

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 1st 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>	<i>term ended or</i> <u><i>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.

Church officers not on PCC

Rosemary Aldis
Gill Dallow-Waters
Jennie Tarr
Cath Hitchin
Bronwen Watkins
Abraham Debbarma

appointed

term ended or resigned

March 2020
December 2020
July 2020

Honorary Associate Minister
Honorary Associate Minister
Administrator
Communications Officer
Children and Families Pastor
Children and Young Adults
Pastor
Youth Pastor
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 contract 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 31st 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: 8th April 2021

St Mark's Gabalfa Parochial Church Council - Charity No 1131555

Statement of Financial Activities

for the year ended 31st December 2020

	Notes	Unrest- ricted Funds 2020	Desig- nated Funds 2020	Rest- ricted Funds 2020	Total Funds 2020	Unrest- ricted Funds 2019	Desig- nated Funds 2019	Rest- ricted Funds 2019	Total Funds 2019
	Pages 4-8	£	£	£	£	£	£	£	£
Incoming resources									
Voluntary income									
Planned giving	4a	154,087	0	0	154,087	138,440	0	270	138,710
Church collections	4b	3,170	0	0	3,170	8,625	0	0	8,625
Donations	4c	4,750	0	12,213	16,963	4,796	330	235	5,361
For mission	4d	0	0	1,955	1,955	0	0	55,131	55,131
Tax refunds	4e	36,731	0	2,837	39,568	34,485	83	67	34,635
Legacies		0	0	0	0	0	5,004	0	5,004
Grants	4f	18,954	0	7,333	26,287	1,667	1,474	29,422	32,563
Generated income									
Money raising	4g	0	0	30	30	0	0	61	61
Hall/property	4h	2,303	0	0	2,303	2,800	0	0	2,800
Events & activities	4i	336	0	125	461	1,672	0	1,908	3,580
Fees		108	0	0	108	873	0	0	873
Investment income									
Bank Interest		227	465	215	907	162	492	498	1,152
Other incoming resources									
Other Income	4j	5,042	5,667	2,567	13,276	2,549	5,688	7,490	15,727
Total incoming resources		225,708	6,132	27,275	259,115	196,069	13,071	95,082	304,222
Resources expended									
Charitable activities									
Support of ministry									
Parish share		65,973	8,847	0	74,820	68,466	9,768	0	78,234
Parochial expenses of clerics	5a	2,182	0	105	2,287	3,354	0	0	3,354
Parish activities									
Maintenance of services	5b	2,707	0	0	2,707	3,684	535	0	4,219
General parish expenses	5c	19,361	0	754	20,115	24,311	0	0	24,311
Church property									
Maintenance of churches	5d	12,860	0	1,005	13,865	15,411	0	0	15,411
Maintenance of other property	5e	2,671	0	35	2,706	2,955	150	0	3,105
Exceptional expenditure	5f	969	2,365	18	3,352	0	16,057	55,506	71,563
Grants & financial support									
Parish	5g	57,427	0	22,530	79,957	32,080	90	13,964	46,134
Home mission	5h	9,955	0	0	9,955	5,000	0	51,843	56,843
World mission	5i	14,700	0	1,985	16,685	14,626	0	3,349	17,975
Costs of generating funds									
Cost of money raising		0	0	0	0	0	0	0	0
Total resources expended		188,805	11,212	26,432	226,449	169,887	26,600	124,662	321,149
Net incoming resources before transfers and other recognised gains and losses		36,903	-5,080	843	32,666	26,182	-13,529	-29,580	-16,927
Transfers between funds	5j	-53,180	53,180	0	0	-9,080	9,080	0	0
Net movement in funds		-16,277	48,100	843	32,666	17,102	-4,449	-29,580	-16,927
Total funds b/f @ 1 Jan 2020		46,753	76,607	39,325	162,685	29,651	81,056	68,905	179,612
Total funds c/f @ 31 Dec 2020		30,476	124,707	40,168	195,351	46,753	76,607	39,325	162,685

St Mark's Gabalfa Parochial Church Council - Charity No 1131555

Balance Sheet as at 31st December 2020

	Notes	Unrest- ricted Funds 2020	Desig- nated Funds 2020	Restricted Funds 2020	Total Funds 2020	Unrest- ricted Funds 2019	Desig- nated Funds 2019	Rest- ricted Funds 2019	Total Funds 2019
	Pages 8-10	£	£	£	£	£	£	£	£
Current assets									
Debtors	6	1,993	0	431	2,424	2,014	113	7,053	9,180
Cash and bank balances	7	30,006	125,607	40,294	195,907	47,979	77,328	32,314	157,621
		31,999	125,607	40,725	198,331	49,993	77,441	39,367	166,801
Creditors falling due within one year									
	8	1,523	900	557	2,980	3,240	834	42	4,116
		1,523	900	557	2,980	3,240	834	42	4,116
Net current assets		30,476	124,707	40,168	195,351	46,753	76,607	39,325	162,685
TOTAL NET ASSETS		30,476	124,707	40,168	195,351	46,753	76,607	39,325	162,685

FUNDS

Capital funds

Permanent endowment	2020	£	0
Expendable endowment			0

Income funds

Unrestricted		30,476
Unrestricted - designated	9	124,707
Restricted	10	40,168

TOTAL FUNDS

195,351

2019	£
0	
0	
46,753	
76,607	
39,325	
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

Unrestricted £	Designated £	Restricted £	2020 £
3,959	0	0	3,959
132,945	0	0	132,945
17,183	0	0	17,183
154,087	0	0	154,087

Unrestricted £	Designated £	Restricted £	2019 £
5,297	0	0	5,297
116,708	0	0	116,708
16,435	0	270	16,705
138,440	0	270	138,710

b Church collections

Cash Collections

Gift Aided Collections

Vouchers - CAF, Stewardship

1,989	0	0	1,989
781	0	0	781
400	0	0	400
3,170	0	0	3,170

5,430	0	0	5,430
2,515	0	0	2,515
680	0	0	680
8,625	0	0	8,625

c Donations

Donations gift aided

Donations non-gift aided

2,514	0	11,258	13,772
2,236	0	955	3,191
4,750	0	12,213	16,963

2,352	330	0	2,682
2,444	0	235	2,679
4,796	330	235	5,361

d For mission

Home missions

0	0	0	0
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0	0	51,843	51,843
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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

4 Analysis of incoming resources continued

	Unrestricted £	Designated £	Restricted £	2020 £	Unrestricted £	Designated £	Restricted £	2019 £
Voluntary income								
d For Mission continued								
Overseas missions								
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
	0	0	1,955	1,955	0	0	3,288	3,288
Total for the worldwide church	0	0	1,955	1,955	0	0	55,131	55,131
e Tax refunds								
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
	36,731	0	2,837	39,568	34,485	83	67	34,635
f Grants								
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
	18,954	0	7,333	26,287	1,667	1,474	29,422	32,563
Generated income								
g Money raising								
Goods sold to support mission partners	0	0	30	30	0	0	61	61
	0	0	30	30	0	0	61	61
h Hall/property								
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
	2,303	0	0	2,303	2,800	0	0	2,800
i Events/Activities								
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
	336	0	125	461	1,672	0	1,908	3,580
j Other incoming resources								
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
	5,042	5,667	2,567	13,276	2,549	5,688	7,490	15,727

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

Charitable activities									
Support of ministry									
	Unrestricted	Designated	Restricted	2020		Unrestricted	Designated	Restricted	2019
	£	£	£	£		£	£	£	£
a Parochial expenses of clergy									
Clergy travel expenses	587	0	105	692		1,057	0	0	1,057
Clergy other expenses	1,595	0	0	1,595		2,297	0	0	2,297
	2,182	0	105	2,287		3,354	0	0	3,354
Parish activities									
b Maintenance of services									
Hire of Heath Citizens' hall	810	0	0	810		1,208	0	0	1,208
Speakers' expenses	255	0	0	255		370	0	0	370
Worship requisites	425	0	0	425		504	0	0	504
Musical instruments	180	0	0	180		476	0	0	476
Sound & projection	1,037	0	0	1,037		1,126	535	0	1,661
	2,707	0	0	2,707		3,684	535	0	4,219
c General parish expenses									
Admin/Comm. - salaries & on costs	15,038	0	0	15,038		19,918	0	0	19,918
Stat., copying & office materials	2,347	0	0	2,347		1,652	0	0	1,652
Computers	899	0	754	1,653		1,130	0	0	1,130
Office telephone & internet	492	0	0	492		467	0	0	467
Training courses	180	0	0	180		20	0	0	20
Gifts	25	0	0	25		385	0	0	385
Membership subscriptions	200	0	0	200		200	0	0	200
Independent examination	60	0	0	60		60	0	0	60
Staff appointment costs	0	0	0	0		239	0	0	239
Bank Charges	120	0	0	120		140	0	0	140
PCC meeting costs	0	0	0	0		100	0	0	100
	19,361	0	754	20,115		24,311	0	0	24,311
Church property									
d Maintenance of churches									
Insurance	1,178	0	0	1,178		1,147	0	0	1,147
Electricity	2,317	0	0	2,317		2,575	0	0	2,575
Gas	3,319	0	0	3,319		4,337	0	0	4,337
Church - building fabric	0	0	0	0		264	0	0	264
Church - building services	1,498	0	0	1,498		1,947	0	0	1,947
Church equip. - reps & renewals	637	0	0	637		529	0	0	529
Cleaner - salary	3,432	0	1,005	4,437		4,212	0	0	4,212
Cleaning materials	479	0	0	479		400	0	0	400
	12,860	0	1,005	13,865		15,411	0	0	15,411
e Maintenance of other property									
Hall etc. - building fabric	0	0	0	0		147	0	0	147
Hall etc. - building services	647	0	0	647		1,196	0	0	1,196
Hall etc. equip. - reps & renewals	113	0	35	148		409	150	0	559
Grounds	547	0	0	547		664	0	0	664
27 Pen y Bryn Road	1,364	0	0	1,364		539	0	0	539
	2,671	0	35	2,706		2,955	150	0	3,105

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	1,398	0	1,986	243	2,229
Battery operated mower	969	0	0	969	0	0	0	0
Preliminary plans - Hall improvement	0	900	0	900	0	0	0	0
Lobby Screen Electrics	0	85	0	85	0	699	0	699
Reordering contract & fees	0	0	0	0	0	0	55,263	55,263
Other Building Costs	0	0	0	0	0	6,830	0	6,830
Other Fittings and equipment	0	0	0	0	0	5,228	0	5,228
Website and logo	0	0	0	0	0	1,314	0	1,314
	969	2,365	18	3,352	0	16,057	55,506	71,563

Grants & financial support

g Parish

Regular children's work	314	0	0	314	484	0	0	484
Regular youth work	245	0	0	245	41	0	0	41
Children & Youth - Salaries & on costs	53,376	0	3,002	56,378	23,149	0	8,990	32,139
Children & Youth Pastors' Expenses	293	0	0	293	130	0	0	130
Project Pastor's Salary & On costs	0	0	12,182	12,182	0	0	0	0
Project Pastor's Expenses	0	0	98	98	0	0	0	0
Hiraeth Pastor's Salary & on costs	1,376	0	4,068	5,444	2,538	0	2,500	5,038
Hiraeth Pastor's Expenses	60	0	0	60	21	0	0	21
Hiraeth Expenses	141	0	0	141	303	0	0	303
Youth Weekend Away	0	0	0	0	1,475	0	2,344	3,819
Adult events	216	0	125	341	1,012	0	0	1,012
Pastoral Care (FareShare)	114	0	993	1,107	0	0	0	0
Outreach publicity	503	0	99	602	638	0	0	638
Adult evangelism	45	0	0	45	228	0	0	228
Children's evangelism	650	0	0	650	1,330	90	0	1,420
Worship Well	32	0	23	55	140	0	130	270
ABC's	9	0	0	9	109	0	0	109
Community Café	53	0	0	53	482	0	0	482
Christians Against Poverty	0	0	1,940	1,940	0	0	0	0
	57,427	0	22,530	79,957	32,080	90	13,964	46,134

h Home Mission

Archbishop's fund for children	100	0	0	100	100	0	0	100
Books Plus Building Fund	500	0	0	500	300	0	0	300
Cardiff Asian Christian Outreach	2,000	0	0	2,000	1,200	0	0	1,200
Cardiff Food Bank	500	0	0	500	500	0	365	865
Christians Against Poverty UK	1,605	0	0	1,605	350	0	0	350
Christians Against Torture	250	0	0	250	250	0	0	250
Christmas - the Story	100	0	0	100	200	0	0	200
Church in Wales Centenary Fund	1,000	0	0	1,000	0	0	0	0
Concern Cymru	500	0	0	500	250	0	0	250
Home4U Cardiff	1,000	0	0	1,000	300	0	0	300
Mission Partners' Christmas Gifts	200	0	0	200	500	0	0	500
Mothers Union Caravan	200	0	0	200	0	0	0	0
Rainbow of Hope - Paradise Run	500	0	0	500	0	0	0	0
Salvation Army Wales	500	0	0	500	250	0	189	439
Scripture Union	500	0	0	500	250	0	0	250
UCCF - Cardiff Universities	500	0	0	500	250	0	0	250
St Philip's Roof Repair Fund	0	0	0	0	0	0	50,500	50,500
Other	0	0	0	0	300	0	789	1,089
	9,955	0	0	9,955	5,000	0	51,843	56,843

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	1,500
500	0	0	500
0	0	1,480	1,480
3,000	0	205	3,205
1,500	0	0	1,500
500	0	0	500
100	0	0	100
500	0	0	500
700	0	0	700
500	0	100	600
500	0	0	500
3,250	0	170	3,420
500	0	0	500
1,000	0	0	1,000
650	0	30	680
0	0	0	0
14,700	0	1,985	16,685

Unrestricted	Designated	Restricted	2019
£	£	£	£
526	0	0	526
300	0	0	300
0	0	873	873
3,000	0	97	3,097
3,000	0	97	3,097
250	0	0	250
200	0	0	200
0	0	0	0
500	0	0	500
1,250	0	100	1,350
350	0	0	350
3,000	0	171	3,171
1,750	0	0	1,750
0	0	0	0
0	0	61	61
500	0	1,950	2,450
14,626	0	3,349	17,975

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
-53,180	53,180	0	0

-5,000	5,000	0	0
0	0	0	0
-4,080	4,080	0	0
-9,080	9,080	0	0

Current assets

6 Debtors

Sundry debtors

Prepayments

597	0	431	1,028
1,396	0	0	1,396
1,993	0	431	2,424

1,351	113	7,053	8,517
663	0	0	663
2,014	113	7,053	9,180

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	20,585
447	0	0	447
1,056	27,970	0	29,026
1,915	43,192	21,467	66,574
12,440	0	13,168	25,608
0	53,667	0	53,667
30,006	125,607	40,294	195,907

5,855	654	832	7,341
380	0	0	380
1,551	13,271	5,505	20,327
29,777	15,117	14,302	59,196
10,416	0	11,675	22,091
0	48,286	0	48,286
47,979	77,328	32,314	157,621

8 Creditors falling due within one year

Sundry creditors

Payroll liabilities

1,151	900	74	2,125
372	0	483	855
1,523	900	557	2,980

2,610	834	42	3,486
630	0	0	630
3,240	834	42	4,116

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

Contingency fund

Opening balance
Interest received
Transfer from unrestricted funds

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
15,117	75 45,000		
15,117	45,075	0	60,192

Critical Repair

Opening balance
Interest received
Transfer from unrestricted funds

48,286	380 5,000		
48,286	5,380	0	53,666

Legacies

Opening balance
Interest received

7,334	7		
7,334	7	0	7,341

Geoff Clark memorial

Opening balance
Interest received
Youth lounge flooring
Preliminary Plans for Hall Redevelopment.

5,007	3	1,380 900	
5,007	3	2,280	2,730

Parish Weekend

654	0	0	654
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Memorial Donations

Opening balance
Purchases approved by PCC

209		85	
209	0	85	124

St Philip's Parish Share

St Philip's contribution
Grant transferred from unrestricted funds
St Philip's portion of Parish Share

	5,667 3,180	8,847	
0	8,847	8,847	0

Total designated funds

76,607	59,312	11,212	124,707
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10 Restricted funds

Building Redevelopment

For roof repair and redevelopment of the building
Opening Balance
Interest received

21,355	112		
21,355	112	0	21,467

Christians Against Poverty Grant

Opening Balance
Interest received on grant held
CAP monthly contribution (from Sept)
CAP equipment (50% of cost)

9,670	77	1,200 740	
9,670	77	1,940	7,807

Total Restricted Funds carried forward

31,025	189	1,940	29,274
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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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Total Restricted Funds carried forward	31,025	189	1,940	29,274
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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	
	0	5,516	1,232
			4,284

Hiraeth Grants

Opening Balance	2,503		
Grant for Hiraeth from Diocese		3,333	
Interest received on grant held		9	
Salary from grants			2,505
	2,503	3,342	2,505
			3,340

Telling the Joyful Story Grant

Opening Balance	2,005		
Interest received on grant held		16	
	2,005	16	0
			2,021

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
	105	1,379	902
			582

Youth Lounge Fund

Money raised by the youth to upgrade the youth lounge

Opening Balance	551		
Paint for youth lounge			18
	551	0	18
			533

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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Children & youth work

Grants for children & youth pastors' salaries.

Opening Balance	3,002		
Interest received on grant held		1	
Salaries from grants			3,003
	3,002	1	3,003
			0

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
	0	12,280	12,280
			0

HMRC - Furlough Receipts

HMRC furlough pay for Hiraeth Pastor and Cleaner

Received from HMRC	0	2,567	2,567
	0	2,567	2,567
			0

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
	0	1,985	1,985
			0

Total restricted funds	39,325	27,275	26,432	40,168
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