

## 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	
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	Unrest- ricted Funds 2021	Designated Funds 2021	Rest- ricted Funds 2021	Total Funds 2021	Unrest- ricted Funds 2020	Design- ated Funds 2020	Rest- ricted Funds 2020	Total Funds 2020
	Pages 4-8	£	£	£	£	£	£	£	£
<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

**Income funds**

Unrestricted  
Unrestricted - designated  
Restricted

**TOTAL FUNDS**

	2021
	£
	0
	0
	56,430
9	171,571
10	56,319

**284,320**

	2020
	£
	0
	0
	38,239
	124,706
	62,635

**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

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

2021 £	2020 £
61,687	85,571
3,637	5,472
1,743	2,436
67,067	93,479
3	4

#### 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

2,170	1,155
6	8

#### 4 Analysis of incoming resources

##### Voluntary income

##### a Planned giving

Standing orders & bank income  
 Gift direct  
 Envelopes

Unrestricted £	Designated £	Restricted £	2021 £	Unrestricted £	Designated £	Restricted £	2020 £
18,660	0	0	18,660	19,113	0	0	19,113
144,197	0	0	144,197	137,257	0	0	137,257
3,168	0	0	3,168	4,740	0	0	4,740
166,025	0	0	166,025	161,110	0	0	161,110

##### b Church collections

Cash Collections & Vouchers

1,866	0	0	1,866	3,542	0	0	3,542
-------	---	---	-------	-------	---	---	-------

##### c Donations

Donations gift aided  
 Donations non-gift aided

1,685	0	2,100	3,785	2,514	0	11,218	13,732
3,177	0	774	3,951	2,236	0	915	3,151
4,862	0	2,874	7,736	4,750	0	12,133	16,883

##### d For mission

Home missions - City Outreach

0	0	103	103	0	0	80	80
---	---	-----	-----	---	---	----	----

# 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

	Unrestricted £	Designated £	Restricted £	2021 £	Unrestricted £	Designated £	Restricted £	2020 £
<b>Voluntary income</b>								
<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**

Unrestricted £	Designated £	Restricted £	2021 £	Unrestricted £	Designated £	Restricted £	2020 £
78,849	0	0	78,849	78,635	0	0	78,635

**b Parochial expenses of clergy**

Clergy travel expenses

Clergy other expenses

209	0	66	275	296	0	105	401
1,044	0	0	1,044	953	0	0	953
1,253	0	66	1,319	1,249	0	105	1,354

**c Assistant Clergy expenses**

583	0	0	583	493	0	0	493
-----	---	---	-----	-----	---	---	-----

**d Lay Ministers' Costs**

Visiting Speakers

Lay Ministers' Expenses

Lay Ministers' Laptops

Lay Ministers' Salaries

Lay Minister's NI

Lay Minister's Pension

265	0	0	265	255	0	0	255
808	0	0	808	353	0	98	451
702	743	0	1,445	0	0	0	0
41,220	0	2,195	43,415	49,010	0	17,964	66,974
3,179	0	0	3,179	4,070	0	951	5,021
1,262	0	66	1,328	1,671	0	338	2,009
47,436	743	2,261	50,440	55,359	0	19,351	74,710

**Parish activities**

**e Maintenance of services**

Hire of Heath Citizens' hall

Worship requisites

Musical instruments

Digital services

Copyright licence

1,275	0	0	1,275	810	0	0	810
457	0	0	457	426	0	0	426
883	0	0	883	180	0	0	180
187	956	0	1,143	144	0	0	144
1,001	0	0	1,001	1,191	0	0	1,191
3,803	956	0	4,759	2,751	0	0	2,751

**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

13,826	0	0	13,826	14,160	0	0	14,160
457	0	0	457	452	0	0	452
415	0	0	415	427	0	0	427
886	0	0	886	2,522	0	0	2,522
948	0	0	948	852	0	754	1,606
345	0	0	345	492	0	0	492
148	0	0	148	139	0	0	139
250	0	0	250	200	0	0	200
60	0	0	60	60	0	0	60
288	0	0	288	180	0	0	180
11	0	0	11	0	0	0	0
17,634	0	0	17,634	19,484	0	754	20,238

**Church property**

**g Maintenance of churches**

Insurance

Electricity

Gas

Water

Church - building fabric

Church - building services

Church equip. - reps & renewals

Cleaner - salary

Cleaning materials

1,323	0	0	1,323	1,308	0	0	1,308
2,846	0	0	2,846	3,005	0	0	3,005
3,560	0	0	3,560	3,874	0	0	3,874
650	0	0	650	523	0	0	523
0	0	0	0	0	0	0	0
2,544	0	0	2,544	2,069	0	0	2,069
245	0	0	245	339	0	0	339
4,446	0	0	4,446	3,432	0	1,005	4,437
517	0	0	517	530	0	0	530
16,131	0	0	16,131	15,080	0	1,005	16,085

# 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	0
St Philip's Roof	0	0	0	0	0	0	5,135	5,135
St Philip's Boiler replacement	0	0	0	0	0	0	5,300	5,300
Refurbishing Youth Lounge	0	0	0	0	0	1,380	19	1,399
Battery operated mower	0	0	0	0	969	0	0	969
Preliminary plans - Hall improvement	0	0	0	0	0	900	0	900
Lobby Screen Electrics	0	0	0	0	0	85	0	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>	<b>13,788</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
£	£	£	£

Unrestricted	Designated	Restricted	2020
£	£	£	£

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>

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

-5,000	5,000	0	<b>0</b>
-45,000	45,000	0	<b>0</b>
0	0	0	<b>0</b>
0	0	0	<b>0</b>
<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. £
--------------------------	----------------------------	----------------------------	---------------------------

#### 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>
--------------	----------	----------	--------------

#### Parish Weekend

<b>654</b>	<b>0</b>	<b>0</b>	<b>654</b>
------------	----------	----------	------------

#### Memorial Donations

<b>124</b>	<b>0</b>	<b>0</b>	<b>124</b>
------------	----------	----------	------------

#### Total Designated Funds

<b>124,706</b>	<b>48,692</b>	<b>1,828</b>	<b>171,571</b>
----------------	---------------	--------------	----------------

### 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>
--------------	----------	----------	--------------

#### Children & Youth Work

<b>318</b>	<b>0</b>	<b>0</b>	<b>318</b>
------------	----------	----------	------------

#### Total St Philip's Restricted Funds

<b>22,468</b>	<b>22</b>	<b>4,037</b>	<b>18,453</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

### 10 St Mark's

#### Restricted funds

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

#### Building Redevelopment

Opening Balance  
Interest received  
Credit from Architect re overcharge

21,467			
	29		
	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  
Donations  
Gift Aid & GADSD Tax  
Grant via Citizens Church  
Supplies Purchased  
Other Costs - equipment, publicity, mileage

4,284			
	427		
	53		
	6,000		
		2,722	
		984	
<b>4,284</b>	<b>6,480</b>	<b>3,706</b>	<b>7,058</b>

#### Christians Against Poverty Grant

Opening Balance  
Interest received  
CAP monthly contribution (8 months)

7,807			
	37		
		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  
Interest received  
Gift Aid Donation and Tax Claimed  
Grant returned to Diocese  
Filming Initial Costs

2,020			
	18		
	2,500		
		2,000	
		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	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.

<b>134</b>	<b>0</b>	<b>0</b>	<b>134</b>
------------	----------	----------	------------

#### Earmarked Donations

Opening Balance (Adult Evangelism)  
Opening Balance (Worship Well)  
Evangelism (Roger Carswell)

500			
82			
		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  
Interest transferred to general fund  
Grant returned to Diocese

3,340			
		7	
		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  
Various mission agencies

	285		
		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