982	89	522	5,593	639	1,550	0	2,189
Cleaner - salary	5,101	0	0	5,101	4,633	0	0	4,633
Cleaning materials	939	0	0	939	542	0	0	542
	<b>34,498</b>	<b>89</b>	<b>772</b>	<b>35,359</b>	<b>23,708</b>	<b>1,550</b>	<b>0</b>	<b>25,258</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

Notes to the financial statements for the year ended 31st December 2023 continued

**5 Analysis of resources expended continued**

**Charitable activities**

	Unrestricted £	Designated £	Restricted £	2023 £	Unrestricted £	Designated £	Restricted £	2022 £
<b>h Maintenance of other property</b>								
Hall etc. - building fabric	0	0	0	0	0	0	0	0
Hall etc. - building services	0	0	0	0	163	0	0	163
Hall etc. equip. - reps & renewals	0	0	0	0	2,153	1,950	0	4,103
Grounds	97	0	0	97	2,383	0	0	2,383
27 Pen y Bryn Road	2,284	0	0	2,284	527	0	0	527
Curate house costs	763	0	0	763	301	0	0	301
	<b>3,144</b>	<b>0</b>	<b>0</b>	<b>3,144</b>	<b>5,528</b>	<b>1,950</b>	<b>0</b>	<b>7,478</b>
<b>i Exceptional expenditure</b>								
St Philip's External Joinery	0	0	0	0	0	0	10,173	10,173
St Philip's free market room refurbishment	0	0	2,800	2,800	0	0	0	0
St Mark's Guttering works	0	569	16,000	16,569	0	0	0	0
Storage containers	0	16,011	0	16,011	0	0	0	0
Quinquennial inspection costs	0	1,337	0	1,337	0	0	0	0
St Mark's Reordering completion	0	0	0	0	0	0	3,466	3,466
	<b>0</b>	<b>17,917</b>	<b>18,800</b>	<b>36,717</b>	<b>0</b>	<b>0</b>	<b>13,639</b>	<b>13,639</b>
<b>Grants &amp; financial support</b>								
<b>j Parish</b>								
Regular children's & youth work	1,962	0	510	2,472	1,909	0	319	2,229
Adult events	2,664	0	168	2,832	1,453	0	0	1,453
Parish Holiday 2023 deposit	0	1,900	0	1,900	0	200	0	200
Holiday at Home	155	608	0	763	0	0	0	0
Sensory Healthy Church	0	0	2,133	2,133	0	0	0	0
City Outreach (Food Market)	0	0	1,952	1,952	0	0	5,345	5,345
Outreach publicity	528	0	0	528	813	0	0	813
Adult evangelism	867	0	0	867	1,514	2,149	200	3,863
Children's evangelism	2,705	0	1,058	3,763	1,992	0	0	1,992
Filming projects (inc. Hope Cymru)	0	6,294	12,882	19,176	0	359	5,935	6,294
Training (Food Hygiene/First Aid)	395	0	0	395	297	0	0	297
Grant returned to Love Christmas	0	0	0	0	0	0	4,772	4,772
Little Seeds - Mums & Toddlers	139	0	0	139	181	0	0	181
Maintaining Web Site	49	0	0	49	49	0	0	49
Christians Against Poverty	0	0	4,800	4,800	0	0	3,384	3,384
	<b>9,464</b>	<b>8,802</b>	<b>23,503</b>	<b>41,769</b>	<b>8,208</b>	<b>2,707</b>	<b>19,955</b>	<b>30,871</b>
<b>k Home Mission</b>								
Archbishop's fund for children	0	250	0	250	0	100	0	100
Cardiff Asian Christian Outreach	4,200	500	0	4,700	3,400	3,300	0	6,700
Cardiff Food Bank	0	0	0	0	0	0	0	0
Christians Against Poverty UK	0	0	0	0	0	0	0	0
Christians Against Torture	0	0	0	0	0	0	0	0
Christmas - the Story	0	250	0	250	0	200	0	200
Home4U Cardiff	0	0	0	0	0	0	0	0
Mission Partners' Christmas Gifts	0	0	0	0	0	0	0	0
Mothers Union Caravan	0	250	0	250	0	0	0	0
Ordinand's Gift for Books	0	0	0	0	0	0	0	0
Salvation Army Wales	0	500	0	500	0	0	0	0
UCCF - Cardiff Universities	0	500	0	500	0	0	0	0
Other	0	0	0	0	0	0	0	0
	<b>4,200</b>	<b>2,250</b>	<b>0</b>	<b>6,450</b>	<b>3,400</b>	<b>3,600</b>	<b>0</b>	<b>7,000</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

Notes to the financial statements for the year ended 31st December 2023 continued

**5 Analysis of resources expended continued**

**Charitable activities**

**Grants & financial support**

**i World Mission**

Amigos Uganda Appeal

Bible Society

Christian Aid

CMS - Africa

Jerusalem and the East Mission

Mothers Union Overseas Appeal

Open Doors

Operation Mobilisation

OMF

TEAR Fund

Wycliffe Bible Translators

28 Too Many

Central Eurasian Partners

IFES (Dorcas Gonzalez in Spain)

PRIME (Pakistan midwifery project)

Other

Unrestricted £	Designated £	Restricted £	2023 £
4,200	500	60	4,760
0	500	0	500
0	0	0	0
4,200	500	0	4,700
0	500	0	500
0	500	0	500
0	500	0	500
0	0	0	0
0	850	0	850
0	0	0	0
0	0	0	0
4,200	500	20	4,720
0	0	0	0
0	500	0	500
0	0	0	0
<b>12,600</b>	<b>4,850</b>	<b>80</b>	<b>17,530</b>

Unrestricted £	Designated £	Restricted £	2022 £
4,200	0	0	4,200
0	0	0	0
0	0	0	0
3,400	800	0	4,200
0	0	0	0
0	0	0	0
500	0	0	500
0	0	0	0
0	0	0	0
3,400	800	118	4,318
0	0	0	0
4,300	0	0	4,300
0	2,500	0	2,500
0	2,500	0	2,500
0	0	0	0
<b>15,800</b>	<b>6,600</b>	<b>118</b>	<b>22,518</b>

**m Fund Transfers**

To Critical repair fund

To Christians Against Poverty

To Mission Fund

To Community Projects (food markets)

To Organ Fund

-5,000	5,000	0	0
-2,400	0	2,400	0
-2,700	2,700	0	0
-2,000	0	2,000	0
-5,000	5,000	0	0
<b>-17,100</b>	<b>12,700</b>	<b>4,400</b>	<b>0</b>

-5,000	5,000	0	0
0	0	0	0
-4,300	4,300	0	0
-7,500	6,540	960	0
-5,000	5,000	0	0
<b>-21,800</b>	<b>20,840</b>	<b>960</b>	<b>0</b>

**Current assets**

**6 Debtors**

Sundry debtors

HMRC

Listed Places of Worship VAT refund

Prepayments

1,327	475	202	2,004
0	0	3,952	3,952
753	100	2,761	3,614
982	0	0	982
<b>3,062</b>	<b>575</b>	<b>6,915</b>	<b>10,552</b>

1,125	0	597	1,723
0	0	0	0
0	0	0	0
895	0	0	895
<b>2,020</b>	<b>0</b>	<b>597</b>	<b>2,617</b>

**7 Cash and bank balances**

St Mark's CAF cash current acc

St Mark's CAF cash card acc

St Mark's CAF gold deposit acc

St Mark's Virgin money account

St Mark's Shawbrook account

St Mark's Nationwide account

St Mark's Safe

St Philip's Cash in Hand

St Philip's CAF cash current acc

St Philip's CAF gold deposit acc

St Philip's Virgin money account

29,056	2,124	12,194	43,374
596	0	0	596
6,029	11,643	3,558	21,229
5,905	58,586	2,723	67,213
30,949	10,108	2,729	43,786
452	75,440	6,347	82,239
1,000	0	0	1,000
0	0	0	0
2,097	0	2,834	4,931
505	0	0	505
9,790	0	5,112	14,902
<b>86,380</b>	<b>157,900</b>	<b>35,496</b>	<b>279,776</b>

2,431	11,159	4,101	17,691
890	0	0	890
12,401	41,337	0	53,737
5,858	39,330	21,648	66,836
27,863	10,038	5,581	43,481
295	74,453	6,252	81,000
0	0	0	0
0	0	0	0
1,866	0	6	1,872
496	0	0	496
9,790	0	8,016	17,806
<b>61,889</b>	<b>176,316</b>	<b>45,603</b>	<b>283,809</b>

**8 Creditors falling due within one year**

Sundry creditors

Payroll liabilities

654	0	222	876
614	0	54	668
<b>1,268</b>	<b>0</b>	<b>276</b>	<b>1,544</b>

3,106	0	0	3,106
0	0	0	0
<b>3,106</b>	<b>0</b>	<b>0</b>	<b>3,106</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**

Notes to the financial statements for the year ended 31st December 2023 continued

**9 Designated funds**  
**St Mark's**

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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**Contingency fund**

Opening balance  
Interest received  
Listed Places of Worship VAT refund  
Storage Containers  
Gutter repairs  
Architect fees

79,026			
	409		
	100		
		16,100	
		569	
		1,337	
<b>79,026</b>	<b>509</b>	<b>18,006</b>	<b>61,529</b>

**Critical Repair**

Opening balance  
Interest received  
Transfer from unrestricted funds

64,440			
	910		
	5,000		
<b>64,440</b>	<b>5,910</b>	<b>0</b>	<b>70,350</b>

**Mission Fund**

Opening balance  
Transfer from unrestricted funds  
Donations to Mission

4,400			
	2,700		
		7,100	
<b>4,400</b>	<b>2,700</b>	<b>7,100</b>	<b>0</b>

**Organ Fund**

Opening balance  
Interest received  
Transfer from unrestricted funds

10,014			
	76		
	5,000		
<b>10,014</b>	<b>5,076</b>	<b>0</b>	<b>15,090</b>

**Hope Cymru (Designated)**

Opening balance  
Ecclesiastical Trust 130 fund  
Interest received  
Filming costs  
Website and advertising  
Launch event

6,181			
	130		
	30		
		1,318	
		465	
		4,558	
<b>6,181</b>	<b>160</b>	<b>6,341</b>	<b>0</b>

**Legacies**

Opening balance  
Interest received  
Donations received

9,076			
	174		
	0		
<b>9,076</b>	<b>174</b>	<b>0</b>	<b>9,250</b>

**Geoff Clark Memorial**

Opening balance  
Interest received  
Bibles and hymn books for Heath Park

2,602			
	44		
		995	
<b>2,602</b>	<b>44</b>	<b>995</b>	<b>1,651</b>

**Parish Weekend**

Opening balance  
Ecclesiastical Trust 130 fund  
Donations received  
Git Aid Tax refund  
Holiday at Home events

454			
	130		
	1,925		
	481		
		2,508	
<b>454</b>	<b>2,536</b>	<b>2,508</b>	<b>481</b>

**Memorial Donations**

<b>124</b>	<b>0</b>	<b>0</b>	<b>124</b>
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**Total Designated Funds**

<b>176,316</b>	<b>17,109</b>	<b>34,950</b>	<b>158,475</b>
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**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**

**Notes to the financial statements for the year ended 31st December 2023 continued**

**10 St Mark's Restricted funds**

**Building Redevelopment**

Opening Balance  
 Interest received  
 Listed Places of Worship VAT refund  
 Building re-ordering work

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
18,678	45		
	2,762		
		16,000	
<b>18,678</b>	<b>2,807</b>	<b>16,000</b>	<b>5,485</b>

**Community Projects - City Outreach**

Opening Balance  
 Interest received  
 Donations  
 Gift Aid & GASDS Tax refund  
 Crowdfunder fundraising campaigns  
 Transfer from unrestricted funds  
 Supplies Purchased  
 Other Costs - equipment, publicity, mileage

3,871	45		
	4,167		
	99		
	3,077		
	2,000		
		1,288	
		1,100	
<b>3,871</b>	<b>9,388</b>	<b>2,388</b>	<b>10,871</b>

**Christians Against Poverty**

Opening Balance  
 Interest received  
 Transfer from unrestricted funds  
 Donations  
 CAP monthly contribution

2,871	42		
	2,400		
	0		
		4,800	
<b>2,871</b>	<b>2,442</b>	<b>4,800</b>	<b>513</b>

**Hope Cymru (Restricted)**

Opening balance  
 Donations received  
 Interest received  
 Gift Aid & GASDS Tax refund  
 Kids' Choir fees  
 Filming costs  
 Website and advertising  
 Launch event

0	12,740		
	17		
	85		
	52		
		11,000	
		398	
		1,484	
<b>0</b>	<b>12,894</b>	<b>12,882</b>	<b>12</b>

**Gill Dallow Memorial**

Fund for training youth workers for St Philip's and in Wales

Opening Balance  
 Interest received  
 Donations received

2,710	19		
	0		
<b>2,710</b>	<b>19</b>	<b>0</b>	<b>2,729</b>

**Youth Fund**

Opening balance  
 Donations received  
 Youth resources and social events

533	115		
		367	
<b>533</b>	<b>115</b>	<b>367</b>	<b>281</b>

**Vicar's Discretionary Fund**

Opening Balance  
 Bike for parishioner

424		168	
<b>424</b>	<b>0</b>	<b>168</b>	<b>256</b>

**A/V Grant**

Grant from Diocese  
 A/V equipment

	1,500		
		1,500	
<b>0</b>	<b>1,500</b>	<b>1,500</b>	<b>0</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**

**Notes to the financial statements for the year ended 31st December 2023 continued**

**11 St Mark's Restricted funds (continued)**

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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**Mrs Thomas' legacy**

This was an endowment fund held by the RB given to buy an annual prize for the child who best memorised Scripture. The fund was closed and the proceeds remitted to us. It must be used for that intended purpose.

Opening Balance	134			
Children's Bible			12	
	<b>134</b>	<b>0</b>	<b>12</b>	<b>122</b>

**Earmarked Donations**

Opening Balance (Worship Well)	82			
Children's work expenditure			82	
	<b>82</b>	<b>0</b>	<b>82</b>	<b>0</b>

**HMRC**

HMRC Statutory Maternity Pay		5,725	0	
Owed by HMRC		-3,952	0	
Payments made to staff		0	5,725	
	<b>0</b>	<b>1,773</b>	<b>5,725</b>	<b>-3,952</b>

**MA Admin Grant**

Grant from Diocese		4,000		
Staff salaries			4,000	
	<b>0</b>	<b>4,000</b>	<b>4,000</b>	<b>0</b>

**Welsh Leadership Forum Intern**

Grant from Diocese		10,000		
Grants from WLF		2,667		
WLF Intern salary			5,450	
	<b>0</b>	<b>12,667</b>	<b>5,450</b>	<b>7,217</b>

**Bruce Ford Boiler Fund**

Opening balance	6,252			
Interest received		96		
	<b>6,252</b>	<b>96</b>	<b>0</b>	<b>6,348</b>

**Sensory Healthy Church**

Opening balance	1,795			
Donations received		500		
Git Aid Tax		125		
Sensory Healthy Church Programme			1,675	
Resources purchased			458	
	<b>1,795</b>	<b>625</b>	<b>2,133</b>	<b>287</b>

**Children and Youth Work**

Opening balance	785			
Donations received		50		
Children's work expenditure			835	
	<b>785</b>	<b>50</b>	<b>835</b>	<b>0</b>

**Mission**

Money collected for specific mission purposes, and used for those purposes. Individual mission giving included in the notes on pages 7&8

Donations		80		
Various mission agencies			80	
	<b>0</b>	<b>80</b>	<b>80</b>	<b>0</b>

<b>Total St Mark's Restricted Funds*</b>	<b>38,135</b>	<b>52,407</b>	<b>56,422</b>	<b>34,121</b>
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\*excluding amount owed by HMRC, which has been added to the "Debtors" on the Balance Sheet

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No 1131555**

**Notes to the financial statements for the year ended 31st December 2023 continued**

**12 St Philip's Restricted Funds**

**Building Fund**

Opening balance  
Interest received  
Cardiff Council Community Building Grant  
Refurbishment of food market room

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
3,991	66 2,444	3,322	
<b>3,991</b>	<b>2,510</b>	<b>3,322</b>	<b>3,179</b>

**Fund for Worker**

Opening balance  
Interest received

4,025	30		
<b>4,025</b>	<b>30</b>	<b>0</b>	<b>4,055</b>

**Children & Youth Work**

Opening balance  
Donations received  
Gift Aid & GASDS Tax refund  
Resources purchased

0	325 69	273	
<b>0</b>	<b>394</b>	<b>273</b>	<b>121</b>

**St Philip's Community Outreach**

Opening balance  
Interest received  
Donations received  
Resources purchased

50	3 720	114	
<b>50</b>	<b>723</b>	<b>114</b>	<b>659</b>

**Total St Philip's Restricted Funds**

<b>8,066</b>	<b>3,657</b>	<b>3,709</b>	<b>8,014</b>
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**Total Parish Restricted Funds**

<b>46,201</b>	<b>56,064</b>	<b>60,131</b>	<b>42,135</b>
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**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No. 1131555**

**Independent Examiner's Report to the Parochial Church Council  
for the year ended 31st December 2023**

**Independent examiner's report to the Trustees**

I report on the Accounts of the Church for the year ended 31<sup>st</sup> December 2023, which are set out on pages numbered Finance – Pages 1-12.

**Respective responsibilities of Trustees and Examiner:**

The Church's Trustees are responsible for the preparation of the Accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility:

- to examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's report:**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and no opinion is given as to whether the Accounts present a 'true and fair view', and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement:**

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare Accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn to enable a proper understanding of the Accounts to be reached.

**Signature:** 

**Name & Address:** Mrs Susan Powell, 18 Thornbury Close, Rhiwbina, Cardiff, CF14 1UT  
**Qualifications:** CPFA.

**Date:** 27/02/24

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No. 1131555**

**Independent Examiner's Report to the Parochial Church Council  
for the year ended 31st December 2023**

**Independent examiner's report to the Trustees**

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- to examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

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- to prepare Accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn to enable a proper understanding of the Accounts to be reached.

**Signature:** 

**Name & Address:** Mrs Susan Powell, 18 Thornbury Close, Rhiwbina, Cardiff, CF14 1UT  
**Qualifications:** CPFA.

**Date:** 27/02/24

**ST MARK'S GABALFA AND ST PHILIP'S TREMORFA PAROCHIAL CHURCH COUNCIL**

England & Wales - Charity number 1131555

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# Accounts

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# **St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**

## **Administrative information**

The Parish is situated in North Cardiff near the Gabalfa Interchange and also in Tremorfa to the East, within the Deanery of Cardiff which is part of the Diocese of Llandaff within the Church in Wales.

The correspondence address is 206 North Road, Gabalfa, Cardiff CF14 3BL.

The Parish is registered with the Charity Commission: Charity Registration Number 1131555.

One Parish Church is dedicated to St Mark the Evangelist. The other is St Philip's.

A daughter congregation meets in the Heath Citizens' Association premises at Heath Park.

## **Parochial Church Council (PCC) members:**

The PCC members who have served from 1 January 2022 until the date this report was approved are

Name	Appointed	Term ends or resigns	Office held
<b>Clergy</b>			
Marcus Nelson	June 2018		
Rob McDonald	June 2022		
<b>Church Wardens</b>			
Barney Hawthorne	April 2022	April 2028	Vicar's Warden
John Young	April 2019	April 2023	People's Warden
Elaine Campbell - Hopkins	April 2022		Heath Park, Sub-Warden
Annette Littlechild	April 2022	April 2023	St Philip's, Sub-Warden
<b>Other Elected members</b>			
Ed Butler	April 2021	April 2024	PCC
Peter Donnison	April 2022	April 2022(resigned)	PCC
Martyn Jones	April 2021	April 2024	PCC
Julie Karasek	April 2021	April 2024	PCC
Jonathan Kell	April 2022	April 2025	PCC
Jacob Martin	April 2020	April 2023	PCC
Stephen Palmstrom	April 2022	April 2025	PCC
Philip Ratcliffe	April 2022	April 2025	PCC Secretary
			People's Assistant Warden
Henry Shepherd	April 2020	April 2023	PCC
Timothy Smith	April 2020	April 2023	PCC
Linda Webber	April 2020	April 2023	PCC
Peter Wiles	April 2021	April 2024	PCC

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church**  
**Council**

Annual Co -Options	Appointed	Ends/Resigns	Role
Rebecca Gibbs	April 2022		Treasurer
Rosemary Counsell	April 2019		Safeguarding Officer
Michael Glenn	April 2022	April 2023	Licensed Reader

**Annual Co-options**

PCC members are appointed or elected as set out in the Church in Wales Constitution.

All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Church Officers not on PCC	Appointed	Ends/Resigns	Role
Rosemary Aldis			Honorary Associate Minister
Shawn Lloyd	April 2022	April 2023	Assistant Vicar's Warden
Jennie Tarr	Feb 2011		Administrator
Cathy Allen	August 2021		Assistant Administrator
Georgie Meagher	Sept 2019	May 2022	Youth and Discipleship Pastor
Bronwen Watkins	Sept 2014		Children, Youth and Families Pastor
Becky Heaps	Sept 2021		Children, Youth and Families Pastor

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church**  
**Council**

**Advisors**

**Independent Examiner:** Mrs Susan Powell CPFA

**Bankers:** CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West  
Malling ME19 4JQ

Hodge Bank, One Central Square, Cardiff CF10 1FS  
(until June 2022)

Shawbrook Bank, Lutea House, Warley Hill Business Park,  
Great Warley, Brentwood CM13 3BE

Virgin Money, Jubilee House, Gosforth, Newcastle upon  
Tyne NE3 4PL

Nationwide, Nationwide House, Pipers Way, Swindon,  
SN38 1NW (from June 2022)

**Architect:** Hook Mason Limited, Studio 2, Thorn Office Centre,  
Rotherwas, Hereford HR2 6JT

# **St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**

## **Objectives and activities**

The promotion of the whole mission of the Church, pastoral, evangelical, social and ecumenical in the parish.

## **Statement of Trustees' Responsibilities**

To comply fully with the provisions of the Church in Wales

## **Achievements and Performance**

Year	Electoral Roll Date 17/03/2023 2023	2022
Members on Electoral Roll St Mark's	170	153
Members on Electoral Roll St Philip's	16	21

	St Mark's 2022	St Philip's 2022	St Mark's 2021	St Philip's 2021
Easter Communicants	146	18	24	14
Christmas Communicants	175	17	99	6
Average Sunday Attendance	124	15	81	17
Average (Under 18s) Sunday Attendance	24	3	12	4

## **Vicar's Review of the Year**

Della and I were recently invited by the Archbishop of Wales, Andrew John, to speak at St Padarn's College to new ministers joining the Church in Wales. Ours was one of six 'good news stories' from across the province. It gave us an opportunity to reflect on what our Heavenly Father has done within the life of our church family over this last year. This last year has again been one of significant change in the life of our church. In one way we should not be surprised that the disruption to church life during the pandemic, (in ways which had not happened in Britain for over 800 years), should take time for us to recover from. In many other ways, this of course does not make it any easier for us to adapt to the change. This year has seen the global pandemic reach its latter stages, the rise of the war in the Ukraine, soaring cost of living and the wider shaking of the foundations of this culture and country. We celebrated the Platinum Jubilee of Her Majesty Queen Elizabeth II in June with about 250 people in the church grounds, and then grieved her death in September, with King Charles III visiting us in Cardiff. During this year, whereas many churches have dropped significantly in numbers, we have in the Lord's mercy and kindness not only been able to maintain but to grow. We have grown in numbers and in diversity, as well as drawing in more and more children and young families. We give thanks to our heavenly Father that we now have over thirty nationalities in our church family on Sundays and across our mid-week ministries.

In May 2022, we were able to relaunch our traditional Sunday service at St Mark's which has steadily grown in numbers drawing in more and more diversely from the wider community, as it forms a natural pathway from our Fresh Start ministry into Sunday worship. We are profoundly grateful to everyone who has invested in this service and seen it grow, particularly to Jonathan Kell for his service and dedication. The 10.30 has drawn in increasing numbers of young families, which has enabled us to launch *Mini Church* in the chapel. There are now about fifteen children under three years old and over forty others in *Kids Church* and in our mid-week groups. Our growth has not only been among children. It has also been deeply encouraging to witness the growth in our church family at Heath Park and for the strength of friendship and pastoral support being offered. We remain tremendously grateful to our Sub Warden, Elaine Campbell-Hopkins, as well as Revd Rosemary Aldis and the wider team. At St Philip's, we have started a weekly outreach for young people, the *Hangout*, as well as developed the Free Market Ministry, and are again very grateful to our Sub Warden, Annette Littlechild, as well as Becky Gibbs and the whole wider team.

Outside of Sundays, we are sharing life and reaching out more and more widely to our parish and city. We are running over ten mid-week ministries and outreach events, as well as ten home groups across the city. Our outreach ministries have been strengthened not only through Fresh Start and Free Markets but also by our Christians Against Poverty Debt Centre. We are very grateful to Dave and Val Russell who have pioneered this ministry in collaboration with other local churches and are exploring ways to develop a money management course in the future. All of our mid-week ministries are supported by our dedicated teams which reflect the diversity of age and background across our church family. Morning Prayer has been shared twice weekly on zoom, as well as a monthly service of Holy Communion in church. We have had pop-up cafés, a full program of Mothers' Union

meetings, a garden party at the vicarage, as well as the indefatigable Peter Edbury's Rambles. Our *Marks Men* and *Spice Girls* evenings, have been great times of friendship building across the church family.

Our staff team has changed over the year. It was a sadness that Georgie Meagher stepped down from her role shortly after Easter. Our prayers are very much for her ongoing recovery and future ministry. Emily Prance's voluntary internship came to an end in September and we were very grateful for all that she brought to the whole church family during her time with us. Rob McDonald joined us as our Curate in June, with Sam and Eddie and has been a great blessing and asset to our ministry. I am very grateful to Barney Hawthorne for stepping into the role of Vicar's Warden, and am very thankful for his personal support, wisdom and dedication. Becky Gibbs assumed the role of treasurer and has done extremely well in overseeing our budget and finances. Jo Shepherd also stepped in the role of worship coordinator and has worked very hard to develop and strengthen our musical worship. November saw the retirement of our Bishop, June Osborne, and January the appointment of her successor, Bishop Mary Stallard, whom we very much look forward to welcoming and working with in the future.

Our celebrations around special seasons in the church calendar have also been a great blessing. At Easter it was a privilege to have Roger Carswell with us for the Holy Week mission, in which we had a large number of events during the daytime and in the evening, culminating in a time of worship and prayer on Caerphilly Mountain on Easter Sunday, as well as our joint celebration at St Mark's. At Christmas it was a delight to be able to once again hold a whole range of services to reach out with the good news of Jesus, in ways which we had been prevented from doing for the two previous years. We had Christingles, St David's Shopping Centre carols, Tamil Fellowship Christmas, World Cup final and carols with the Gabalfa Community Choir, a wonderfully international nativity, PCC Christmas party, Birchgrove and Cathays Carols, the Crib service, midnight Holy Communion, Fresh Start carols as well as the very well supported Love Christmas campaign, right through to football on Boxing Day in Heath Park.

It has been invaluable to develop deeper partnerships in 2022 not only within the Calon y Ddinas ministry area but more widely with the university chaplaincy, the Archdeacon of Llandaff, KP Yohannan and the Believers Eastern church, as well as Nathan Munday and Heath Evangelical Church, the Growth Enablers within Llandaff Diocese, YWAM and Fusion, Cardiff Tamil Christian Fellowship, the Urdu Fellowship, Sound of Wales and other local churches. We are delighted that members of YWAM will be helping us to expand our ongoing ministry into a growing number of local schools. It has been wonderful to support additional mission partners; Central Eurasian Partners and Amigos Worldwide (Uganda). We have also developed prayer and support for our existing partners; Anne-Marie Wilson and Dave Bhakiaraj. Our wider collaboration culminated in the launch of the Hope Cymru movement in October in which we had 500 people attending and another 800 watching online. It was, to quote the Archbishop of Wales, one of the most diverse and hopeful events in the Church in Wales in many a year. We set out an ambitious ten year vision to play a part in reconnecting Wales with Jesus Christ, as we work collaboratively to share a big vision of his life and gospel, as the whole postmodern secular narrative which has dominated our culture for sixty years comes to an end.

We have had the joy of conducting about ten baptisms, as well as seeing a number of people come to know Christ, and been able to welcome an encouraging number of people into our church family at our welcome evenings at the Vicarage. As well as welcoming, we have also sadly said farewell to a number of people. Our love, prayers and sympathies continue to be very much with all those who have lost loved ones over this last year. We especially give thanks for the lives of Bruce Ford, Joyce Callow, Ted Rich, Valerie Spooner, Leonard Evans, Elizabeth Cockfield, John Hopkins, Jean Pearce, Phil Robinson, Barbara Jones, Jean Smith, Andrew Morris, Betty Cave, Barbara Rees, Judith White and others whose loss we grieve. We are so thankful that in Jesus, we believe in the communion of saints and receive that great reassurance that those who have gone before us who have known and loved Jesus Christ, have gone to be with Him which is better by far, into his glorious heavenly city and will come again with him on the great day when he returns to usher in his new creation. Our hearts go out to all who continue to suffer the pain of loss. We grieve with those who grieve and are privileged to be able to offer a bereavement group shortly after Easter.

In January, a team from our PCC came together with representatives of other churches within our ministry area for the Archdeacons Visitation. During this time, we were encouraged to begin formulating a vision for the next decade. Central to our vision moving forward is of course Jesus Christ himself. Jesus has come down to lift us up, becoming our brother to take away our sins, and make us sons and daughters of His own almighty Father, in the greatest Kingdom and family which this world has ever known. We are committed to growing in knowledge of Jesus, loving him more, being transformed by him and sharing Him with our communities and city. At the Visitation, our dreams were strong and clear; to strengthen all our existing structures, to grow considerably, to plant churches and to play our part in the transformation of the Church in Wales as we seek to reconnect Wales with Jesus Christ. Over the next months we will continue to develop these conversations and prayerfully seek Jesus's guidance as we move forwards into the autumn. After the Annual Vestry Meeting on the 26th of March, we will have a bring and share lunch in which we will look forwards together. On the 23rd of April there will be a time to continue these conversations after our 9am service, with a bring and share lunch after the 10.30 service, as well as times at Heath Park and St Philip's. These conversations will feed into a PCC discussion on the 9th of May. This will form the basis for our Vision Sunday, on Pentecost, the 28th of May. We will be aiming to submit this formally as a business plan to the Diocesan Officers and await resourcing to enable us to take forward our growing resource role. In the summer we will be able to continue conversations and build community during our Holiday at Home, 28<sup>th</sup> to the 31st of July. With guest speaker, Reverend Dr Steve Nichols, and a full program across our three campuses, as well as around the city, it will be a weekend not to be missed. In September we aim to be in a position to refresh existing structures and move strongly forwards into the next chapter.

As we look back over this year, with all the change and upheaval we give thanks to our almighty Father for all of his goodness, care and provision. St Mark's is more and more widely being known as a bright shining light within the Church in Wales. As well as speaking to ministers joining the Church in Wales, I was also invited to share what is happening in our church family at the Llandaff Diocesan Conference in September. We were delighted to receive a visit from the Archbishop of Wales in November, and were honoured to make headlines in Wales Online. As I look out on Sunday mornings to more new faces, from around the world, gathered together to worship the Triune God, I always quietly say to myself, 'The Lord has done this and it is marvellous in our eyes'. As we deliberately and self-consciously continue to base all our shared church life together upon Jesus Christ, may we know Him ever more deeply and share His glorious gospel to those on the outside and be granted our dreams of shining all the more brightly in the gathering darkness for Him. May we with others lift high the banner of Jesus and seeing a turning point across the land of Wales, in which tens of thousands come to know and love Him and bow at the feet of the cross of calvary. Thank you for all that you are doing, your generosity with the gifts, time and resources that Jesus has given you, may we shine ever more for Him. My wish is always that I could do so much more in Jesus' service and for the glory and honour of his name. Thank you as always to you, my church family, dear brothers and sisters in Christ, it continues to be a profound privilege to serve you as your Vicar.

**Revd Marcus Nelson**

## **Finance Report**

**“Therefore, holy brothers and sisters, who share in the heavenly calling, fix your thoughts on Jesus, the apostle and high priest whom we confess.”**

Hebrews 3:1

Our aim is to bring people to Jesus and to meet their physical and spiritual needs. We ask Jesus to guide us in all our financial and practical decisions.

### **Unrestricted Funds** (the day to day running expenses of the church)

Almost all our income at St Mark’s and St Philip’s comes from voluntary giving by our members. Thank you to everyone who has given generously to St Mark’s and St Philip’s in 2022. This church is blessed financially, and we are very grateful to you all, and to our Father God for His provision.

Our unrestricted income for 2022 was £234,922 and expenditure was £208,748. It was expected that the unrestricted budget would be £5,000 in deficit, but expenditure was £21,000 less than predicted (partly due to staff leaving or reducing their hours worked). We therefore had a surplus of £26,173, including £4,300 underspend from the committed tithe to mission giving, which has been transferred to the Designated Mission Giving Fund to be spent in 2023. In addition, £5,000 was transferred to the Designated Critical Repair Fund, £5,000 to the Designated Organ Fund and £7,500 to Hope Cymru. This has left a surplus of £4,373.

It costs approximately £240,000 each year for all the general running costs, which includes a policy of giving 10% of our general income to charity. This enables us to employ our amazing staff and run all our worship services and weekly groups for all ages, put on outreach events and cover the running costs of the church buildings.

### **Designated Funds**

Apart from the transfers already mentioned, there was little movement in Designated Funds in 2022. The funds have benefitted from interest rates increasing in the last few months of 2022.

The PCC agreed to transfer £7,500 to the Designated Hope Cymru Fund in 2022. This, together with a donation of £2,000 and an additional £500 in Gift Aid, covered the costs of the Hope Cymru launch event in 2022. There is £6,181 left to be spent on this project in 2023.

We received two legacy donations in 2022, which increased the Legacy Fund to £9,076.

The Contingency Fund was used to buy streaming equipment, fridges and freezers for the food markets and a new photocopier, and also to cover the cost of the Platinum Jubilee event in June. These reduced the fund from £86,402 to £79,026.

Total Designated Funds at the end of 2022 were £176,316.

**Restricted Funds** (funds received for named projects that can only be spent on those projects)

Thank you to everyone who donated to the Love Christmas campaign, which raised almost £3,900! £2,000 of this money was added to Citizen Church's Love Christmas grant of £2,000 to enable us to give Bibles, toiletries, hot water bottles, chocolates and biscuits to the people who came to the food markets in the weeks before Christmas. The remaining amount makes up part of the £3,871 in the Community Projects – City Outreach Fund and will be spent in 2023. This fund is used to buy supplies for the food markets at St Mark's and St Philip's. However, St Philip's raised £326 to fund their own Love Christmas gifts and have £50 remaining in the St Philip's Community Outreach Fund, to meet the specific needs of their food market clients.

£10,173 from the St Philip's Building Fund was used to replace the front doors and windows in 2022.

New funds for 2022:

Bruce Ford Boiler Fund: £6,252

Sensory Healthy Church: £1,795 grant from the Diocese

Children and Youth Work: £785 grant from the Diocese for the Saltmine Theatre Company to put on Rhyming Bible shows for local schools at St Mark's and St Philip's.

Total Restricted Funds at the end of 2022 were £46,201.

With grateful thanks to Pauline Page, who has been training me up in the role since I took over at Easter 2022.

Thanks also to Wendy Cook, Assistant Treasurer for St Philip's, and to Cathy Allen, for her excellent work as Payroll Clerk.

### **Reserves Policy**

The PCC agreed in 2021 that £56,000 be retained in the unrestricted funds of the parish, which is 3 months' unrestricted expenditure. The unrestricted funds total stands at £60,803 at the end of 2022.

Page 8 of the finance report outlines where our money is held. No bank holds more than £85,000 of the Parish money, so our reserves are protected under the Financial Services Compensation Scheme.

**Rebecca Gibbs - Treasurer**

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**

**Charity No 1131555**

**Statement of Financial Activities**

**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 4-8	£	£	£	£	£	£	£	£
<b>Incoming resources</b>									
<b>Donations and legacies</b>									
Planned giving	4a	165,186	0	0	165,186	166,025	0	0	166,025
Church collections	4b	2,163	0	0	2,163	1,866	0	0	1,866
Donations	4c	4,242	0	14,776	19,018	4,862	0	2,874	7,736
For mission	4d	0	0	118	118	0	0	388	388
Tax refunds	4e	40,054	0	2,356	42,410	39,722	0	553	40,275
Legacies	4f	0	1,706	0	1,706	0	0	0	0
Grants	4g	9,497	0	10,760	20,257	27,804	0	8,261	36,065
<b>Other Trading Activities</b>									
Hall/property	4h	1,290	0	0	1,290	443	0	0	443
Events & activities		0	0	0	0	200	0	0	200
Parish Share Rebate	4i	3,942	0	0	3,942	3,932	0	0	3,932
<b>Income from Charitable Activities</b>									
Fees	4j	160	0	0	160	120	0	0	120
<b>Investment income</b>									
Bank Interest & Property Letting	4k	8,387	725	150	9,262	8,578	392	99	9,069
<b>Other incoming resources</b>									
Other Income		0	0	0	0	0	0	0	0
<b>Total incoming resources</b>		<b>234,922</b>	<b>2,431</b>	<b>28,160</b>	<b>265,513</b>	<b>253,551</b>	<b>392</b>	<b>12,175</b>	<b>266,118</b>
<b>Resources expended</b>									
<b>Charitable activities</b>									
Parish share	5a	84,224	0	0	84,224	78,849	0	0	78,849
Parochial expenses of clerics	5b	1,540	0	175	1,715	1,253	0	67	1,320
<b>Support of ministry</b>									
Assistant Clergy Expenses	5c	673	0	0	673	583	0	0	583
Lay Ministers' Costs	5d	36,136	0	5,255	41,391	47,436	743	2,261	50,440
<b>Parish activities</b>									
Maintenance of services	5e	4,753	0	0	4,753	3,802	956	0	4,759
General parish expenses	5f	24,395	2,119	97	26,611	17,634	0	0	17,634
<b>Church property</b>									
Maintenance of churches	5g	23,708	1,550	0	25,258	16,131	0	0	16,131
Maintenance of other property	5h	5,528	1,950	0	7,478	1,377	128	0	1,505
Exceptional expenditure	5i	0	0	13,639	13,639	0	0	3,942	3,942
<b>Grants &amp; financial support</b>									
Parish	5j	8,208	2,707	19,955	30,871	4,895	0	11,937	16,832
Home mission	5k	3,400	3,600	0	7,000	5,850	0	0	5,850
World mission	5l	15,800	6,600	118	22,518	9,250	0	285	9,535
<b>Costs of generating funds</b>									
Cost of money raising		382	0	0	382	0	0	0	0
<b>Total resources expended</b>		<b>208,748</b>	<b>18,526</b>	<b>39,239</b>	<b>266,513</b>	<b>187,060</b>	<b>1,828</b>	<b>18,491</b>	<b>207,379</b>
<b>Net incoming resources before transfers and other recognised gains and losses</b>									
		<b>26,173</b>	<b>-16,095</b>	<b>-11,078</b>	<b>-1,000</b>	<b>66,491</b>	<b>-1,435</b>	<b>-6,316</b>	<b>58,739</b>
Transfers between funds	5m	-21,800	20,840	960	0	-48,300	48,300	0	0
<b>Net movement in funds</b>		<b>4,373</b>	<b>4,745</b>	<b>-10,118</b>	<b>-1,000</b>	<b>18,191</b>	<b>46,865</b>	<b>-6,316</b>	<b>58,739</b>
<b>Total funds b/f @ 1 Jan 2022</b>		<b>56,430</b>	<b>171,571</b>	<b>56,319</b>	<b>284,320</b>	<b>38,239</b>	<b>124,706</b>	<b>62,635</b>	<b>225,581</b>
<b>Total funds c/f @ 31 Dec 2022</b>		<b>60,803</b>	<b>176,316</b>	<b>46,201</b>	<b>283,320</b>	<b>56,430</b>	<b>171,571</b>	<b>56,319</b>	<b>284,320</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**  
**Balance Sheet as at 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 8-12	£	£	£	£	£	£	£	£
<b>Current assets</b>								
Debtors	6	2,020	0	597	2,904	0	2,274	5,178
Cash and bank balances	7	61,889	176,316	45,603	56,586	171,598	54,157	282,341
		<b>63,909</b>	<b>176,316</b>	<b>46,201</b>	<b>286,426</b>	<b>59,490</b>	<b>171,598</b>	<b>287,519</b>
<b>Creditors falling due within one year</b>								
	8	3,106	0	0	3,061	27	112	3,200
		<b>3,106</b>	<b>0</b>	<b>0</b>	<b>3,061</b>	<b>27</b>	<b>112</b>	<b>3,200</b>
<b>Net current assets</b>								
		<b>60,803</b>	<b>176,316</b>	<b>46,201</b>	<b>283,320</b>	<b>56,430</b>	<b>171,571</b>	<b>56,319</b>
<b>TOTAL NET ASSETS</b>								
		<b>60,803</b>	<b>176,316</b>	<b>46,201</b>	<b>283,320</b>	<b>56,430</b>	<b>171,571</b>	<b>284,320</b>

**FUNDS**

**Capital funds**

Permanent endowment  
 Expendable endowment

**Income funds**

Unrestricted  
 Unrestricted - designated  
 Restricted

	2022	2021
	£	£
Permanent endowment	0	0
Expendable endowment	0	0
Unrestricted	60,803	56,430
Unrestricted - designated	9 176,316	171,571
Restricted	10 46,201	56,319
<b>TOTAL FUNDS</b>	<b>283,320</b>	<b>284,320</b>

NB The Church building, its contents and the church grounds are vested in the Representative Body of the Church in Wales and do not form part of the assets of the parish.

APPROVED by the Parochial Church Council on

and signed on its behalf by

(Name) Rev'd Marcus Nelson

(Signature)



(Name) REBECCA GIBBS

(Signature)

R. Gibbs

The notes on pages headed Finance - Page 3 to 12 form part of this account

# St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council

## Charity No 1131555

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

#### 1 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 note 1a below. The accruals basis of accounting has been adopted. The principal accounting policies are applied consistently

#### a 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.

Other freehold land and buildings are held in trust for the parish by either the Representative Body or the Llandaff Diocesan Board of Finance.

There is no freehold land or building not vested with the Representative Body of the Church in Wales. 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.

Investment assets are stated at mid-market values on the balance sheet date. The income from these assets is stated as revaluation to distinguish it from other income.

#### b Funds

**Endowment funds:** St Mark's Church has no endowment funds.

**Restricted funds:** represent donations or grants received for a specific object or invited by the PCC 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.

**Unrestricted funds:** are general funds which can be used for PCC ordinary purposes.

**Designated Funds:** are sums set aside out of general funds for specific designated purposes. They can be transferred back to unrestricted funds at any time.

#### c 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 PCC is legally entitled to the amounts due.

Investment income: Where the PCC 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.

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

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

**1 Accounting policies continued**

**d 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 by the PCC.

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.

**2 Paid employees**

Gross wages and salaries

Employer's national insurance costs

Pension contribution costs

Total staff costs

Average number of employees in the year (FTE)

2022 £	2021 £
53,537	61,687
2,659	3,636
1,758	1,743
57,954	67,066
3	3

**3 Payments to PCC members**

Refund of expenditure paid to PCC trustees and close relatives, other than clergy

Number of PCC members and close relatives paid expenses

No PCC members were employed

1,020	2,170
4	6

**4 Analysis of incoming resources**

**Voluntary income**

**a Planned giving**

Standing orders & bank income

Gift direct

Envelopes

	Unrestricted £	Designated £	Restricted £	2022 £		Unrestricted £	Designated £	Restricted £	2021 £
Standing orders & bank income	21,340	0	0	21,340		18,660	0	0	18,660
Gift direct	142,652	0	0	142,652		144,197	0	0	144,197
Envelopes	1,194	0	0	1,194		3,168	0	0	3,168
	165,186	0	0	165,186		166,025	0	0	166,025

**b Church collections**

Cash Collections & Vouchers

2,163	0	0	2,163		1,866	0	0	1,866
-------	---	---	-------	--	-------	---	---	-------

**c Donations**

Donations gift aided

Donations non-gift aided

Contactless Donations

2,570	0	7,870	10,440		1,685	0	2,100	3,785
1,498	0	5,306	6,804		3,177	0	774	3,951
174	0	1,600	1,774					
4,242	0	14,776	19,018		4,862	0	2,874	7,736

**d For mission**

Home missions - City Outreach

0	0	0	0		0	0	103	103
---	---	---	---	--	---	---	-----	-----

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**

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

**4 Analysis of incoming resources continued**

	Unrestricted	Designated	Restricted	2022	Unrestricted	Designated	Restricted	2021
	£	£	£	£	£	£	£	£
<b>Voluntary income</b>								
<b>d For Mission continued</b>								
<b>Overseas missions</b>								
Christian Aid	0	0	0	0	0	0	30	30
CMS - Africa	0	0	0	0	0	0	155	155
OMF	0	0	0	0	0	0	100	100
TEAR Fund Harvest Appeal	0	0	118	118	0	0	0	0
	<b>0</b>	<b>0</b>	<b>118</b>	<b>118</b>	<b>0</b>	<b>0</b>	<b>285</b>	<b>285</b>
<b>Total for the worldwide church</b>	<b>0</b>	<b>0</b>	<b>118</b>	<b>118</b>	<b>0</b>	<b>0</b>	<b>388</b>	<b>388</b>
<b>e Tax refunds</b>								
Gift Aid tax	4,401	0	2,245	6,646	4,033	0	500	4,533
Gift Aid tax on Small Donations	617	0	111	728	454	0	53	507
Gift Direct tax	35,036	0	0	35,036	35,235	0	0	35,235
	<b>40,054</b>	<b>0</b>	<b>2,356</b>	<b>42,410</b>	<b>39,722</b>	<b>0</b>	<b>553</b>	<b>40,275</b>
<b>f Legacies</b>								
Maywen Brunt		500				0		
Valerie Spooner		1,206				0		
	<b>0</b>	<b>1,706</b>	<b>0</b>	<b>1,706</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
<b>g Grants</b>								
HMRC National Insurance Refund	2,659	0	0	2,659	2,779	0	0	2,779
HMRC - COVID Pay	0	0	409	409	0	0	0	0
HMRC Maternity Pay	0	0	4,942	4,942	0	0	2,261	2,261
Diocesan Grants re Covid	6,336	0	0	6,336	24,640	0	0	24,640
Diocesan Mission Fund Grants	0	0	2,580	2,580	0	0	0	0
Diocesan Grant for Contactless Equipment	180	0	0	180	0	0	0	0
Bridge Church - St Philip's Bibles	0	0	0	0	0	0	0	0
City Outreach Grant	0	0	2,333	2,333	0	0	6,000	6,000
Listed Places of Worship - VAT	322	0	496	818	385	0	0	385
Prickett Charity	0	0	0	0	0	0	0	0
Wales Leadership Forum - Covid	0	0	0	0	0	0	0	0
	<b>9,497</b>	<b>0</b>	<b>10,760</b>	<b>20,257</b>	<b>27,804</b>	<b>0</b>	<b>8,261</b>	<b>36,065</b>
<b>Generated income</b>								
<b>Money raising</b>								
<b>h Hall/property</b>								
Building usage	1,240	0	0	1,240	360	0	0	360
Use of photocopier	50	0	0	50	83	0	0	83
	<b>1,290</b>	<b>0</b>	<b>0</b>	<b>1,290</b>	<b>443</b>	<b>0</b>	<b>0</b>	<b>443</b>
<b>i Parish Share Rebate</b>	<b>3,942</b>	<b>0</b>	<b>0</b>	<b>3,942</b>	<b>3,932</b>	<b>0</b>	<b>0</b>	<b>3,932</b>
<b>j Fees</b>	<b>160</b>	<b>0</b>	<b>0</b>	<b>160</b>	<b>120</b>	<b>0</b>	<b>0</b>	<b>120</b>
<b>k Investments</b>								
Bank Interest	305	725	150	1,180	130	392	99	621
Rent - 27 Pen y Bryn Road	8,082	0	0	8,082	8,448	0	0	8,448
	<b>8,387</b>	<b>725</b>	<b>150</b>	<b>9,262</b>	<b>8,578</b>	<b>392</b>	<b>99</b>	<b>9,069</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

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

**5 Analysis of resources expended**

**Charitable activities**

**Support of ministry**

**a Parish Share**

Unrestricted £	Designated £	Restricted £	2022 £
84,224	0	0	84,224

Unrestricted £	Designated £	Restricted £	2021 £
78,849	0	0	78,849

**b Parochial expenses of clergy**

Clergy travel expenses

387	0	175	562
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209	0	67	276
-----	---	----	-----

Clergy other expenses

1,153	0	0	1,153
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1,044	0	0	1,044
-------	---	---	-------

1,540	0	175	1,715
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1,253	0	67	1,320
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**c Assistant Clergy expenses**

673	0	0	673
-----	---	---	-----

583	0	0	583
-----	---	---	-----

**d Lay Ministers' Costs**

Visiting Speakers

811	0	0	811
-----	---	---	-----

265	0	0	265
-----	---	---	-----

Lay Ministers' Expenses

459	0	0	459
-----	---	---	-----

808	0	0	808
-----	---	---	-----

Lay Ministers' Laptops

0	0	0	0
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702	743	0	1,445
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Lay Ministers' Salaries

31,453	0	5,111	36,564
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41,220	0	2,195	43,415
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Lay Minister's NI

2,241	0	0	2,241
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3,179	0	0	3,179
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Lay Minister's Pension

1,173	0	144	1,317
-------	---	-----	-------

1,262	0	66	1,328
-------	---	----	-------

36,136	0	5,255	41,391
--------	---	-------	--------

47,436	743	2,261	50,440
--------	-----	-------	--------

**Parish activities**

**e Maintenance of services**

Hire of Heath Citizens' hall

1,781	0	0	1,781
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1,275	0	0	1,275
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Worship requisites

345	0	0	345
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456	0	0	456
-----	---	---	-----

Projector - St Philip's

455	0	0	455
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0	0	0	0
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Musical instruments

641	0	0	641
-----	---	---	-----

883	0	0	883
-----	---	---	-----

Digital services

223	0	0	223
-----	---	---	-----

187	956	0	1,144
-----	-----	---	-------

Copyright licence

1,308	0	0	1,308
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1,001	0	0	1,001
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4,753	0	0	4,753
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3,802	956	0	4,759
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**f General parish expenses**

Administrators - salaries

19,425	0	96	19,521
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13,826	0	0	13,826
--------	---	---	--------

Administrators - NI

418	0	0	418
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457	0	0	457
-----	---	---	-----

Administrators - Pension

586	0	0	586
-----	---	---	-----

415	0	0	415
-----	---	---	-----

Stat., copying & office materials

1,019	2,119	0	3,137
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886	0	0	886
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Computers incl Church Suite

1,886	0	0	1,886
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948	0	0	948
-----	---	---	-----

Office telephone & internet

357	0	0	357
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345	0	0	345
-----	---	---	-----

Gifts

284	0	0	284
-----	---	---	-----

148	0	0	148
-----	---	---	-----

Membership subscriptions

0	0	0	0
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250	0	0	250
-----	---	---	-----

Independent examination

60	0	0	60
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60	0	0	60
----	---	---	----

Bank Charges

245	0	1	246
-----	---	---	-----

288	0	0	288
-----	---	---	-----

PCC meeting costs

116	0	0	116
-----	---	---	-----

11	0	0	11
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24,395	2,119	97	26,611
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17,634	0	0	17,634
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**Church property**

**g Maintenance of churches**

Insurance

1,357	0	0	1,357
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1,322	0	0	1,322
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Electricity

4,806	0	0	4,806
-------	---	---	-------

2,846	0	0	2,846
-------	---	---	-------

Gas

8,711	0	0	8,711
-------	---	---	-------

3,560	0	0	3,560
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Water

576	0	0	576
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650	0	0	650
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Church - building fabric

0	0	0	0
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0	0	0	0
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Church - building services

2,444	0	0	2,444
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2,544	0	0	2,544
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Church equip. - reps & renewals

639	1,550	0	2,189
-----	-------	---	-------

245	0	0	245
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Cleaner - salary

4,633	0	0	4,633
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4,446	0	0	4,446
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Cleaning materials

542	0	0	542
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517	0	0	517
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23,708	1,550	0	25,258
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16,131	0	0	16,131
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**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

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

**5 Analysis of resources expended continued**

<b>Charitable activities</b>		Unrestricted	Designated	Restricted	2022	Unrestricted	Designated	Restricted	2021
		£	£	£	£	£	£	£	£
<b>h</b>	<b>Maintenance of other property</b>								
	Hall etc. - building fabric	0	0	0	0	0	0	0	0
	Hall etc. - building services	163	0	0	163	0	0	0	0
	Hall etc. equip. - reps & renewals	2,153	1,950	0	4,103	247	128	0	375
	Grounds	2,383	0	0	2,383	926	0	0	926
	27 Pen y Bryn Road	527	0	0	527	204	0	0	204
	Curate house costs	301	0	0	301	0	0	0	0
		<b>5,528</b>	<b>1,950</b>	<b>0</b>	<b>7,478</b>	<b>1,377</b>	<b>128</b>	<b>0</b>	<b>1,505</b>
<b>i</b>	<b>Exceptional expenditure</b>								
	St Philip's External Joinery	0	0	10,173	10,173	0	0	3,942	3,942
	St Mark's Reordering completion	0	0	3,466	3,466	0	0	0	0
		<b>0</b>	<b>0</b>	<b>13,639</b>	<b>13,639</b>	<b>0</b>	<b>0</b>	<b>3,942</b>	<b>3,942</b>
	<b>Grants &amp; financial support</b>								
<b>j</b>	<b>Parish</b>								
	Regular children's & youth work	1,909	0	319	2,229	1,315	0	0	1,315
	Adult events	1,453	0	0	1,453	579	0	0	579
	Parish Holiday 2023 deposit	0	200	0	200	0	0	0	0
	Ministry Area Meet & Greet	0	0	0	0	1,105	0	0	1,105
	City Outreach (Food Market)	0	0	5,345	5,345	0	0	3,388	3,388
	Outreach publicity	813	0	0	813	102	0	0	102
	Adult evangelism	1,514	2,149	200	3,863	504	0	564	1,069
	Children's evangelism	1,992	0	0	1,992	1,118	0	252	1,370
	Filming projects (inc. Hope Cymru)	0	359	5,935	6,294	0	0	0	0
	Training (Food Hygiene)	297	0	0	297	0	0	0	0
	Grants returned to diocese	0	0	0	0	0	0	5,333	5,333
	Grant returned to Love Christmas	0	0	4,772	4,772	0	0	0	0
	Little Seeds - Mums & Toddlers	181	0	0	181	125	0	0	125
	Maintaining Web Site	49	0	0	49	47	0	0	47
	Christians Against Poverty	0	0	3,384	3,384	0	0	2,400	2,400
		<b>8,208</b>	<b>2,707</b>	<b>19,955</b>	<b>30,871</b>	<b>4,895</b>	<b>0</b>	<b>11,937</b>	<b>16,832</b>
<b>k</b>	<b>Home Mission</b>								
	Archbishop's fund for children	0	100	0	100	100	0	0	100
	Cardiff Asian Christian Outreach	3,400	3,300	0	6,700	3,000	0	0	3,000
	Cardiff Food Bank	0	0	0	0	300	0	0	300
	Christians Against Poverty UK	0	0	0	0	200	0	0	200
	Christians Against Torture	0	0	0	0	250	0	0	250
	Christmas - the Story	0	200	0	200	200	0	0	200
	Home4U Cardiff	0	0	0	0	500	0	0	500
	Mission Partners' Christmas Gifts	0	0	0	0	100	0	0	100
	Mothers Union Caravan	0	0	0	0	200	0	0	200
	Ordinand's Gift for Books	0	0	0	0	100	0	0	100
	Salvation Army Wales	0	0	0	0	400	0	0	400
	UCCF - Cardiff Universities	0	0	0	0	500	0	0	500
	Other	0	0	0	0	0	0	0	0
		<b>3,400</b>	<b>3,600</b>	<b>0</b>	<b>7,000</b>	<b>5,850</b>	<b>0</b>	<b>0</b>	<b>5,850</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

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

**5 Analysis of resources expended continued**

**Charitable activities**

**Grants & financial support**

**l World Mission**

	Unrestricted	Designated	Restricted	2022
	£	£	£	£
Amigos Uganda Appeal	4,200	0	0	4,200
Bible Society	0	0	0	0
Christian Aid	0	0	0	0
CMS - Africa	3,400	800	0	4,200
Langham Preaching	0	0	0	0
Mothers Union Overseas Appeal	0	0	0	0
Open Doors	500	0	0	500
Operation Mobilisation	0	0	0	0
OMF	0	0	0	0
TEAR Fund	3,400	800	118	4,318
Wycliffe Bible Translators	0	0	0	0
28 Too Many	0	0	0	0
Central Eurasian Partners	4,300	0	0	4,300
IFES (Dorcas Gonzalez in Spain)	0	2,500	0	2,500
PRIME (Pakistan midwifery project)	0	2,500	0	2,500
Other	0	0	0	0
	<b>15,800</b>	<b>6,600</b>	<b>118</b>	<b>22,518</b>

Unrestricted	Designated	Restricted	2021
£	£	£	£
500	0	0	500
350	0	0	350
0	0	30	30
3,000	0	155	3,155
350	0	0	350
500	0	0	500
500	0	0	500
150	0	0	150
0	0	100	100
3,000	0	0	3,000
350	0	0	350
500	0	0	500
0	0	0	0
0	0	0	0
0	0	0	0
50	0	0	50
<b>9,250</b>	<b>0</b>	<b>285</b>	<b>9,535</b>

**m Fund Transfers**

To Critical repair fund	-5,000	5,000	0	0
To Contingency fund	0	0	0	0
To Mission Fund	-4,300	4,300	0	0
To Hope Cymru	-7,500	6,540	960	0
To Organ Fund	-5,000	5,000	0	0
	<b>-21,800</b>	<b>20,840</b>	<b>960</b>	<b>0</b>

-5,000	5,000	0	0
-28,000	28,000	0	0
-10,300	10,300	0	0
-5,000	5,000	0	0
<b>-48,300</b>	<b>48,300</b>	<b>0</b>	<b>0</b>

**Current assets**

**6 Debtors**

Sundry debtors	1,125	0	597	1,723
Prepayments	895	0	0	895
	<b>2,020</b>	<b>0</b>	<b>597</b>	<b>2,617</b>

1,693	0	2,274	3,968
1,211	0	0	1,211
<b>2,904</b>	<b>0</b>	<b>2,274</b>	<b>5,178</b>

**7 Cash and bank balances**

St Mark's CAF cash current acc	2,431	11,159	4,101	17,691
St Mark's CAF cash card acc	890	0	0	890
St Mark's CAF gold deposit acc	12,401	41,337	0	53,737
St Mark's Virgin money account	5,858	39,330	21,648	66,836
St Mark's Shawbrook account	27,863	10,038	5,581	43,481
St Mark's Hodge bank account	0	0	0	0
St Mark's Nationwide account	295	74,453	6,252	81,000
St Philip's Cash in Hand	0	0	0	0
St Philip's CAF cash current acc	1,866	0	6	1,872
St Philip's CAF gold deposit acc	496	0	0	496
St Philip's Virgin money account	9,790	0	8,016	17,806
	<b>61,889</b>	<b>176,316</b>	<b>45,603</b>	<b>283,809</b>

4,082	26,078	2,195	32,354
453	0	0	453
1,758	42,272	0	44,030
1,843	39,227	25,591	66,661
17,837	0	7,918	25,755
20,000	64,021	0	84,021
186	0	0	186
6,315	0	318	6,633
487	0	4,000	4,487
3,624	0	14,135	17,760
<b>56,586</b>	<b>171,598</b>	<b>54,157</b>	<b>282,341</b>

**8 Creditors falling due within one year**

Sundry creditors	3,106	0	0	3,106
Payroll liabilities	0	0	0	0
	<b>3,106</b>	<b>0</b>	<b>0</b>	<b>3,106</b>

2,081	27	0	2,109
979	0	112	1,091
<b>3,061</b>	<b>27</b>	<b>112</b>	<b>3,200</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
Charity No 1131555

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

continued

**9 Designated funds**  
**St Mark's**

**Contingency fund**

Opening balance  
Interest received  
Transfer from unrestricted funds  
Lap Top for staff use  
Streaming equipment  
Storage Units application  
Jubilee event  
New photocopier  
Fridges and freezers for City Outreach

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
86,401	255		
	0		
		0	
		1,412	
		253	
		2,149	
		2,119	
		1,697	
<b>86,401</b>	<b>255</b>	<b>7,630</b>	<b>79,026</b>

**Critical Repair**

Opening balance  
Interest received  
Transfer from unrestricted funds

59,021			
	418		
	5,000		
<b>59,021</b>	<b>5,418</b>	<b>0</b>	<b>64,440</b>

**Mission Fund**

Opening balance  
Transfer from unrestricted funds  
Donations to Mission

10,300			
	4,300		
		10,200	
<b>10,300</b>	<b>4,300</b>	<b>10,200</b>	<b>4,400</b>

**Organ Fund**

Opening balance  
Interest received  
Transfer from unrestricted funds

5,000			
	14		
	5,000		
<b>5,000</b>	<b>5,014</b>	<b>0</b>	<b>10,014</b>

**Hope Cymru (Designated)**

Transfer from unrestricted funds  
Launch event

	6,540		
		359	
<b>0</b>	<b>6,540</b>	<b>359</b>	<b>6,181</b>

**Legacies**

Opening balance  
Interest received  
Donations received

7,341			
	28		
	1,707		
<b>7,341</b>	<b>1,735</b>	<b>0</b>	<b>9,076</b>

**Geoff Clark Memorial**

Opening balance  
Interest received  
Sound system for Heath Park

2,730			
	9		
		138	
<b>2,730</b>	<b>9</b>	<b>138</b>	<b>2,602</b>

**Parish Weekend**

Opening balance  
Deposit for week away

654			
		200	
<b>654</b>	<b>0</b>	<b>200</b>	<b>454</b>

**Memorial Donations**

124	0	0	124
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**Total Designated Funds**

<b>171,571</b>	<b>23,272</b>	<b>18,527</b>	<b>176,316</b>
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2021

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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60,192			
	36		
	28,000		
		743	
		956	
		128	
<b>60,192</b>	<b>28,036</b>	<b>1,828</b>	<b>86,401</b>

53,666			
	355		
	5,000		
<b>53,666</b>	<b>5,355</b>	<b>0</b>	<b>59,021</b>

	10,300		
<b>0</b>	<b>10,300</b>	<b>0</b>	<b>10,300</b>

	5,000		
<b>0</b>	<b>5,000</b>	<b>0</b>	<b>5,000</b>

<b>7,341</b>	<b>0</b>	<b>0</b>	<b>7,341</b>
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<b>2,730</b>	<b>0</b>	<b>0</b>	<b>2,730</b>
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<b>654</b>	<b>0</b>	<b>0</b>	<b>654</b>
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<b>124</b>	<b>0</b>	<b>0</b>	<b>124</b>
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<b>124,707</b>	<b>48,692</b>	<b>1,828</b>	<b>171,571</b>
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**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**

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

**10 St Mark's Restricted funds**

	Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
<b>Building Redevelopment</b>				
Opening Balance	21,591			
Interest received		57		
Listed Places of Worship VAT refund		496		
Building re-ordering work			3,466	
	<b>21,591</b>	<b>553</b>	<b>3,466</b>	<b>18,678</b>
<b>Community Projects - City Outreach</b>				
Opening Balance	7,058			
Interest received		3		
Donations		3,885		
Gift Aid & GASDS Tax		562		
Grant via Citizens Church		2,000		
Grant from Food4All		333		
Grant returned to Love Christmas			4,772	
Supplies Purchased			4,424	
Other Costs - equipment, publicity, mileage			775	
	<b>7,058</b>	<b>6,784</b>	<b>9,971</b>	<b>3,871</b>
<b>Christians Against Poverty Grant</b>				
Opening Balance	5,444			
Interest received		20		
Donations		790		
CAP monthly contribution			3,384	
	<b>5,444</b>	<b>810</b>	<b>3,384</b>	<b>2,870</b>
<b>Filming Project (Telling the Joyful Story Grant)</b>				
Opening Balance	2,474			
Interest received		1		
Git Aid Donation and Tax Claimed		0		
Grant returned to Diocese			0	
Filming Initial Costs			2,475	
	<b>2,474</b>	<b>1</b>	<b>2,475</b>	<b>0</b>
<b>Hope Cymru (Restricted)</b>				
Git Aid Donation and Tax Claimed		2,500		
Transfer from unrestricted funds		960		
Launch event			3,460	
	<b>0</b>	<b>3,460</b>	<b>3,460</b>	<b>0</b>
<b>Gill Dallow Memorial</b>				
Fund for training youth workers for St Philip's and in Wales				
Opening Balance	550			
Interest received		10		
Donations received		2,150		
	<b>550</b>	<b>2,160</b>	<b>0</b>	<b>2,710</b>
<b>Youth Lounge Fund</b>				
Money raised by the youth to upgrade the youth lounge				
	<b>533</b>	<b>0</b>	<b>0</b>	<b>533</b>
<b>Vicar's Discretionary Fund</b>				
Git Aid Donation and Tax Claimed		624		
Support for parishioner			200	
	<b>0</b>	<b>624</b>	<b>200</b>	<b>424</b>

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

### 11 St Mark's Restricted funds (continued)

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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#### Mrs Thomas' legacy

This was an endowment fund held by the RB given to buy an annual prize for the child who best memorised Scripture. The fund was closed and the proceeds remitted to us. It must be used for that intended purpose.

134	0	0	134
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#### Earmarked Donations

Opening Balance (Worship Well)

82			
82	0	0	82

#### HMRC

COVID pay  
HMRC Statutory Maternity Pay  
Received from HMRC  
Payments made to staff

0	409	0	
0	4,942	0	
0	0	0	
0	0	5,351	
0	5,351	5,351	0

#### Bruce Ford Boiler Fund

Interest received  
Donations received

	2		
	6,250		
0	6,252	0	6,252

#### Sensory Healthy Church

Grant from Diocese

	1,795		
0	1,795	0	1,795

#### Children and Youth Work

Grant from Diocese

	785		
0	785	0	785

#### Mission

Money collected for specific mission purposes, and used for those purposes. Individual mission giving included in the notes on pages 7&8

Donations  
Various mission agencies

	118		
		118	
0	118	118	0

#### Total St Mark's Restricted Funds

37,866	28,693	28,424	38,135
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#### Total Parish Restricted Funds

56,319	29,119	39,238	46,201
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Notes to the financial statements for the year ended 31st December 2022 continued

**12 St Philip's Restricted Funds**

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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**Building Fund**

Opening balance  
Interest received  
External Joinery

14,135			
	29		
		10,173	
<b>14,135</b>	<b>29</b>	<b>10,173</b>	<b>3,991</b>

**Fund for Worker**

Opening balance  
Interest received

4,000			
	25		
<b>4,000</b>	<b>25</b>	<b>0</b>	<b>4,025</b>

**Children & Youth Work**

Opening balance  
Interest received  
Resources purchased

318			
	2		
		320	
<b>318</b>	<b>2</b>	<b>320</b>	<b>0</b>

**St Philip's Community Outreach**

Opening balance  
Interest received  
Donations received  
Gift Aid & GASDS Tax  
Resources purchased

0			
	1		
	326		
	44		
		321	
<b>0</b>	<b>371</b>	<b>321</b>	<b>50</b>

**Total St Philip's Restricted Funds**

<b>18,453</b>	<b>426</b>	<b>10,814</b>	<b>8,066</b>
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**Total Parish Restricted Funds**

<b>56,319</b>	<b>29,119</b>	<b>39,238</b>	<b>46,201</b>
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**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No. 1131555**

**Independent Examiner's Report to the Parochial Church Council  
for the year ended 31st December 2022**

**Independent examiner's report to the Trustees**

I report on the Accounts of the Church for the year ended 31<sup>st</sup> December 2022, which are set out on pages numbered Finance – Pages 1-12.

**Respective responsibilities of Trustees and Examiner:**

The Church's Trustees are responsible for the preparation of the Accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility:

- to examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's report:**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and no opinion is given as to whether the Accounts present a 'true and fair view', and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement:**

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare Accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn to enable a proper understanding of the Accounts to be reached.

**Signature:** 

**Name & Address:** Mrs Susan Powell, 18 Thornbury Close, Rhiwbina, Cardiff, CF14 1UT

**Qualifications:** CPFA.

**Date:** 16.03.2023

**ST MARK'S GABALFA AND ST PHILIP'S TREMORFA PAROCHIAL CHURCH COUNCIL**

England & Wales - Charity number 1131555

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# Accounts

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## St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council

### Administrative information

The Parish is situated in North Cardiff near the Gabalfa Interchange and also in Tremorfa to the East, within the Deanery of Cardiff which is part of the Diocese of Llandaff within the Church in Wales.

The correspondence address is 206 North Road, Gabalfa, Cardiff CF14 3BL.

The Parish is registered with the Charity Commission: Charity Registration Number 1131555.

One Parish Church is dedicated to St Mark the Evangelist. The other is St Philip's

A daughter congregation meets in the Heath Citizens' Association premises at Heath Park.

### **Parochial Church Council (PCC) members:**

The PCC members who have served from 1 January 2021 until the date this report was approved are:

Name	Appointed	Term ended or resigned	Office held
<b>Clergy</b>			
Marcus Nelson	June 2018		
<b>Church Wardens</b>			
Jo Shepherd	April 2016	April 2022	Vicar's Warden
John Young	April 2019	April 2022	People's Warden
Carole Loveridge		April 2022	Heath Park, Sub - Warden
Annette Littlechild		April 2022	St Philip's, Sub - Warden
<b>Other Elected Members</b>			
Ed Butler			
Peter Donnison		April 2022	
Martyn Jones			
Julie Karasek			
Jonathan Kell	April 2019	April 2022	
Jacob Martin			
Charis Moon	April 2019	April 2022	
Stephen Palmstom	April 2019	April 2022	
Philip Ratcliffe	April 2019	April 2022	PCC Secretary People's Assistant Warden
Henry Shepherd			
Timothy Smith			
Linda Webber			
Peter Wiles			

## St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council

Annual Co - Options	Appointed	Term Ended/Resigned	Term
Pauline Page		April 2022	Treasurer
Rosemary Counsell	April 2019	April 2022	Safeguarding Officer
Michael Glenn		April 2022	Licensed Reader

### Annual Co - options

PCC members are appointed or elected as set out in the Church in Wales Constitution.

All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

Church Officers not on PCC	Appointed	Term Ended/Resigned	
Rosemary Aldis			Honorary Associate Minister
Shawn Lloyd		April 2022	Assistant Vicar's Warden
Jennie Tarr			Administrator
Cathy Allen			Assistant Administrator
Georgie Meagher	Sept 2019		Youth and Discipleship Pastor
Bronwen Watkins		Maternity Leave	Children and Families Pastor
Becky Heaps ( Maternity Cover)			Children and Families Pastor

### Advisors

**Independent Examiner:** Mrs Susan Powell CPFA

**Bankers:** CAF Bank Limited, 25 Kings Hill Avenue, Kings Hill, West Malling ME19 4JQ

Hodge Bank, One Central Square, Cardiff CF10 1FS

Shawbrook Bank, Lutea House, Warley Hill Business Park, Great Warley, Brentwood CM13 3BE

Virgin Money, Jubilee House, Gosforth, Newcastle upon Tyne NE3 4PL

**Architect:** Hook Mason Limited, Studio 2, Thorn Office Centre, Rotherwas, Hereford HR2 6JT

## **St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**

### **Objectives and activities**

The promotion of the whole mission of the Church, pastoral, evangelical, social and ecumenical in the parish.

### **Statement of Trustees' Responsibilities**

To comply fully with the provisions of the Church in Wales

### **Achievements and Performance**

<b>Year</b>	<b>2022</b>	<b>2021</b>	<b>Roll date 06/03/22</b>
Members on Electoral Roll	153	205	

<b>Year</b>	<b>2021</b>	<b>2020</b>
Easter Communicants	0	0
Christmas Communicants	99	
Average Weekly Attendance	unknown	unknown
Average (Under 18s) Weekly Attendance	unknown	unknown
No figures for YouTube/ Livestream		

## VICAR'S REVIEW OF THE YEAR

As we look back over the year 2021 together, for our Annual Vestry meeting, we look back over another year overshadowed in so many ways by the ongoing pandemic. The last time church doors had been closed up and the down the country had been over eight hundred years ago. It would have been difficult to imagine anything much more disruptive to our church family life and it will take us some time yet to fully process all that has happened. What we can say for certain at this stage, as we reflect back on all that has happened, is that amidst the difficulties which we have all experienced, there has also been a great deal to give thanks for. The Lord Jesus Christ himself has been powerfully at work in our church over this last year in a great many ways.

Firstly, through the months of the pandemic we have been increasingly sent outwards as a church family. It was comparatively easy when times were better to stay behind our four walls, with our energy and resources aimed mostly inwards and to have made less conscious and strategic effort to reach out with the good news of Jesus to the parish and wider city. Unable to meet physically, we discovered new ways of reaching out and connecting online. Uploading services to YouTube, welcoming on YouTube Live, beginning to livestream as well as hosting mid-week Morning Prayer on zoom. We ran our first online Holiday Bible Club for children and had Roger Carswell join us for Hope 2021 Mission during Holy Week. It has been thrilling to see the development of our City Outreach ministry. We are very grateful to Della, Val and Shawn and the whole wider team who have worked tirelessly to provide three markets each week, continuing to pick up food from nearly fifty supermarkets and giving food to over one hundred households each week. We have also been overjoyed to have been able to launch the Christians Against Poverty Debt Centre in partnership with Highfields, the Bridge Church and Thornhill Church. Dave and Val Russell have done very well in championing this new ministry and with Jo Steer appointed as centre manager, we eagerly await its development in coming months. Again and again in countless different ways, we have been sent out as a church family as ambassadors of Jesus Christ, to share His good news and act in His name.

Secondly, we have seen many people that were outside the life of church being brought into our church family over the course of the year. There has been a widespread feeling among so many that we now have contact with, that the whole post-modern narrative : life has come from nowhere and is going nowhere, so just make the best of what's in between: has finally run its course. So many are looking for forgiveness for their mistakes of yesterday, purpose for today and something to look forward to tomorrow. It has been so moving to see the numbers in this new year coming into the three alpha courses that we have begun to offer each week. Again and again people whose lives were at very low places, have been touched by Jesus and are being transformed by his grace and mercy. It has been such a privilege to watch many of our church family sharing their stories of how they came to know Christ and drawing alongside others in genuine love and care.

Thirdly, through this year we have again and again been helped out and given fresh eyes to appreciate what matters most in life. We have all had to reassess our priorities and been given a greater appreciation for the incomparable blessing that church family is; with sharing of life, the freedom to gather in worship, the gift of worshipping our great God with songs of praise and celebrating communion with Christ and one another around his table together. Throughout the year on zoom and in person we continued to pray and bring our needs before our Almighty Father again and again. There are many special memories, making hedgehog boxes with Gwyn and Mike Ratcliffe, Peter Edbury's rambles, decorating Easter eggs in Czech style with Julie Karasek, our Garden Gatherings over summer months, Christingle, the Christmas Experience and Carpark Carols. I also had the joy of baptising Silas Shepherd and Oliver Watson-James, and of marrying Hannah and Ritchie Betts.

## VICAR'S REVIEW OF THE YEAR

The year was also one of great sadness for many families who lost loved ones. Mary Roberts, Hazel Poole, Cyndie Perrins, Gill Dallow, Margaret Cross, Eirlys Emery, Peggy Moon, Ted Rich, Bruce Ford, Joyce Callow and Valerie Spooner all went home to be with Christ. C S Lewis once said that when we lose a loved one, we lose a part of ourselves, and that we can never be the same again. Our hearts go out to all those who have suffered grief and loss and we continue to look to our Heavenly Father, the God of all comfort, to draw close and envelop them in his everlasting arms. I was profoundly privileged to be able to spend some time with some of those precious people who went home this year. Again and again, I felt the wonder and reality of the hope we have in Jesus and the assurance that with him the best is always still to come and that we will see those who have gone on before us again.

There have been changes to our staff team. We were delighted to have Cathy Allen join our administration team and with Bronwen going on maternity leave after Tobias' birth, that Becky Heaps has been able to maintain and develop our ministry to children and families so well. It was wonderful to be able to welcome Emily Prance as our Intern for the year. It has been fantastic to see her grow and develop, through serving in so many different areas of church family life. I am very thankful to our wardens; John Young and Jo Shepherd. While John will continue to serve in the coming year with the same diligence which he always shows, Jo will be stepping back as her term comes to an end. I am tremendously grateful to her; for her love for Jesus and unstinting care for our church family and personally for her support and strength through many complex issues. We are also this year giving thanks to Pauline Page as she steps back from her role as Treasurer into a supportive role. Pauline has worked long and hard, behind the scenes with great attention to detail and commitment to all she has done. I would also like to thank the members of our PCC for their care and wisdom in overseeing our governance and finances. Our home groups have continued to be a lifeline for so many and I want to say thank you to Henry Shepherd for the excellent way in which he has supported their ministry. There are so many who serve so faithfully in so many ways, although we are not able to thank them all, we remember that nothing that is done for the Lord Jesus is ever wasted but will bear fruit for all eternity. Our ministry patterns have also changed a great deal with the formal beginning of our Calon y Ddinas Ministry Area. It was a delight to be able to host the first joint fun day together in our garden in early September as we forge ahead in collaboration with Urban Crofters, Citizen Church, Dewi Sant and St Johns.

Again and again, I have been moved, speaking to those who have in many ways gone through the very worst over this last year, testifying to Jesus' great mercy and kindness through it all and continuing to count their blessings and having hearts overflowing with joy and thankfulness. As a family, we were shocked and grieved at the news of my brother-in-laws tragic death in October 2021, but were overwhelmed by our heavenly Father's care and protection for us as we travelled and your love and generosity in what was and remains a very difficult situation.

As we look back with thankfulness, we also begin to look ahead with hope. We very much look forward to better days to come and the beginning of a new and perhaps better chapter for us all; kicking off with Roger Carswell returning to Cardiff, this time in person, to lead our HOPE 2022 Easter Mission. After Easter we hope to continue to move forwards on the road to recovery and to rebuild our church family, as we move forwards together into all that the Lord Jesus has in store.

**Revd Marcus Nelson**

**Vicar St Mark's Gabalfa and St Philip's Tremorfa**

## Financial Review

For yet another year we praise God for his abundant provision for both St Mark's and St Philip's. We had anticipated a surplus of £19K in our **unrestricted funds** (the day to day running expenses of the church). The surplus was £66.5K. The unrestricted income was £36.5K more than budgeted; most significantly £24.5K in quarterly grants from the diocese due to the continuance of Covid disruption. These grants were not in our budget. £4K, the annual rebate for paying Parish Share regularly now has been shown as income, rather than netted from expenditure. The other £7K is mainly continued increased committed giving. Thank you, church family, for your faithful support of God's work at St Mark's, St Mark's @ Heath Park and St Philip's.

Our unrestricted expenditure was £10.5K less than budgeted. It is difficult to analyse the differences as we have had to move into using a new accounting system that is being adopted throughout the Church in Wales, so some of payments (most significantly our payments to the Lay Pastoral Staff) have been moved to new headings. The 2020 accounts have been reproduced using these new headings to enable comparisons between the last two years to be made. The reason for the £10.5K lower expenditure is that we did not spend all of our committed tithe in 2021. The PCC agreed to transfer the unspent tithe balance (£10.3K) into a designated mission fund to be distributed when new mission partners have been identified.

At the end of 2021 our unrestricted income was £253,551 and expenditure £187,061. The income and expenditure figures are shown on page 1 of the finance report with detailed breakdown in the following notes. From the surplus of £66,491, in addition to the transfer to the mission fund, £5K was transferred to the Designated Critical Repair Fund, and £5K to a new Designated Organ Fund. A transfer of £28K was made at the year-end into the Designated Contingency Fund **leaving £56,430 in unrestricted funds** – 3 months budgeted unrestricted expenses for the combined parish for 2022.

Once again, other than the transfers to **designated funds** mentioned above, there was little movement on designated funds. No building work was able to be done in 2021. There were a few purchases from the contingency fund agreed by PCC. See Page 9 of the finance report for details. **Total designated funds at the end of 2021 were £171,571.**

There was more activity in our **restricted funds** (funds received for named projects that can only be spent on those projects). These are detailed on Page 9 of the Finance report for St Philip's & Page 10 for St Mark's. Grants previously received from the Diocese for Hiraeth and Telling the Joyful Story were returned as we were unable to use them as specified.

## **Financial Review**

The Free Market (City Outreach) continued to be a vital part of our support of those in need in Gabalfa and Tremorfa. £4,284 was in the fund at the start of the year as in December 2020 as a grant for £4K came via Citizen's Church. A further "Love Christmas" grant of £6K and other donations were received in 2021. £3,706 was spent on the Free Market in 2021 meaning £7,058 remained available for ongoing Free Market purchases in 2022, where significant needs continue, which give valuable contacts with many local people.

Gill Dallow requested, that gifts in memory of her should be given to a restricted fund held by St Mark's to train leaders for youth and children's work in Tremorfa and Wales. £550 was given in 2021. More has been added in 2022.

From St Philip's Restricted funds, £4037 was spent as a deposit for external joinery work due to undertaken soon. The balance of their Restricted funds (Page 9 of the Finance Report) is £18,453.

**The total balance in Restricted Funds at the end of 2021 is £56,319. Overall the year end funds were £284,320 in total, £58,739 more than at the start of the year.**

For another year most of the finance has been handled by me as treasurer, with support from Carole Loveridge as assistant treasurer. Cathy Allen has continued to operate our pay-roll. I am grateful for their help. It has probably been the most difficult year of my time as treasurer. Not only has it involved consolidating the accounts of St Mark's and St Philip's, but we have had to change our accounting system to one specified by the Church in Wales and the breakdown of account expenditure this imposes is a straight-jacket that is far from appropriate for a large active church like St Mark's.

The first set of annual accounts I produced for St Mark's was in 2009, having taken on the treasurer's role near the end of that year. I'm pleased that this year will be my last as a new Parish Treasurer has been identified. I will continue to support her in her role.

**Pauline Page – Treasurer**

# Financial Review

## Reserves Policy

The PCC agreed that £56K be retained in the unrestricted funds of the parish, which is 3 months' unrestricted expenditure. Of our designated funds, that is money we have chosen to hold for projects that are outside our regular day to day needs, we anticipate spending at least £50K in 2022. In addition we shall need to replace the boilers soon, and carbon emission friendly replacements will be expensive. The organ is also in need of refurbishment or replacement. Most of the restricted money held by St Mark's will be spent in 2022.

£110K is held in banks where we need to give 2 or 3 months' notice, but are receiving some interest although the rates are low at present. The other £172K is in banks with instant retrieval or just postal notice. These gain a little interest. No bank holds more than £85K of the Parish money, so our reserves are protected under the Financial Services Compensation Scheme.

**APPROVED by the Parochial Church Council on 15 March 2022  
and signed on its behalf by**

**Signature:**

# St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council

Charity No 1131555

## Statement of Financial Activities

for the year ended 31st December 2021

	Notes Pages 4-8	Unrest- ricted Funds 2021	Designated Funds 2021	Rest- ricted Funds 2021	Total Funds 2021	Unrest- ricted Funds 2020	Desig- nated Funds 2020	Rest- ricted Funds 2020	Total Funds 2020
		£	£	£	£	£	£	£	£
<b>Incoming resources</b>									
<b>Donations and legacies</b>									
Planned giving	4a	166,025	0	0	<b>166,025</b>	161,110	0	0	<b>161,110</b>
Church collections	4b	1,866	0	0	<b>1,866</b>	3,542	0	0	<b>3,542</b>
Donations	4c	4,862	0	2,874	<b>7,736</b>	4,750	0	12,133	<b>16,883</b>
For mission	4d	0	0	388	<b>388</b>	0	0	2,035	<b>2,035</b>
Tax refunds	4e	39,721	0	553	<b>40,274</b>	38,462	0	2,838	<b>41,300</b>
Legacies		0	0	0	<b>0</b>	0	0	0	<b>0</b>
Grants	4f	27,804	0	8,261	<b>36,065</b>	26,472	0	9,900	<b>36,372</b>
<b>Other Trading Activities</b>									
Hall/property	4g	443	0	0	<b>443</b>	610	0	0	<b>610</b>
Events & activities	4h	200	0	0	<b>200</b>	336	0	155	<b>491</b>
Parish Share Rebate	4i	3,932	0	0	<b>3,932</b>	4,099	0	0	<b>4,099</b>
<b>Income from Charitable Activities</b>									
Fees	4j	120	0	0	<b>120</b>	148	0	0	<b>148</b>
<b>Investment income</b>									
Bank Interest & Property Letting	4k	8,578	392	99	<b>9,069</b>	1,675	465	321	<b>2,461</b>
<b>Other incoming resources</b>									
Other Income		0	0	0	<b>0</b>				<b>0</b>
<b>Total incoming resources</b>		<b>253,551</b>	<b>392</b>	<b>12,175</b>	<b>266,118</b>	<b>241,204</b>	<b>465</b>	<b>27,382</b>	<b>269,051</b>
<b>Resources expended</b>									
<b>Charitable activities</b>									
Parish share	5a	78,849	0	0	<b>78,849</b>	78,635	0	0	<b>78,635</b>
Parochial expenses of clerics	5b	1,253	0	66	<b>1,319</b>	1,249	0	105	<b>1,354</b>
<b>Support of ministry</b>									
Assistant Clergy Expenses	5c	583	0	0	<b>583</b>	493	0	0	<b>493</b>
Lay Ministers' Costs	5d	47,436	743	2,261	<b>50,440</b>	55,359	0	19,351	<b>74,710</b>
<b>Parish activities</b>									
Maintenance of services	5e	3,803	956	0	<b>4,759</b>	2,751	0	0	<b>2,751</b>
General parish expenses	5f	17,634	0	0	<b>17,634</b>	19,484	0	754	<b>20,238</b>
<b>Church property</b>									
Maintenance of churches	5g	16,131	0	0	<b>16,131</b>	15,080	0	1,005	<b>16,085</b>
Maintenance of other property	5h	1,377	128	0	<b>1,505</b>	2,671	0	35	<b>2,706</b>
Exceptional expenditure	5i	0	0	3,942	<b>3,942</b>	969	2,365	10,454	<b>13,788</b>
<b>Grants &amp; financial support</b>									
Parish	5j	4,894	0	11,937	<b>16,831</b>	3,282	0	3,263	<b>6,545</b>
Home mission	5k	5,850	0	0	<b>5,850</b>	9,955	0	0	<b>9,955</b>
World mission	5l	9,250	0	285	<b>9,535</b>	14,700	0	1,985	<b>16,685</b>
<b>Costs of generating funds</b>									
Cost of money raising	5m	0	0	0	<b>0</b>				<b>0</b>
<b>Total resources expended</b>		<b>187,060</b>	<b>1,827</b>	<b>18,491</b>	<b>207,378</b>	<b>204,628</b>	<b>2,365</b>	<b>36,952</b>	<b>243,945</b>
<b>Net incoming resources before transfers and other recognised gains and losses</b>									
		<b>66,491</b>	<b>-1,435</b>	<b>-6,316</b>	<b>58,740</b>	<b>36,576</b>	<b>-1,900</b>	<b>-9,570</b>	<b>25,106</b>
<b>Transfers between funds</b>									
	5j	-48,300	48,300	0	<b>0</b>	-50,000	50,000	0	<b>0</b>
<b>Net movement in funds</b>									
		<b>18,191</b>	<b>46,865</b>	<b>-6,316</b>	<b>58,740</b>	<b>-13,424</b>	<b>48,100</b>	<b>-9,570</b>	<b>25,106</b>
<b>Total funds b/f @ 1 Jan 2021</b>									
		<b>38,239</b>	<b>124,706</b>	<b>62,635</b>	<b>225,580</b>	<b>51,663</b>	<b>76,606</b>	<b>72,205</b>	<b>200,474</b>
<b>Total funds c/f @ 31 Dec 2021</b>									
		<b>56,430</b>	<b>171,571</b>	<b>56,319</b>	<b>284,320</b>	<b>38,239</b>	<b>124,706</b>	<b>62,635</b>	<b>225,580</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No 1131555**

**Balance Sheet as at 31st December 2021**

	Notes	Unrest- ricted Funds 2021	Desig- nated Funds 2021	Rest- ricted Funds 2021	Total Funds 2021	Unrest- ricted Funds 2020	Desig- nated Funds 2020	Rest- ricted Funds 2020	Total Funds 2020
	Pages 8-10	£	£	£	£	£	£	£	£
<b>Current assets</b>									
Debtors	6	2,904	0	2,274	<b>5,178</b>	1,993	0	430	<b>2,423</b>
Cash and bank balances	7	56,586	171,598	54,157	<b>282,341</b>	37,769	125,606	62,762	<b>226,137</b>
		<b>59,490</b>	<b>171,598</b>	<b>56,431</b>	<b>287,519</b>	<b>39,762</b>	<b>125,606</b>	<b>63,192</b>	<b>228,560</b>
<b>Creditors falling due within one year</b>									
	8	3,060	27	112	<b>3,199</b>	1,523	900	557	<b>2,980</b>
		<b>3,060</b>	<b>27</b>	<b>112</b>	<b>3,199</b>	<b>1,523</b>	<b>900</b>	<b>557</b>	<b>2,980</b>
<b>Net current assets</b>		<b>56,430</b>	<b>171,571</b>	<b>56,319</b>	<b>284,320</b>	<b>38,239</b>	<b>124,706</b>	<b>62,635</b>	<b>225,580</b>
<b>TOTAL NET ASSETS</b>		<b>56,430</b>	<b>171,571</b>	<b>56,319</b>	<b>284,320</b>	<b>38,239</b>	<b>124,706</b>	<b>62,635</b>	<b>225,580</b>

**FUNDS**

**Capital funds**

Permanent endowment  
Expendable endowment

	2021
	£
Permanent endowment	0
Expendable endowment	0

**Income funds**

Unrestricted  
Unrestricted - designated  
Restricted

	2020
	£
Unrestricted	38,239
Unrestricted - designated	124,706
Restricted	62,635

**TOTAL FUNDS**

**284,320**

**225,580**

**NB** The Church building, its contents and the church grounds are vested in the Representative Body of the Church in Wales and do not form part of the assets of the parish.

**APPROVED by the Parochial Church Council on**

**and signed on its behalf by** (Name) Rev'd Marcus Nelson

(Signature)



(Name) Pauline Page

(Signature)



The notes on pages headed Finance - Page 3 to 10 form part of this account

# St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council

## Charity No 1131555

### Notes to the financial statements for the year ended 31st December 2021

#### 1 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 note 1a below. The accruals basis of accounting has been adopted. The principal accounting policies are applied consistently

#### a 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.

Other freehold land and buildings are held in trust for the parish by either the Representative Body or the Llandaff Diocesan Board of Finance.

There is no freehold land or building not vested with the Representative Body of the Church in Wales. 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.

Investment assets are stated at mid-market values on the balance sheet date. The income from these assets is stated as revaluation to distinguish it from other income.

#### b Funds

**Endowment funds:** St Mark's Church has no endowment funds.

**Restricted funds:** represent donations or grants received for a specific object or invited by the PCC 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.

**Unrestricted funds:** are general funds which can be used for PCC ordinary purposes.

**Designated Funds:** are sums set aside out of general funds for specific designated purposes. They can be transferred back to unrestricted funds at any time.

#### c 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 PCC is legally entitled to the amounts due.

Investment income: Where the PCC 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.

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No 1131555**

**Notes to the financial statements for the year ended 31st December 2021 continued**

**1 Accounting policies continued**

**d 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 by the PCC.  
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.

**2 Paid employees**

	<b>2021</b>	2020
	£	£
Gross wages and salaries	<b>61,687</b>	85,571
Employer's national insurance costs	<b>3,637</b>	5,472
Pension contribution costs	<b>1,743</b>	2,436
Total staff costs	<b>67,067</b>	93,479
Average number of employees in the year (FTE)	<b>3</b>	4

**3 Payments to PCC members**

Refund of expenditure paid to PCC trustees and close relatives, other than clergy	<b>2,170</b>	1,155
Number of PCC members and close relatives paid expenses	<b>6</b>	8
No PCC members were employed		

**4 Analysis of incoming resources**

**Voluntary income**

**a Planned giving**

	Unrestricted £	Designated £	Restricted £	2021 £	Unrestricted £	Designated £	Restricted £	2020 £
Standing orders & bank income	18,660	0	0	<b>18,660</b>	19,113	0	0	<b>19,113</b>
Gift direct	144,197	0	0	<b>144,197</b>	137,257	0	0	<b>137,257</b>
Envelopes	3,168	0	0	<b>3,168</b>	4,740	0	0	<b>4,740</b>
	<b>166,025</b>	<b>0</b>	<b>0</b>	<b>166,025</b>	<b>161,110</b>	<b>0</b>	<b>0</b>	<b>161,110</b>

**b Church collections**

Cash Collections & Vouchers	<b>1,866</b>	<b>0</b>	<b>0</b>	<b>1,866</b>	3,542	0	0	<b>3,542</b>
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**c Donations**

Donations gift aided	1,685	0	2,100	<b>3,785</b>	2,514	0	11,218	<b>13,732</b>
Donations non-gift aided	3,177	0	774	<b>3,951</b>	2,236	0	915	<b>3,151</b>
	<b>4,862</b>	<b>0</b>	<b>2,874</b>	<b>7,736</b>	<b>4,750</b>	<b>0</b>	<b>12,133</b>	<b>16,883</b>

**d For mission**

Home missions - City Outreach	<b>0</b>	<b>0</b>	<b>103</b>	<b>103</b>	0	0	80	<b>80</b>
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**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No 1131555**

**Notes to the financial statements for the year ended 31st December 2021 continued**

**4 Analysis of incoming resources continued**

<b>Voluntary income</b>	Unrestricted	Designated	Restricted	2021	Unrestricted	Designated	Restricted	2020
	£	£	£	£	£	£	£	£
<b>d For Mission continued</b>								
<b>Overseas missions</b>								
Christian Aid	0	0	30	<b>30</b>	0	0	1,480	<b>1,480</b>
CMS - Africa	0	0	155	<b>155</b>	0	0	205	<b>205</b>
OMF	0	0	100	<b>100</b>	0	0	100	<b>100</b>
TEAR Fund Harvest Appeal	0	0	0	<b>0</b>	0	0	170	<b>170</b>
	<b>0</b>	<b>0</b>	<b>285</b>	<b>285</b>	<b>0</b>	<b>0</b>	<b>1,955</b>	<b>1,955</b>
<b>Total for the worldwide church</b>	<b>0</b>	<b>0</b>	<b>388</b>	<b>388</b>	<b>0</b>	<b>0</b>	<b>2,035</b>	<b>2,035</b>
<b>e Tax refunds</b>								
Gift Aid tax	4,033	0	500	<b>4,533</b>	3,677	0	2,820	<b>6,497</b>
Gift Aid tax on Small Donations	454	0	53	<b>507</b>	1,108	0	18	<b>1,126</b>
Gift Direct tax	35,234	0	0	<b>35,234</b>	33,677	0	0	<b>33,677</b>
	<b>39,721</b>	<b>0</b>	<b>553</b>	<b>40,274</b>	<b>38,462</b>	<b>0</b>	<b>2,838</b>	<b>41,300</b>
<b>f Grants</b>								
HMRC National Insurance Refund	2,779	0	0	<b>2,779</b>	5,042	0	0	<b>5,042</b>
HMRC - Furlough Pay	0	0	0	<b>0</b>	0	0	2,567	<b>2,567</b>
HMRC Maternity Pay	0	0	2,261	<b>2,261</b>	0	0	0	<b>0</b>
Diocesan Grants re Covid	24,640	0	0	<b>24,640</b>	19,373	0	0	<b>19,373</b>
Diocesan Mission Fund Grants	0	0	0	<b>0</b>	0	0	3,333	<b>3,333</b>
Bridge Church - St Philip's Bibles	0	0	0	<b>0</b>	183	0	0	<b>183</b>
City Outreach Grant	0	0	6,000	<b>6,000</b>	0	0	4,000	<b>4,000</b>
Listed Places of Worship - VAT	385	0	0	<b>385</b>	373	0	0	<b>373</b>
Prickett Charity	0	0	0	<b>0</b>	1,001	0	0	<b>1,001</b>
Wales Leadership Forum - Covid	0	0	0	<b>0</b>	500	0	0	<b>500</b>
	<b>27,804</b>	<b>0</b>	<b>8,261</b>	<b>36,065</b>	<b>26,472</b>	<b>0</b>	<b>9,900</b>	<b>36,372</b>
<b>Generated income</b>								
<b>Money raising</b>								
<b>g Hall/property</b>								
Building usage	360	0	0	<b>360</b>	525	0	0	<b>525</b>
Use of photocopier	83	0	0	<b>83</b>	85	0	0	<b>85</b>
	<b>443</b>	<b>0</b>	<b>0</b>	<b>443</b>	<b>610</b>	<b>0</b>	<b>0</b>	<b>610</b>
<b>h Events/Activities</b>								
Ministry Area Hog Roast	185	0	0	<b>185</b>	0	0	0	<b>0</b>
Staycation	0	0	0	<b>0</b>	0	0	125	<b>125</b>
Cards sold for 28 Too Many	0	0	0	<b>0</b>	0	0	30	<b>30</b>
Toddlers' group donations	15	0	0	<b>15</b>	73	0	0	<b>73</b>
Community Café	0	0	0	<b>0</b>	263	0	0	<b>263</b>
	<b>200</b>	<b>0</b>	<b>0</b>	<b>200</b>	<b>336</b>	<b>0</b>	<b>155</b>	<b>491</b>
<b>i Parish Share Rebate</b>								
	<b>3,932</b>	<b>0</b>	<b>0</b>	<b>3,932</b>	<b>4,099</b>	<b>0</b>	<b>0</b>	<b>4,099</b>
<b>j Fees</b>								
	<b>120</b>	<b>0</b>	<b>0</b>	<b>120</b>	<b>148</b>	<b>0</b>	<b>0</b>	<b>148</b>
<b>k Investments</b>								
Bank Interest	130	392	99	<b>621</b>	231	465	321	<b>1,017</b>
Rent - 27 Pen y Bryn Road	8,448	0	0	<b>8,448</b>	1,444	0	0	<b>1,444</b>
	<b>8,578</b>	<b>392</b>	<b>99</b>	<b>9,069</b>	<b>1,675</b>	<b>465</b>	<b>321</b>	<b>2,461</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**

**Notes to the financial statements for the year ended 31st December 2021 continued**

**5 Analysis of resources expended**

**Charitable activities**

**Support of ministry**

**a Parish Share**

**b Parochial expenses of clergy**

Clergy travel expenses

Clergy other expenses

**c Assistant Clergy expenses**

**d Lay Ministers' Costs**

Visiting Speakers

Lay Ministers' Expenses

Lay Ministers' Laptops

Lay Ministers' Salaries

Lay Minister's NI

Lay Minister's Pension

**Parish activities**

**e Maintenance of services**

Hire of Heath Citizens' hall

Worship requisites

Musical instruments

Digital services

Copyright licence

**f General parish expenses**

Administrators - salaries

Administrators - NI

Administrators - Pension

Stat., copying & office materials

Computers incl Church Suite

Office telephone & internet

Gifts

Membership subscriptions

Independent examination

Bank Charges

PCC meeting costs

**Church property**

**g Maintenance of churches**

Insurance

Electricity

Gas

Water

Church - building fabric

Church - building services

Church equip. - reps & renewals

Cleaner - salary

Cleaning materials

	Unrestricted £	Designated £	Restricted £	2021 £	Unrestricted £	Designated £	Restricted £	2020 £
<b>a Parish Share</b>	<b>78,849</b>	<b>0</b>	<b>0</b>	<b>78,849</b>	<b>78,635</b>	<b>0</b>	<b>0</b>	<b>78,635</b>
<b>b Parochial expenses of clergy</b>								
Clergy travel expenses	209	0	66	<b>275</b>	296	0	105	<b>401</b>
Clergy other expenses	1,044	0	0	<b>1,044</b>	953	0	0	<b>953</b>
	<b>1,253</b>	<b>0</b>	<b>66</b>	<b>1,319</b>	<b>1,249</b>	<b>0</b>	<b>105</b>	<b>1,354</b>
<b>c Assistant Clergy expenses</b>	<b>583</b>	<b>0</b>	<b>0</b>	<b>583</b>	<b>493</b>	<b>0</b>	<b>0</b>	<b>493</b>
<b>d Lay Ministers' Costs</b>								
Visiting Speakers	265	0	0	<b>265</b>	255	0	0	<b>255</b>
Lay Ministers' Expenses	808	0	0	<b>808</b>	353	0	98	<b>451</b>
Lay Ministers' Laptops	702	743	0	<b>1,445</b>	0	0	0	<b>0</b>
Lay Ministers' Salaries	41,220	0	2,195	<b>43,415</b>	49,010	0	17,964	<b>66,974</b>
Lay Minister's NI	3,179	0	0	<b>3,179</b>	4,070	0	951	<b>5,021</b>
Lay Minister's Pension	1,262	0	66	<b>1,328</b>	1,671	0	338	<b>2,009</b>
	<b>47,436</b>	<b>743</b>	<b>2,261</b>	<b>50,440</b>	<b>55,359</b>	<b>0</b>	<b>19,351</b>	<b>74,710</b>
<b>Parish activities</b>								
<b>e Maintenance of services</b>								
Hire of Heath Citizens' hall	1,275	0	0	<b>1,275</b>	810	0	0	<b>810</b>
Worship requisites	457	0	0	<b>457</b>	426	0	0	<b>426</b>
Musical instruments	883	0	0	<b>883</b>	180	0	0	<b>180</b>
Digital services	187	956	0	<b>1,143</b>	144	0	0	<b>144</b>
Copyright licence	1,001	0	0	<b>1,001</b>	1,191	0	0	<b>1,191</b>
	<b>3,803</b>	<b>956</b>	<b>0</b>	<b>4,759</b>	<b>2,751</b>	<b>0</b>	<b>0</b>	<b>2,751</b>
<b>f General parish expenses</b>								
Administrators - salaries	13,826	0	0	<b>13,826</b>	14,160	0	0	<b>14,160</b>
Administrators - NI	457	0	0	<b>457</b>	452	0	0	<b>452</b>
Administrators - Pension	415	0	0	<b>415</b>	427	0	0	<b>427</b>
Stat., copying & office materials	886	0	0	<b>886</b>	2,522	0	0	<b>2,522</b>
Computers incl Church Suite	948	0	0	<b>948</b>	852	0	754	<b>1,606</b>
Office telephone & internet	345	0	0	<b>345</b>	492	0	0	<b>492</b>
Gifts	148	0	0	<b>148</b>	139	0	0	<b>139</b>
Membership subscriptions	250	0	0	<b>250</b>	200	0	0	<b>200</b>
Independent examination	60	0	0	<b>60</b>	60	0	0	<b>60</b>
Bank Charges	288	0	0	<b>288</b>	180	0	0	<b>180</b>
PCC meeting costs	11	0	0	<b>11</b>	0	0	0	<b>0</b>
	<b>17,634</b>	<b>0</b>	<b>0</b>	<b>17,634</b>	<b>19,484</b>	<b>0</b>	<b>754</b>	<b>20,238</b>
<b>Church property</b>								
<b>g Maintenance of churches</b>								
Insurance	1,323	0	0	<b>1,323</b>	1,308	0	0	<b>1,308</b>
Electricity	2,846	0	0	<b>2,846</b>	3,005	0	0	<b>3,005</b>
Gas	3,560	0	0	<b>3,560</b>	3,874	0	0	<b>3,874</b>
Water	650	0	0	<b>650</b>	523	0	0	<b>523</b>
Church - building fabric	0	0	0	<b>0</b>	0	0	0	<b>0</b>
Church - building services	2,544	0	0	<b>2,544</b>	2,069	0	0	<b>2,069</b>
Church equip. - reps & renewals	245	0	0	<b>245</b>	339	0	0	<b>339</b>
Cleaner - salary	4,446	0	0	<b>4,446</b>	3,432	0	1,005	<b>4,437</b>
Cleaning materials	517	0	0	<b>517</b>	530	0	0	<b>530</b>
	<b>16,131</b>	<b>0</b>	<b>0</b>	<b>16,131</b>	<b>15,080</b>	<b>0</b>	<b>1,005</b>	<b>16,085</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No 1131555**

**Notes to the financial statements for the year ended 31st December 2021 continued**

**5 Analysis of resources expended continued**

**Charitable activities**

Unrestricted	Designated	Restricted	2021	Unrestricted	Designated	Restricted	2020
£	£	£	£	£	£	£	£

**h Maintenance of other property**

Hall etc. - building fabric	0	0	0	0	0	0	0
Hall etc. - building services	0	0	0	0	647	0	647
Hall etc. equip. - reps & renewals	247	128	0	375	113	0	148
Grounds	926	0	0	926	547	0	547
27 Pen y Bryn Road	204	0	0	204	1,364	0	1,364
	<b>1,377</b>	<b>128</b>	<b>0</b>	<b>1,505</b>	<b>2,671</b>	<b>0</b>	<b>2,706</b>

**i Exceptional expenditure**

St Philip's External Joinery Deposit	0	0	3,942	3,942	0	0	0
St Philip's Roof	0	0	0	0	0	5,135	5,135
St Philip's Boiler replacement	0	0	0	0	0	5,300	5,300
Refurbishing Youth Lounge	0	0	0	0	0	1,380	1,399
Battery operated mower	0	0	0	0	969	0	969
Preliminary plans - Hall improvement	0	0	0	0	0	900	900
Lobby Screen Electrics	0	0	0	0	0	85	85
	<b>0</b>	<b>0</b>	<b>3,942</b>	<b>3,942</b>	<b>969</b>	<b>2,365</b>	<b>10,454</b>

**Grants & financial support**

**j Parish**

Regular children's & youth work	1,315	0	0	1,315	783	0	0	783
Adult events	578	0	0	578	152	0	23	175
Staycation	0	0	0	0	149	0	125	274
Ministry Area Meet & Greet	1,105	0	0	1,105	0	0	0	0
City Outreach (Food Market)	0	0	3,388	3,388	114	0	993	1,107
Outreach publicity	102	0	0	102	599	0	99	698
Adult evangelism	504	0	564	1,068	455	0	0	455
Children's evangelism	1,118	0	252	1,370	794	0	83	877
Training (Food Hygiene)	0	0	0	0	180	0	0	180
Grants returned to diocese	0	0	5,333	5,333	0	0	0	0
Little Seeds - Mums & Toddlers	125	0	0	125	9	0	0	9
Maintaining Web Site	47	0	0	47	47	0	0	47
Christians Against Poverty	0	0	2,400	2,400	0	0	1,940	1,940
	<b>4,894</b>	<b>0</b>	<b>11,937</b>	<b>16,831</b>	<b>3,282</b>	<b>0</b>	<b>3,263</b>	<b>6,545</b>

**k Home Mission**

Archbishop's fund for children	100	0	0	100	100	0	0	100
Cardiff Asian Christian Outreach	3,000	0	0	3,000	2,000	0	0	2,000
Cardiff Food Bank	300	0	0	300	500	0	0	500
Christians Against Poverty UK	200	0	0	200	1,605	0	0	1,605
Christians Against Torture	250	0	0	250	250	0	0	250
Christmas - the Story	200	0	0	200	100	0	0	100
Home4U Cardiff	500	0	0	500	1,000	0	0	1,000
Mission Partners' Christmas Gifts	100	0	0	100	200	0	0	200
Mothers Union Caravan	200	0	0	200	200	0	0	200
Ordinand's Gift for Books	100	0	0	100	0	0	0	0
Salvation Army Wales	400	0	0	400	500	0	0	500
UCCF - Cardiff Universities	500	0	0	500	500	0	0	500
Other	0	0	0	0	3,000	0	0	3,000
	<b>5,850</b>	<b>0</b>	<b>0</b>	<b>5,850</b>	<b>9,955</b>	<b>0</b>	<b>0</b>	<b>9,955</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council**  
**Charity No 1131555**

**Notes to the financial statements for the year ended 31st December 2021 continued**

**5 Analysis of resources expended continued**

**Charitable activities**

**Grants & financial support**

**l World Mission**

Amigos Uganda Appeal

Bible Society

Christian Aid

CMS - Africa

Langham Preaching

Mission partners' Christmas Gifts

Mothers Union Overseas Appeal

Open Doors

Operation Mobilisation

OMF

TEAR Fund

Wycliffe Bible Translators

28 Too Many

Other

	Unrestricted	Designated	Restricted	2021
	£	£	£	£
	500	0	0	<b>500</b>
	350	0	0	<b>350</b>
	0	0	30	<b>30</b>
	3,000	0	155	<b>3,155</b>
	350	0	0	<b>350</b>
	50	0	0	<b>50</b>
	500	0	0	<b>500</b>
	500	0	0	<b>500</b>
	150	0	0	<b>150</b>
	0	0	100	<b>100</b>
	3,000	0	0	<b>3,000</b>
	350	0	0	<b>350</b>
	500	0	0	<b>500</b>
	0	0	0	<b>0</b>
	<b>9,250</b>	<b>0</b>	<b>285</b>	<b>9,535</b>

	Unrestricted	Designated	Restricted	2020
	£	£	£	£
	1,500	0	0	<b>1,500</b>
	500	0	0	<b>500</b>
	0	0	1,480	<b>1,480</b>
	3,000	0	205	<b>3,205</b>
	500	0	0	<b>500</b>
	100	0	0	<b>100</b>
	500	0	0	<b>500</b>
	700	0	0	<b>700</b>
	0	0	0	<b>0</b>
	500	0	100	<b>600</b>
	3,250	0	170	<b>3,420</b>
	0	0	0	<b>0</b>
	650	0	30	<b>680</b>
	3,500	0	0	<b>3,500</b>
	<b>14,700</b>	<b>0</b>	<b>1,985</b>	<b>16,685</b>

**m Fund Transfers**

To Critical repair fund

To Contingency fund

To Mission Fund

To Organ Fund

	-5,000	5,000	0	0
	-28,000	28,000	0	0
	-10,300	10,300	0	0
	-5,000	5,000	0	0
	<b>-48,300</b>	<b>48,300</b>	<b>0</b>	<b>0</b>

	-5,000	5,000	0	0
	-45,000	45,000	0	0
	0	0	0	0
	0	0	0	0
	<b>-50,000</b>	<b>50,000</b>	<b>0</b>	<b>0</b>

**Current assets**

**6 Debtors**

Sundry debtors

Prepayments

	1,693	0	2,274	<b>3,967</b>
	1,211	0	0	<b>1,211</b>
	<b>2,904</b>	<b>0</b>	<b>2,274</b>	<b>5,178</b>

	597	0	430	<b>1,027</b>
	1,396	0	0	<b>1,396</b>
	<b>1,993</b>	<b>0</b>	<b>430</b>	<b>2,423</b>

**7 Cash and bank balances**

St Mark's CAF cash current acc

St Mark's CAF cash card acc

St Mark's CAF gold deposit acc

St Mark's Virgin money account

St Mark's Shawbrook account

St Mark's Hodge bank account

St Philip's Cash in Hand

St Philip's CAF cash current acc

St Philip's CAF gold deposit acc

St Philip's Virgin money account

	4,082	26,078	2,195	<b>32,355</b>
	453	0	0	<b>453</b>
	1,758	42,272	0	<b>44,030</b>
	1,843	39,227	25,591	<b>66,661</b>
	17,838	0	7,918	<b>25,756</b>
	20,000	64,021	0	<b>84,021</b>
	186	0	0	<b>186</b>
	6,315	0	318	<b>6,633</b>
	487	0	4,000	<b>4,487</b>
	3,624	0	14,135	<b>17,759</b>
	<b>56,586</b>	<b>171,598</b>	<b>54,157</b>	<b>282,341</b>

	14,148	778	5,659	<b>20,585</b>
	447	0	0	<b>447</b>
	1,056	27,970	0	<b>29,026</b>
	1,915	43,192	21,467	<b>66,574</b>
	12,441	0	13,168	<b>25,609</b>
	0	53,666	0	<b>53,666</b>
	68	0	0	<b>68</b>
	3,589	0	318	<b>3,907</b>
	486	0	4,000	<b>4,486</b>
	3,619	0	18,150	<b>21,769</b>
	<b>37,769</b>	<b>125,606</b>	<b>62,762</b>	<b>226,137</b>

**8 Creditors falling due within one year**

Sundry creditors

Payroll liabilities

	2,081	27	0	<b>2,108</b>
	979	0	112	<b>1,091</b>
	<b>3,060</b>	<b>27</b>	<b>112</b>	<b>3,199</b>

	1,151	900	74	<b>2,125</b>
	372	0	483	<b>855</b>
	<b>1,523</b>	<b>900</b>	<b>557</b>	<b>2,980</b>

# St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council Charity No 1131555

Notes to the financial statements for the year ended 31st December 2021 continued

## 9 St Mark's Designated funds

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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### Contingency fund

Opening balance

Interest received

Transfer from unrestricted funds

Lap Top for staff use

Streaming equipment

Storage Units application

60,192			
	36		
	28,000		
		743	
		956	
		128	
<b>60,192</b>	<b>28,036</b>	<b>1,828</b>	<b>86,401</b>

### Critical Repair

Opening balance

Interest received

Transfer from unrestricted funds

53,666			
	355		
	5,000		
<b>53,666</b>	<b>5,355</b>	<b>0</b>	<b>59,021</b>

### Mission Fund

Transfer from unrestricted funds

	10,300		
<b>0</b>	<b>10,300</b>	<b>0</b>	<b>10,300</b>

### Organ Fund

Transfer from unrestricted funds

	5,000		
<b>0</b>	<b>5,000</b>	<b>0</b>	<b>5,000</b>

### Legacies

Opening balance

Interest received

7,340			
	1		
<b>7,340</b>	<b>1</b>	<b>0</b>	<b>7,341</b>

### Geoff Clark Memorial

<b>2,730</b>	<b>0</b>	<b>0</b>	<b>2,730</b>
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### Parish Weekend

<b>654</b>	<b>0</b>	<b>0</b>	<b>654</b>
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### Memorial Donations

<b>124</b>	<b>0</b>	<b>0</b>	<b>124</b>
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### Total Designated Funds

<b>124,706</b>	<b>48,692</b>	<b>1,828</b>	<b>171,571</b>
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## St Philip's Restricted Funds

### Building Fund

Opening balance

Interest received

Deposit for External Joinery

18,150			
	22		
		4,037	
<b>18,150</b>	<b>22</b>	<b>4,037</b>	<b>14,135</b>

### Fund for Worker

<b>4,000</b>	<b>0</b>	<b>0</b>	<b>4,000</b>
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### Children & Youth Work

<b>318</b>	<b>0</b>	<b>0</b>	<b>318</b>
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### Total St Philip's Restricted Funds

<b>22,468</b>	<b>22</b>	<b>4,037</b>	<b>18,453</b>
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**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No 1131555**

Notes to the financial statements for the year ended 31st December 2021 continued

**10 St Mark's**

**Restricted funds**

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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**Building Redevelopment**

Opening Balance	21,467		
Interest received		29	
Credit from Architect re overcharge		95	
	<b>21,467</b>	<b>124</b>	<b>0</b>
			<b>21,591</b>

**Community Projects - City Outreach**

Money donated and granted for support of those in need due to Covid 19

Opening Balance	4,284		
Donations		427	
Gift Aid & GADSD Tax		53	
Grant via Citizens Church		6,000	
Supplies Purchased			2,722
Other Costs - equipment, publicity, mileage			984
	<b>4,284</b>	<b>6,480</b>	<b>3,706</b>
			<b>7,058</b>

**Christians Against Poverty Grant**

Opening Balance	7,807		
Interest received		37	
CAP monthly contribution (8 months)			2,400
	<b>7,807</b>	<b>37</b>	<b>2,400</b>
			<b>5,444</b>

**Filming Project (Telling the Joyful Story Grant)**

Opening Balance	2,020		
Interest received		18	
Gift Aid Donation and Tax Claimed		2,500	
Grant returned to Diocese			2,000
Filming Initial Costs			64
	<b>2,020</b>	<b>2,518</b>	<b>2,064</b>
			<b>2,474</b>

**Gill Dallow Memorial**

Fund for training youth workers for St Philip's and in Wales

Donations received	0	550	0
	<b>0</b>	<b>550</b>	<b>0</b>
			<b>550</b>

**Youth Lounge Fund**

Money raised by the youth to upgrade the youth lounge

	533	0	0
			<b>533</b>

**Mrs Thomas' legacy**

This was an endowment fund held by the RB given to buy an annual prize for the child who best memorised Scripture. The fund was closed and the proceeds remitted to us. It must be used for that intended purpose.

	134	0	0
			<b>134</b>

**Earmarked Donations**

Opening Balance (Adult Evangelism)	500		
Opening Balance (Worship Well)	82		
Evangelism (Roger Carswell)			500
	<b>582</b>	<b>0</b>	<b>500</b>
			<b>82</b>

**HMRC - Statutory Maternity Pay**

HMRC SMP			
Received from HMRC	0	2,261	2,261
	<b>0</b>	<b>2,261</b>	<b>2,261</b>
			<b>0</b>

**Hiraeth Grants**

Opening Balance	3,340		
Interest transferred to general fund			7
Grant returned to Diocese			3,333
	<b>3,340</b>	<b>0</b>	<b>3,340</b>
			<b>0</b>

**Mission**

Money collected for specific mission purposes, and used for those purposes. Individual mission giving included in the notes on pages 7&8

Donations		285	
Various mission agencies			285
	<b>0</b>	<b>285</b>	<b>285</b>
			<b>0</b>

**Total St Mark's Restricted Funds**

	<b>40,167</b>	<b>12,255</b>	<b>14,556</b>
			<b>37,866</b>

**Total Parish Restricted Funds**

	<b>62,635</b>	<b>12,277</b>	<b>18,593</b>
			<b>56,319</b>

**St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council  
Charity No. 1131555**

**Independent Examiner's Report to the Parochial Church Council  
for the year ended 31st December 2021**

**Independent examiner's report to the Trustees**

I report on the Accounts of the Church for the year ended 31<sup>st</sup> December 2021, which are set out on pages numbered Finance – Pages 1-10.

**Respective responsibilities of Trustees and Examiner:**

The Church's Trustees are responsible for the preparation of the Accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's report:**


My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and no opinion is given as to whether the Accounts present a 'true and fair view', and the report is limited to those matters set out in the statement below.

**Independent Examiner's statement:**

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matter has come to my attention:

- (1) which gives me reasonable cause to believe that in any material respect the requirements:
  - to keep accounting records in accordance with section 130 of the 2011 Act; and
  - to prepare Accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or
- (2) to which, in my opinion, attention should be drawn to enable a proper understanding of the Accounts to be reached.

**Signature:** 

**Name & Address:** Mrs Susan Powell, 18 Thornbury Close, Rhiwbina, Cardiff, CF14 1UT  
**Qualifications:** C.P.F.A.

**Date:** 31.03 2022

**ST MARK'S GABALFA AND ST PHILIP'S TREMORFA PAROCHIAL CHURCH COUNCIL**

England & Wales - Charity number 1131555

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# Accounts

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# St Mark's Gabalfa Parochial Church Council

## PCC Report & Financial Statements for the Year ended 31 December 2020

### Administrative information

The Parish is situated in North Cardiff near the Gabalfa Interchange within the Deanery of Cardiff which is part of the Diocese of Llandaff within the Church in Wales.

The correspondence address is 206 North Road, Gabalfa, Cardiff CF14 3BL.

The Parish is registered with the Charity Commission: Charity Registration Number 1131555.

The Parish Church is dedicated to St Mark the Evangelist.

A daughter congregation meets in the Heath Citizens' Association premises at Heath Park.

St Mark's is also in a mission partnership with St Philip's Church Tremorfa.

From 1<sup>st</sup> January 2021, St Mark's and St Philip's have been united as the Parish of Gabalfa and Tremorfa as part of the Cardiff Central Ministry Area

### **Parochial Church Council (PCC) members**

The PCC members who have served from 1 January 2020 until the date this report was approved are:

<i>Name</i>	<i>If appointed or left in period</i>		<i>Office held</i>
	<u><i>appointed</i></u>	<u><i>term ended or resigned</i></u>	
<i>Clergy</i>			
Marcus Nelson			Vicar
<i>Churchwardens</i>			
Jo Shepherd			Vicar's Warden
John Young			People's Warden
Carole Loveridge			Heath Park Sub-Warden
<i>Other Elected Members</i>			
Elaine Campbell-Hopkins	November 2020		
Helen Clifford			
Peter Donnison	<i>Re-elected</i>		
Jonathan Kell			
Jacob Martin	<i>Re-elected</i>		
Charis Moon			
Stephen Palmstrom			
Philip Ratcliffe			People's Assistant Warden
Dave Russell			
Henry Shepherd	<i>Re-elected</i>		
Tim Smith	November 2020		
Linda Webber	November 2020		
Peter Wiles			
<i>Annual Co-options</i>			
Michael Glenn	November 2020		Readers' Representative
Pauline Page			Treasurer
Shawn Lloyd			Ass't Warden / PCC Secretary
Rosemary Counsell			Safeguarding Officer

PCC members are appointed or elected as set out in the Church in Wales Constitution.

All Church attendees are encouraged to register on the Electoral Roll and stand for election to the PCC.

<i>Church officers not on PCC</i>	<u><i>appointed</i></u>	<u><i>term ended or resigned</i></u>	
Rosemary Aldis			Honorary Associate Minister
Gill Dallow-Waters			Honorary Associate Minister
Jennie Tarr			Administrator
Cath Hitchin		March 2020	Communications Officer
Bronwen Watkins			Children and Families Pastor
Abraham Debbarma		December 2020	Children and Young Adults Pastor
Georgie Meagher			Youth Pastor
Bryan Oh		July 2020	Hiraeth Pastor

### **Advisors**

Independent examiner:

Mrs Susan Powell CPFA

Bankers:

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

Hodge Bank, One Central Square, Cardiff CF10 1FS

Shawbrook Bank, Lutea House. Warley Hill Business Park, Great Warley, Brentwood CM13 3BE

Clydesdale Bank plc trading as Virgin Money, 30 St Vincent Place, Glasgow G1 2HL

Architect:

Hook Mason Limited, Studio 2, Thorn Office Centre, Rotherwas, Hereford HR2 6JT

### **Objectives and activities**

The promotion of the whole mission of the Church, pastoral, evangelical, social and ecumenical in the parish.

### **Statement of Trustees' Responsibilities**

To comply fully with the provisions of the Church in Wales

### **Achievements and performance**

	<i>This year</i>	<i>Last year</i>	<i>(roll date)</i>
Members on Electoral Roll	212	166	16 March 2021
Easter Communicants	On account of the Covid-19 pandemic, few services were held in the church building throughout 2020. This means the normal range of statistics cannot be provided.		
Christmas Communicants			
Average weekly attendance Under 18's			

## **PCC Report for the Year ended 31 December 2020**

The year 2020 will long be remembered as one in which so much of what we had taken for granted was taken away as the world was shaken by the Covid-19 global pandemic. It has been very difficult for us all in different ways. Amidst the darkest moments we have known and can testify to the control and purposes and goodness of our God.

Continuing to live and share life as a church family centred around Jesus has meant we have had to reinvent almost every aspect of our ministry and mission. As we were abruptly physically distanced, we had to move online and have provided YouTube services of worship continuing our teaching series through Matthew's Gospel, Advent, Revelation and Christmas through the Ages. There has been a broad involvement from right across the church family and we are very grateful for all those who have contributed with music, readings, prayers, and compiled and publicised everything which we have done. It is hard to understate how steep the learning curve has been for us all or just how time consuming the process of taking services online has been; so much work has gone on behind the scenes.

After almost six months of only very limited contact we were able to begin joining together for worship in August, initially outside. Moving inside presented challenges in how to maintain social distancing with the inflexibility of having fixed pews. Much thought, planning and health and safety risk assessments, especially by the office staff, meant that we were able to continue to meet in the church until just before Christmas, with high points of being able to enjoy a Christingle, nativity and carol service together.

We have continued to develop our ministry among children and young people through weekly Zoom meetings, online videos and other meetings in person as they have been possible. It has been very encouraging to be able to draw in new children and young people and their families into our church family. It has been thrilling to witness the way some of our young people are moving forwards in their relationship with Jesus over recent months. Despite restrictions our Open the Book team has also been able to offer ongoing contact with local schools in fresh ways.

We have continued our times of prayer collectively as a church family on Zoom, as well as holding mid-week Morning Prayer which has been a great blessing to many. We have also completed our first year of Read the Bible Together in which many of us read through one third of the Bible and were supported by YouTube videos and Zoom meetings.

PCC meetings are now taking place over Zoom; the move several years ago to cloud systems for our database, document storage and communications (SharePoint and ChurchSuite) has smoothed the transition for online meetings to a certain extent. In November we also held our first Annual Vestry Meeting over Zoom, which had been postponed from the start of the crisis in March 2020.

Our processes to ensure safeguarding have also continued despite the challenges of no longer being able to meet in person to verify documents for DBS checks. The Church in Wales has now put a system in place to allow this work to be done remotely, with thanks to Rosemary Counsell, our Safeguarding Officer, for all of the work that has taken place behind the scenes.

It has also been a year in which we have been able to reach out in new and innovative ways. We were delighted to introduce our FareShare free markets mid-year and have offered three each week between St Mark's and St Philip's. They have been tremendous ways to practically support over one hundred households a week at different points, as well as our delivery of food hampers to those in particular need. We are very grateful to all those who have served so diligently in picking up, delivering and organising markets week by week. We have been able to draw new people into our church family and have been especially blessed to witness growth at St Philip's through this ministry.

The year also saw changes to our staff team as our ministry and mission adapted to respond to the challenges around us. We are extremely grateful to Cath Hitchin and all that she gave to our web site, branding and administrative infrastructure. Bryan Oh also stepped down from his role as International Students Pastor. We remain grateful for the relationships he built and all that he achieved. The end of the year also saw us saying farewell to the Debbarmas. It was a delight to have them as a family with us and we remain grateful for all Abraham brought to us as a church family and very much pray for them as they continue in new ministry in Guildford.

In 2020 we also said farewell to a number of our church family, who went home to be with Christ: June Boswell, Nigel Counsell, Ismay Thomas, Sylvia Fidler and Kath Barker, and in the new year, Mary Roberts and Hazel Poole. Although we are saddened to have said goodbye for now, we rejoice that they have gone ahead and are now with Jesus in heaven and that we will see them again. It has also been a year in which we have been able to welcome a number of new people to our church family. We are delighted to be a growing church with open arms and want to continue being a place that draws new people in as we share life and follow Jesus together.

Wider organisational changes across the province and the Llandaff diocese in particular have meant we have also been brought into new partnerships of ministry and mission. The formation of Cardiff Central Ministry Cluster has allowed us to retain our own distinct ministry and mission, and the governance and finances which support them. We are working collaboratively with Citizen Church, Dewi Sant, St John's and Urban Crofters to strengthen our mission across central Cardiff. This process has also seen us formally joined with St Philip's in one united parish as our relationship over many years is formally recognised in a way which will allow us to continue to support and invest in Tremorfa.

Financially, we did not know what to expect this year as the pandemic has affected every area of life, but the published year end accounts reflect God's provision through the generosity of the congregations, and also grant support from the Diocese.

Amidst all the change, we have at every moment been sustained and guided by, as well as wholeheartedly indebted to, our great God and Saviour Jesus Christ, who has not failed us in any of the dark times that we have been through together but has bound us together more closely with himself and with one another. Through it all he has been refining us and preparing us for his future and to shine ever more his light. We don't know tomorrow but we know Jesus who holds tomorrow and our future is in his hands. Our prayer is that he will grant us his strength to be all that he wants us to be and to look more and more outwardly, less an island and more and more an oasis of forgiveness, purpose and hope in Him.

## **Future plans**

Ongoing spiritual renewal ourselves in our own lives as we know Jesus better, love Him more, become more like Him and share Him with the city.

A shift from being an island in the sea to being an oasis in a desert and creatively and winsomely reaching out with the gospel of Jesus Christ across the parish, city and diocese.

Cultivation of organic and fruitful relationships across Cardiff Central Ministry Area, in which we collaborate positively and offer strategic direction and support.

Hope 21 Easter mission with Roger Carswell reaching out and sharing Jesus with family, friends and neighbours.

LTS - Learning to Serve – a new programme investing in, nurturing and empowering a new generation of followers of Jesus Christ

Christians Against Poverty – progressing towards the establishment of a local branch in association with Highfields Church.

Managing re-entry into new normality for church family life and mission.

Continuing to maintain our building; we plan to carry out a schedule of work to address recommendations in the Quinquennial Report which was postponed due to Covid.

## **Financial review**

2020 was yet another year to praise God for his amazing financial provision for St Mark's despite an opening budgeted deficit on **unrestricted funds** (the day to day running expenses of the church) for 2020 of £24K. The PCC had agreed to work with this projected deficit as our committed giving had been steadily increasing and there was still a possibility that we might obtain grants towards the salary costs of our new pastoral staff. Covid-19 and Lockdown changed so much. However, the committed giving continued to increase during the first half of 2020, despite Covid. Thank you, church family, for your faithful support of God's work at St Mark's.

As well as increased giving, St Mark's also received £17,330 in grants from the Diocese as support for Covid. Unlike St Mark's, many churches' main income is Sunday offerings, and fund raising activities, so grants were given to all churches in proportion to the Parish Share being paid, to help some of them survive.

At the end of 2020 our unrestricted income was £225,708 and expenditure £188,805. The reduction in expenditure was mainly in salaries where Bryan and Abraham's contracts were not extended after the first year. See below in the notes about restricted funds for details. The income and expenditure figures are shown on page 1 of the finance report with detailed breakdown in the following notes. From the surplus of £36,903, £3,180 was used to contribute towards St Philip's Parish Share which is higher than they can meet from their resources, and £5K transferred to the Designated Critical Repair Fund. A transfer of £45K was made at the year-end into the Designated Contingency Fund **leaving £30,476 in unrestricted funds** – almost 2 months budgeted unrestricted expenses for 2021.

Other than the transfers to **designated funds** mentioned above there was little movement on designated funds as so little building work was able to be done in 2020. See Page 9 of the finance report for details. **Total designated funds at the end of 2020 were £124,707.**

There was more activity in our **restricted funds** (funds received for named projects that can only be spent on those projects). These are detailed on Pages 9 & 10 of the Finance report. Grants had been received in 2019 from the Diocese for the Christians Against Poverty set-up. Involvement in this project shared with Highfields Church began in September 2020. Other Grants (Hiraeth, Telling the Joyful Story) are still being held which can still be spent if appropriate on the named projects.

As St Mark's became involved in FareShare food distribution, donations were received from church members, some gift aided – just over £1,500 in all, and shortly before Christmas a grant for £4K came via Citizen's Church. This means £4,284 remained available for ongoing FareShare purchases in 2021, where there will be significant needs in the future.

As Lockdown brought the opportunity of furloughing staff, our cleaner was furloughed as the building was not in use at all for many months, and Bryan, the Hiraeth Pastor, was furloughed when it was obvious that no student work could be done. In both cases the church paid them the additional 20% of their salaries that we could not claim under the furlough scheme. Bryan's contract, which was initially for one year was not extended. These furlough receipts and expenditure are included as restricted funds.

The PCC also concluded that as Abraham was actively looking for another post it would not be appropriate to extend his contact for a further year. However a church family generously offered to support him from mid-July until Christmas, and his role was changed to Project Pastor. This income and expenditure is part of Restricted Funds.

The balance in **Restricted Funds at the end of 2020 is £40,168.**

**Overall the year-end funds were £195,351 in total, £32,666 more than 2019.**

Due to Covid most of the finance has been handled by me as treasurer, with support from Carole Loveridge as assistant treasurer. Cathy Allen has continued to operate our pay-roll, and we are so grateful for all the time she put into dealing with furlough. The Mission Giving Group met in February, but not again until a Zoom meeting in November where the tithe of our unrestricted income was distributed. There is a desire to increase the church family's involvement in mission support in the future. Details of the grants given to other missions are shown in notes 5h & 5i on pages 5 and 6.

I'm so grateful to those named above and John Young and Phil Ratcliffe for their weekly involvement as counter-signatories of payments, but most of all I'm so grateful to God for his abundant provision.

Pauline Page – Treasurer

### **Reserves Policy**

£30K is retained in unrestricted funds, which is almost 2 months' unrestricted expenditure. With designated funds (money we have chosen to hold for projects that are outside our regular day to day needs) our funds other than those that are restricted would meet 6 months' expenditure. £80K is held in banks where we need to give 2 or 3 months' notice, but are receiving some interest although the rates have reduced in the last year. The other £115K is in banks with instant retrieval or just postal notice and a little interest. No bank holds more than £85K so our reserves are protected under the Financial Services Compensation Scheme.

**APPROVED by the Parochial Church Council on 23 March 2021**

**and signed on its behalf by Revd Marcus Nelson**

**Signature:** *Marcus Nelson*

# St Mark's Gabalfa Parochial Church Council

## Independent Examiner's Report to the Parochial Church Council for the year ended 31st December 2020

I report on the Accounts of the Church for the year ended 31<sup>st</sup> December 2020, which are set out on pages numbered Finance – Pages 1-10.

### **Respective responsibilities of Trustees and Examiner:**

The Church's Trustees are responsible for the preparation of the Accounts. The Church's Trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed. It is my responsibility:

- to examine the accounts under Section 145 of the 2011 Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

### **Basis of Independent Examiner's report:**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the Charity and a comparison of the Accounts presented with those records. It also includes consideration of any unusual items or disclosures in the Accounts, and seeking explanations from you as Trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and no opinion is given as to whether the Accounts present a 'true and fair view', and the report is limited to those matters set out in the statement below.

### **Independent Examiner's statement:**

Since the gross income for the year exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act and that my qualification is as shown below.

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare Accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act have not been met; or

(2) to which, in my opinion, attention should be drawn to enable a proper understanding of the Accounts to be reached.

**Signature:** *SUSAN POWELL*

**Name & Address:** Mrs Susan Powell, 18 Thornbury Close, Rhiwbina, Cardiff, CF14 1UT

**Qualifications:** CPFA.

**Date:** 8<sup>th</sup> April 2021



# St Mark's Gabalfa Parochial Church Council - Charity No 1131555

## Balance Sheet as at 31st December 2020

	Notes	Unrestricted Funds 2020	Designated Funds 2020	Restricted Funds 2020	Total Funds 2020	Unrestricted Funds 2019	Designated Funds 2019	Restricted Funds 2019	Total Funds 2019
	Pages 8-10	£	£	£	£	£	£	£	£
<b>Current assets</b>									
Debtors	6	1,993	0	431	<b>2,424</b>	2,014	113	7,053	<b>9,180</b>
Cash and bank balances	7	30,006	125,607	40,294	<b>195,907</b>	47,979	77,328	32,314	<b>157,621</b>
		<b>31,999</b>	<b>125,607</b>	<b>40,725</b>	<b>198,331</b>	<b>49,993</b>	<b>77,441</b>	<b>39,367</b>	<b>166,801</b>
<b>Creditors falling due within one year</b>									
	8	1,523	900	557	<b>2,980</b>	3,240	834	42	<b>4,116</b>
		<b>1,523</b>	<b>900</b>	<b>557</b>	<b>2,980</b>	<b>3,240</b>	<b>834</b>	<b>42</b>	<b>4,116</b>
<b>Net current assets</b>		<b>30,476</b>	<b>124,707</b>	<b>40,168</b>	<b>195,351</b>	<b>46,753</b>	<b>76,607</b>	<b>39,325</b>	<b>162,685</b>
<b>TOTAL NET ASSETS</b>		<b>30,476</b>	<b>124,707</b>	<b>40,168</b>	<b>195,351</b>	<b>46,753</b>	<b>76,607</b>	<b>39,325</b>	<b>162,685</b>

### FUNDS

#### Capital funds

	2020	2019
	£	£
Permanent endowment	0	0
Expendable endowment	0	0

#### Income funds

Unrestricted	30,476	46,753
Unrestricted - designated	9 124,707	76,607
Restricted	10 40,168	39,325

#### TOTAL FUNDS

**195,351**

**162,685**

**NB** The Church building, its contents and the church grounds are vested in the Representative Body of the Church in Wales and do not form part of the assets of the parish.

**APPROVED** by the Parochial Church Council on **9th March 2021**

and signed on its behalf by (Name) Rev'd Marcus Nelson

(Signature)

(Name) Mrs Pauline Page (Treasurer)

(Signature)

The notes on pages headed Finance - Page 3 to 10 form part of this account

# St Mark's Gabalfa Parochial Church Council - Charity No 1131555

## Notes to the financial statements for the year ended 31st December 2020

### 1 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 note 1a below. The accruals basis of accounting has been adopted. The principal accounting policies are applied consistently

#### a 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.

Other freehold land and buildings are held in trust for the parish by either the Representative Body or the Llandaff Diocesan Board of Finance.

There is no freehold land or building not vested with the Representative Body of the Church in Wales. 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.

Investment assets are stated at mid-market values on the balance sheet date. The income from these assets is stated as revaluation to distinguish it from other income.

#### b Funds

**Endowment funds:** St Mark's Church has no endowment funds.

**Restricted funds:** represent donations or grants received for a specific object or invited by the PCC 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.

**Unrestricted funds:** are general funds which can be used for PCC ordinary purposes.

**Designated Funds:** are sums set aside out of general funds for specific designated purposes. They can be transferred back to unrestricted funds at any time.

#### c 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 PCC is legally entitled to the amounts due.

Investment income: Where the PCC 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.

# St Mark's Gabalfa Parochial Church Council - Charity No 1131555

## Notes to the financial statements for the year ended 31st December 2020 continued

### 1 Accounting policies continued

#### d 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 by the PCC.

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.

### 2 Paid employees

Gross wages and salaries

Employer's national insurance costs

Pension contribution costs

Total staff costs

Average number of employees in the year (FTE)

2020 £	2019 £
85,571	56,850
5,472	2,549
2,436	1,782
93,479	61,181
4	3

### 3 Payments to PCC members

Refund of expenditure paid to PCC trustees and close relatives, other than clergy

Number of PCC members and close relatives paid expenses

No PCC members were employed

1,155	6,197
8	12

### 4 Analysis of incoming resources

#### Voluntary income

##### a Planned giving

Envelopes

Gift direct

Standing orders - vouchers, bank

##### b Church collections

Cash Collections

Gift Aided Collections

Vouchers - CAF, Stewardship

##### c Donations

Donations gift aided

Donations non-gift aided

##### d For mission

Home missions

	Unrestricted £	Designated £	Restricted £	2020 £	Unrestricted £	Designated £	Restricted £	2019 £
<b>Voluntary income</b>								
<b>a Planned giving</b>								
Envelopes	3,959	0	0	3,959	5,297	0	0	5,297
Gift direct	132,945	0	0	132,945	116,708	0	0	116,708
Standing orders - vouchers, bank	17,183	0	0	17,183	16,435	0	270	16,705
	<b>154,087</b>	<b>0</b>	<b>0</b>	<b>154,087</b>	<b>138,440</b>	<b>0</b>	<b>270</b>	<b>138,710</b>
<b>b Church collections</b>								
Cash Collections	1,989	0	0	1,989	5,430	0	0	5,430
Gift Aided Collections	781	0	0	781	2,515	0	0	2,515
Vouchers - CAF, Stewardship	400	0	0	400	680	0	0	680
	<b>3,170</b>	<b>0</b>	<b>0</b>	<b>3,170</b>	<b>8,625</b>	<b>0</b>	<b>0</b>	<b>8,625</b>
<b>c Donations</b>								
Donations gift aided	2,514	0	11,258	13,772	2,352	330	0	2,682
Donations non-gift aided	2,236	0	955	3,191	2,444	0	235	2,679
	<b>4,750</b>	<b>0</b>	<b>12,213</b>	<b>16,963</b>	<b>4,796</b>	<b>330</b>	<b>235</b>	<b>5,361</b>
<b>d For mission</b>								
Home missions	0	0	0	0	0	0	51,843	51,843

# St Mark's Gabalfa Parochial Church Council - Charity No 1131555

## Notes to the financial statements for the year ended 31st December 2020 continued

### 4 Analysis of incoming resources continued

	Unrestricted £	Designated £	Restricted £	2020 £	Unrestricted £	Designated £	Restricted £	2019 £
<b>Voluntary income</b>								
<b>d For Mission continued</b>								
<b>Overseas missions</b>								
Christian Aid	0	0	1,480	1,480	0	0	873	873
CMS - Africa	0	0	205	205	0	0	97	97
CMS - South America	0	0	0	0	0	0	97	97
OMF	0	0	100	100	0	0	100	100
Pakistan - Gwyn Ratcliffe	0	0	0	0	0	0	1,950	1,950
TEAR Fund Harvest Appeal	0	0	170	170	0	0	171	171
	<b>0</b>	<b>0</b>	<b>1,955</b>	<b>1,955</b>	<b>0</b>	<b>0</b>	<b>3,288</b>	<b>3,288</b>
<b>Total for the worldwide church</b>	<b>0</b>	<b>0</b>	<b>1,955</b>	<b>1,955</b>	<b>0</b>	<b>0</b>	<b>55,131</b>	<b>55,131</b>
<b>e Tax refunds</b>								
Gift Aid tax	3,427	0	2,820	6,247	3,947	83	67	4,097
Gift Direct tax	32,699	0	0	32,699	28,930	0	0	28,930
Gift Aid tax on Small Donations	605	0	17	622	1,608	0	0	1,608
	<b>36,731</b>	<b>0</b>	<b>2,837</b>	<b>39,568</b>	<b>34,485</b>	<b>83</b>	<b>67</b>	<b>34,635</b>
<b>f Grants</b>								
Prickett charity	1,001	0	0	1,001	1,000	0	0	1,000
Diocesan Grant re Covid	17,330	0	0	17,330	0	0	0	0
Diocesan Mission Fund Grants	0	0	3,333	3,333	0	0	16,850	16,850
FareShare Grant	0	0	4,000	4,000	0	0	0	0
Listed Places of Worship - VAT	373	0	0	373	667	1,474	8,072	10,213
Wales Leadership Forum - Covid	250	0	0	250	0	0	0	0
St Teilo's Trust Grants	0	0	0	0	0	0	4,500	4,500
	<b>18,954</b>	<b>0</b>	<b>7,333</b>	<b>26,287</b>	<b>1,667</b>	<b>1,474</b>	<b>29,422</b>	<b>32,563</b>
<b>Generated income</b>								
<b>g Money raising</b>								
Goods sold to support mission partners	0	0	30	30	0	0	61	61
	<b>0</b>	<b>0</b>	<b>30</b>	<b>30</b>	<b>0</b>	<b>0</b>	<b>61</b>	<b>61</b>
<b>h Hall/property</b>								
Building usage	525	0	0	525	2,470	0	0	2,470
Rent - 27 Pen y Bryn Road	1,444	0	0	1,444	0	0	0	0
Vicarage gas	249	0	0	249	195	0	0	195
Use of photocopier	85	0	0	85	135	0	0	135
	<b>2,303</b>	<b>0</b>	<b>0</b>	<b>2,303</b>	<b>2,800</b>	<b>0</b>	<b>0</b>	<b>2,800</b>
<b>i Events/Activities</b>								
Youth weekend away	0	0	0	0	0	0	1,908	1,908
Adult Events	0	0	125	125	150	0	0	150
ABCs	73	0	0	73	336	0	0	336
Community Café	263	0	0	263	1,186	0	0	1,186
	<b>336</b>	<b>0</b>	<b>125</b>	<b>461</b>	<b>1,672</b>	<b>0</b>	<b>1,908</b>	<b>3,580</b>
<b>j Other incoming resources</b>								
HMRC National Insurance Refund	5,042	0	0	5,042	2,549	0	0	2,549
HMRC Furlough	0	0	2,567	2,567	0	0	0	0
HMRC Maternity Pay	0	0	0	0	0	0	7,490	7,490
St Philip's Church - Parish Share	0	5,667	0	5,667	0	5,688	0	5,688
	<b>5,042</b>	<b>5,667</b>	<b>2,567</b>	<b>13,276</b>	<b>2,549</b>	<b>5,688</b>	<b>7,490</b>	<b>15,727</b>

# St Mark's Gabalfa Parochial Church Council - Charity No 1131555

## Notes to the financial statements for the year ended 31st December 2020 continued

### 5 Analysis of resources expended

<b>Charitable activities</b>								
	Unrestricted	Designated	Restricted	2020	Unrestricted	Designated	Restricted	2019
	£	£	£	£	£	£	£	£
<b>Support of ministry</b>								
<b>a Parochial expenses of clergy</b>								
Clergy travel expenses	587	0	105	<b>692</b>	1,057	0	0	<b>1,057</b>
Clergy other expenses	1,595	0	0	<b>1,595</b>	2,297	0	0	<b>2,297</b>
	<b>2,182</b>	<b>0</b>	<b>105</b>	<b>2,287</b>	<b>3,354</b>	<b>0</b>	<b>0</b>	<b>3,354</b>
<b>Parish activities</b>								
<b>b Maintenance of services</b>								
Hire of Heath Citizens' hall	810	0	0	<b>810</b>	1,208	0	0	<b>1,208</b>
Speakers' expenses	255	0	0	<b>255</b>	370	0	0	<b>370</b>
Worship requisites	425	0	0	<b>425</b>	504	0	0	<b>504</b>
Musical instruments	180	0	0	<b>180</b>	476	0	0	<b>476</b>
Sound & projection	1,037	0	0	<b>1,037</b>	1,126	535	0	<b>1,661</b>
	<b>2,707</b>	<b>0</b>	<b>0</b>	<b>2,707</b>	<b>3,684</b>	<b>535</b>	<b>0</b>	<b>4,219</b>
<b>c General parish expenses</b>								
Admin/Comm. - salaries & on costs	15,038	0	0	<b>15,038</b>	19,918	0	0	<b>19,918</b>
Stat., copying & office materials	2,347	0	0	<b>2,347</b>	1,652	0	0	<b>1,652</b>
Computers	899	0	754	<b>1,653</b>	1,130	0	0	<b>1,130</b>
Office telephone & internet	492	0	0	<b>492</b>	467	0	0	<b>467</b>
Training courses	180	0	0	<b>180</b>	20	0	0	<b>20</b>
Gifts	25	0	0	<b>25</b>	385	0	0	<b>385</b>
Membership subscriptions	200	0	0	<b>200</b>	200	0	0	<b>200</b>
Independent examination	60	0	0	<b>60</b>	60	0	0	<b>60</b>
Staff appointment costs	0	0	0	<b>0</b>	239	0	0	<b>239</b>
Bank Charges	120	0	0	<b>120</b>	140	0	0	<b>140</b>
PCC meeting costs	0	0	0	<b>0</b>	100	0	0	<b>100</b>
	<b>19,361</b>	<b>0</b>	<b>754</b>	<b>20,115</b>	<b>24,311</b>	<b>0</b>	<b>0</b>	<b>24,311</b>
<b>Church property</b>								
<b>d Maintenance of churches</b>								
Insurance	1,178	0	0	<b>1,178</b>	1,147	0	0	<b>1,147</b>
Electricity	2,317	0	0	<b>2,317</b>	2,575	0	0	<b>2,575</b>
Gas	3,319	0	0	<b>3,319</b>	4,337	0	0	<b>4,337</b>
Church - building fabric	0	0	0	<b>0</b>	264	0	0	<b>264</b>
Church - building services	1,498	0	0	<b>1,498</b>	1,947	0	0	<b>1,947</b>
Church equip. - reps & renewals	637	0	0	<b>637</b>	529	0	0	<b>529</b>
Cleaner - salary	3,432	0	1,005	<b>4,437</b>	4,212	0	0	<b>4,212</b>
Cleaning materials	479	0	0	<b>479</b>	400	0	0	<b>400</b>
	<b>12,860</b>	<b>0</b>	<b>1,005</b>	<b>13,865</b>	<b>15,411</b>	<b>0</b>	<b>0</b>	<b>15,411</b>
<b>e Maintenance of other property</b>								
Hall etc. - building fabric	0	0	0	<b>0</b>	147	0	0	<b>147</b>
Hall etc. - building services	647	0	0	<b>647</b>	1,196	0	0	<b>1,196</b>
Hall etc. equip. - reps & renewals	113	0	35	<b>148</b>	409	150	0	<b>559</b>
Grounds	547	0	0	<b>547</b>	664	0	0	<b>664</b>
27 Pen y Bryn Road	1,364	0	0	<b>1,364</b>	539	0	0	<b>539</b>
	<b>2,671</b>	<b>0</b>	<b>35</b>	<b>2,706</b>	<b>2,955</b>	<b>150</b>	<b>0</b>	<b>3,105</b>

# St Mark's Gabalfa Parochial Church Council - Charity No 1131555

## Notes to the financial statements for the year ended 31st December 2020 continued

### 5 Analysis of resources expended continued

#### Charitable activities

Unrestricted	Designated	Restricted	2020	Unrestricted	Designated	Restricted	2019
£	£	£	£	£	£	£	£

#### f Exceptional expenditure

Refurbishing Youth Lounge	0	1,380	18	<b>1,398</b>	0	1,986	243	<b>2,229</b>
Battery operated mower	969	0	0	<b>969</b>	0	0	0	<b>0</b>
Preliminary plans - Hall improvement	0	900	0	<b>900</b>	0	0	0	<b>0</b>
Lobby Screen Electrics	0	85	0	<b>85</b>	0	699	0	<b>699</b>
Reordering contract & fees	0	0	0	<b>0</b>	0	0	55,263	<b>55,263</b>
Other Building Costs	0	0	0	<b>0</b>	0	6,830	0	<b>6,830</b>
Other Fittings and equipment	0	0	0	<b>0</b>	0	5,228	0	<b>5,228</b>
Website and logo	0	0	0	<b>0</b>	0	1,314	0	<b>1,314</b>
	<b>969</b>	<b>2,365</b>	<b>18</b>	<b>3,352</b>	<b>0</b>	<b>16,057</b>	<b>55,506</b>	<b>71,563</b>

#### Grants & financial support

#### g Parish

Regular children's work	314	0	0	<b>314</b>	484	0	0	<b>484</b>
Regular youth work	245	0	0	<b>245</b>	41	0	0	<b>41</b>
Children & Youth - Salaries & on costs	53,376	0	3,002	<b>56,378</b>	23,149	0	8,990	<b>32,139</b>
Children & Youth Pastors' Expenses	293	0	0	<b>293</b>	130	0	0	<b>130</b>
Project Pastor's Salary & On costs	0	0	12,182	<b>12,182</b>	0	0	0	<b>0</b>
Project Pastor's Expenses	0	0	98	<b>98</b>	0	0	0	<b>0</b>
Hiraeth Pastor's Salary & on costs	1,376	0	4,068	<b>5,444</b>	2,538	0	2,500	<b>5,038</b>
Hiraeth Pastor's Expenses	60	0	0	<b>60</b>	21	0	0	<b>21</b>
Hiraeth Expenses	141	0	0	<b>141</b>	303	0	0	<b>303</b>
Youth Weekend Away	0	0	0	<b>0</b>	1,475	0	2,344	<b>3,819</b>
Adult events	216	0	125	<b>341</b>	1,012	0	0	<b>1,012</b>
Pastoral Care (FareShare)	114	0	993	<b>1,107</b>	0	0	0	<b>0</b>
Outreach publicity	503	0	99	<b>602</b>	638	0	0	<b>638</b>
Adult evangelism	45	0	0	<b>45</b>	228	0	0	<b>228</b>
Children's evangelism	650	0	0	<b>650</b>	1,330	90	0	<b>1,420</b>
Worship Well	32	0	23	<b>55</b>	140	0	130	<b>270</b>
ABC's	9	0	0	<b>9</b>	109	0	0	<b>109</b>
Community Café	53	0	0	<b>53</b>	482	0	0	<b>482</b>
Christians Against Poverty	0	0	1,940	<b>1,940</b>	0	0	0	<b>0</b>
	<b>57,427</b>	<b>0</b>	<b>22,530</b>	<b>79,957</b>	<b>32,080</b>	<b>90</b>	<b>13,964</b>	<b>46,134</b>

#### h Home Mission

Archbishop's fund for children	100	0	0	<b>100</b>	100	0	0	<b>100</b>
Books Plus Building Fund	500	0	0	<b>500</b>	300	0	0	<b>300</b>
Cardiff Asian Christian Outreach	2,000	0	0	<b>2,000</b>	1,200	0	0	<b>1,200</b>
Cardiff Food Bank	500	0	0	<b>500</b>	500	0	365	<b>865</b>
Christians Against Poverty UK	1,605	0	0	<b>1,605</b>	350	0	0	<b>350</b>
Christians Against Torture	250	0	0	<b>250</b>	250	0	0	<b>250</b>
Christmas - the Story	100	0	0	<b>100</b>	200	0	0	<b>200</b>
Church in Wales Centenary Fund	1,000	0	0	<b>1,000</b>	0	0	0	<b>0</b>
Concern Cymru	500	0	0	<b>500</b>	250	0	0	<b>250</b>
Home4U Cardiff	1,000	0	0	<b>1,000</b>	300	0	0	<b>300</b>
Mission Partners' Christmas Gifts	200	0	0	<b>200</b>	500	0	0	<b>500</b>
Mothers Union Caravan	200	0	0	<b>200</b>	0	0	0	<b>0</b>
Rainbow of Hope - Paradise Run	500	0	0	<b>500</b>	0	0	0	<b>0</b>
Salvation Army Wales	500	0	0	<b>500</b>	250	0	189	<b>439</b>
Scripture Union	500	0	0	<b>500</b>	250	0	0	<b>250</b>
UCCF - Cardiff Universities	500	0	0	<b>500</b>	250	0	0	<b>250</b>
St Philip's Roof Repair Fund	0	0	0	<b>0</b>	0	0	50,500	<b>50,500</b>
Other	0	0	0	<b>0</b>	300	0	789	<b>1,089</b>
	<b>9,955</b>	<b>0</b>	<b>0</b>	<b>9,955</b>	<b>5,000</b>	<b>0</b>	<b>51,843</b>	<b>56,843</b>

# St Mark's Gabalfa Parochial Church Council - Charity No 1131555

## Notes to the financial statements for the year ended 31st December 2020 continued

### 5 Analysis of resources expended continued

#### Charitable activities

#### Grants & financial support

#### i World Mission

Amigos Uganda Appeal

Bible Society

Christian Aid

CMS - Africa

CMS - South America

Langham Preaching

Mission partners' Christmas Gifts

Mothers Union Overseas Appeal

Open Doors

OMF

South Asian Concern (Indian Mission)

TEAR Fund

Tindale's Support

World Vision

28 Too Many

Other

Unrestricted	Designated	Restricted	2020
£	£	£	£
1,500	0	0	<b>1,500</b>
500	0	0	<b>500</b>
0	0	1,480	<b>1,480</b>
3,000	0	205	<b>3,205</b>
1,500	0	0	<b>1,500</b>
500	0	0	<b>500</b>
100	0	0	<b>100</b>
500	0	0	<b>500</b>
700	0	0	<b>700</b>
500	0	100	<b>600</b>
500	0	0	<b>500</b>
3,250	0	170	<b>3,420</b>
500	0	0	<b>500</b>
1,000	0	0	<b>1,000</b>
650	0	30	<b>680</b>
0	0	0	<b>0</b>
<b>14,700</b>	<b>0</b>	<b>1,985</b>	<b>16,685</b>

Unrestricted	Designated	Restricted	2019
£	£	£	£
526	0	0	<b>526</b>
300	0	0	<b>300</b>
0	0	873	<b>873</b>
3,000	0	97	<b>3,097</b>
3,000	0	97	<b>3,097</b>
250	0	0	<b>250</b>
200	0	0	<b>200</b>
0	0	0	<b>0</b>
500	0	0	<b>500</b>
1,250	0	100	<b>1,350</b>
350	0	0	<b>350</b>
3,000	0	171	<b>3,171</b>
1,750	0	0	<b>1,750</b>
0	0	0	<b>0</b>
0	0	61	<b>61</b>
500	0	1,950	<b>2,450</b>
<b>14,626</b>	<b>0</b>	<b>3,349</b>	<b>17,975</b>

#### j Fund Transfers

To Critical repair fund

To Contingency fund

Grant for St Philip's Parish Share

-5,000	5,000	0	0
-45,000	45,000	0	0
-3,180	3,180	0	0
<b>-53,180</b>	<b>53,180</b>	<b>0</b>	<b>0</b>

-5,000	5,000	0	0
0	0	0	0
-4,080	4,080	0	0
<b>-9,080</b>	<b>9,080</b>	<b>0</b>	<b>0</b>

#### Current assets

#### 6 Debtors

Sundry debtors

Prepayments

597	0	431	<b>1,028</b>
1,396	0	0	<b>1,396</b>
<b>1,993</b>	<b>0</b>	<b>431</b>	<b>2,424</b>

1,351	113	7,053	<b>8,517</b>
663	0	0	<b>663</b>
<b>2,014</b>	<b>113</b>	<b>7,053</b>	<b>9,180</b>

#### 7 Cash and bank balances

CAF cash current account

CAF cash card account

CAF gold deposit account

Virgin money account

Shawbrook account

Hodge bank account

14,148	778	5,659	<b>20,585</b>
447	0	0	<b>447</b>
1,056	27,970	0	<b>29,026</b>
1,915	43,192	21,467	<b>66,574</b>
12,440	0	13,168	<b>25,608</b>
0	53,667	0	<b>53,667</b>
<b>30,006</b>	<b>125,607</b>	<b>40,294</b>	<b>195,907</b>

5,855	654	832	<b>7,341</b>
380	0	0	<b>380</b>
1,551	13,271	5,505	<b>20,327</b>
29,777	15,117	14,302	<b>59,196</b>
10,416	0	11,675	<b>22,091</b>
0	48,286	0	<b>48,286</b>
<b>47,979</b>	<b>77,328</b>	<b>32,314</b>	<b>157,621</b>

#### 8 Creditors falling due within one year

Sundry creditors

Payroll liabilities

1,151	900	74	<b>2,125</b>
372	0	483	<b>855</b>
<b>1,523</b>	<b>900</b>	<b>557</b>	<b>2,980</b>

2,610	834	42	<b>3,486</b>
630	0	0	<b>630</b>
<b>3,240</b>	<b>834</b>	<b>42</b>	<b>4,116</b>

# St Mark's Gabalfa Parochial Church Council - Charity No 1131555

## Notes to the financial statements for the year ended 31st December 2020 continued

### 9 Designated funds

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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#### Contingency fund

Opening balance	15,117		
Interest received	75		
Transfer from unrestricted funds	45,000		
	<b>15,117</b>	<b>45,075</b>	<b>0</b>
			<b>60,192</b>

#### Critical Repair

Opening balance	48,286		
Interest received	380		
Transfer from unrestricted funds	5,000		
	<b>48,286</b>	<b>5,380</b>	<b>0</b>
			<b>53,666</b>

#### Legacies

Opening balance	7,334		
Interest received	7		
	<b>7,334</b>	<b>7</b>	<b>0</b>
			<b>7,341</b>

#### Geoff Clark memorial

Opening balance	5,007		
Interest received	3		
Youth lounge flooring		1,380	
Preliminary Plans for Hall Redevelopment.		900	
	<b>5,007</b>	<b>3</b>	<b>2,280</b>
			<b>2,730</b>

#### Parish Weekend

<b>654</b>	<b>0</b>	<b>0</b>	<b>654</b>
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#### Memorial Donations

Opening balance	209		
Purchases approved by PCC		85	
	<b>209</b>	<b>0</b>	<b>85</b>
			<b>124</b>

#### St Philip's Parish Share

St Philip's contribution	5,667		
Grant transferred from unrestricted funds	3,180		
St Philip's portion of Parish Share		8,847	
	<b>0</b>	<b>8,847</b>	<b>8,847</b>
			<b>0</b>

#### Total designated funds

<b>76,607</b>	<b>59,312</b>	<b>11,212</b>	<b>124,707</b>
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### 10 Restricted funds

#### Building Redevelopment

For roof repair and redevelopment of the building

Opening Balance	21,355		
Interest received	112		
	<b>21,355</b>	<b>112</b>	<b>0</b>
			<b>21,467</b>

#### Christians Against Poverty Grant

Opening Balance	9,670		
Interest received on grant held	77		
CAP monthly contribution (from Sept)		1,200	
CAP equipment (50% of cost)		740	
	<b>9,670</b>	<b>77</b>	<b>1,940</b>
			<b>7,807</b>

#### Total Restricted Funds carried forward

<b>31,025</b>	<b>189</b>	<b>1,940</b>	<b>29,274</b>
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## St Mark's Gabalfa Parochial Church Council - Charity No 1131555

### Notes to the financial statements for the year ended 31st December 2020 continued

#### 10 Restricted funds

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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<b>Total Restricted Funds carried forward</b>	<b>31,025</b>	<b>189</b>	<b>1,940</b>	<b>29,274</b>
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#### Community Projects - Fare Share

Money donated and granted for support of those in need due to Covid 19

Donations from Church Members	1,290			
Gift Aid & GADSD Tax	226			
Grant via Citizens Church	4,000			
Food Supplies Purchased		993		
Other Costs - equipment and mileage		239		
	<b>0</b>	<b>5,516</b>	<b>1,232</b>	<b>4,284</b>

#### Hiraeth Grants

Opening Balance	2,503			
Grant for Hiraeth from Diocese		3,333		
Interest received on grant held		9		
Salary from grants			2,505	
	<b>2,503</b>	<b>3,342</b>	<b>2,505</b>	<b>3,340</b>

#### Telling the Joyful Story Grant

Opening Balance	2,005			
Interest received on grant held		16		
	<b>2,005</b>	<b>16</b>	<b>0</b>	<b>2,021</b>

#### Earmarked Donations

Opening Balance (Worship Well)	105			
Donation for IT		603		
Gift Aid Tax		151		
Donation for Adult Evangelism		500		
Staycation offering & contrib. to speaker's fee		125	125	
Computer and IT purchases			754	
Purchases of equipment for Worship Well			23	
	<b>105</b>	<b>1,379</b>	<b>902</b>	<b>582</b>

#### Youth Lounge Fund

Money raised by the youth to upgrade the youth lounge

Opening Balance	551			
Paint for youth lounge			18	
	<b>551</b>	<b>0</b>	<b>18</b>	<b>533</b>

#### Mrs Thomas' legacy

This was an endowment fund held by the RB given to buy an annual prize for the child who best memorised Scripture. The fund was closed and the proceeds remitted to us. It must be used for that intended purpose.

	<b>134</b>	<b>0</b>	<b>0</b>	<b>134</b>
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#### Children & youth work

Grants for children & youth pastors' salaries.

Opening Balance	3,002			
Interest received on grant held		1		
Salaries from grants			3,003	
	<b>3,002</b>	<b>1</b>	<b>3,003</b>	<b>0</b>

#### Project Pastor

Gift Aided Donation for Project Pastor's salary and on-costs (mid July to December)

Monthly Donations		9,820		
Gift Aid Tax		2,460		
Project Pastor's Salary and other costs			12,280	
	<b>0</b>	<b>12,280</b>	<b>12,280</b>	<b>0</b>

#### HMRC - Furlough Receipts

HMRC furlough pay for Hiraeth Pastor and Cleaner

Received from HMRC	0	2,567	2,567	
	<b>0</b>	<b>2,567</b>	<b>2,567</b>	<b>0</b>

#### Mission

Money collected for specific mission purposes, and used for those purposes. Individual mission giving included in the notes on pages 7&8

Donations		1,985		
Various mission agencies			1,985	
	<b>0</b>	<b>1,985</b>	<b>1,985</b>	<b>0</b>

<b>Total restricted funds</b>	<b>39,325</b>	<b>27,275</b>	<b>26,432</b>	<b>40,168</b>
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