

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
Clergy			
Marcus Nelson	June 2018		
Rob McDonald	June 2022		
Church Wardens			
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
Other Elected members			
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, 28th 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		Unrest- ricted Funds 2021	Design- ated Funds 2021	Rest- ricted Funds 2021	Total Funds 2021
	Pages 4-8	£	£	£	£		£	£	£	£
Incoming resources										
Donations and legacies										
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
Other Trading Activities										
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
Income from Charitable Activities										
Fees	4j	160	0	0	160		120	0	0	120
Investment income										
Bank Interest & Property Letting	4k	8,387	725	150	9,262		8,578	392	99	9,069
Other incoming resources										
Other Income		0	0	0	0		0	0	0	0
Total incoming resources		234,922	2,431	28,160	265,513		253,551	392	12,175	266,118
Resources expended										
Charitable activities										
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
Support of ministry										
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
Parish activities										
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
Church property										
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
Grants & financial support										
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
Costs of generating funds										
Cost of money raising		382	0	0	382		0	0	0	0
Total resources expended		208,748	18,526	39,239	266,513		187,060	1,828	18,491	207,379
Net incoming resources before transfers and other recognised gains and losses										
		26,173	-16,095	-11,078	-1,000		66,491	-1,435	-6,316	58,739
Transfers between funds										
	5m	-21,800	20,840	960	0		-48,300	48,300	0	0
Net movement in funds		4,373	4,745	-10,118	-1,000		18,191	46,865	-6,316	58,739
Total funds b/f @ 1 Jan 2022										
		56,430	171,571	56,319	284,320		38,239	124,706	62,635	225,581
Total funds c/f @ 31 Dec 2022										
		60,803	176,316	46,201	283,320		56,430	171,571	56,319	284,320

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

Charity No 1131555

Balance Sheet as at 31st December 2022

	Notes	Unrest- ricted Funds 2022	Desig-nated Funds 2022	Rest- ricted Funds 2022	Total Funds 2022		Unrest- ricted Funds 2021	Desig- nated Funds 2021	Rest-riced Funds 2021	Total Funds 2021
	Pages 8-12	£	£	£	£		£	£	£	£
Current assets										
Debtors	6	2,020	0	597	2,617		2,904	0	2,274	5,178
Cash and bank balances	7	61,889	176,316	45,603	283,809		56,586	171,598	54,157	282,341
		63,909	176,316	46,201	286,426		59,490	171,598	56,431	287,519
Creditors falling due within one year										
	8	3,106	0	0	3,106		3,061	27	112	3,200
		3,106	0	0	3,106		3,061	27	112	3,200
Net current assets										
		60,803	176,316	46,201	283,320		56,430	171,571	56,319	284,320
TOTAL NET ASSETS										
		60,803	176,316	46,201	283,320		56,430	171,571	56,319	284,320

FUNDS

Capital funds

Permanent endowment
Expendable endowment

	2022	2021
	£	£
Permanent endowment	0	0
Expendable endowment	0	0
Income funds		
Unrestricted	60,803	56,430
Unrestricted - designated	9 176,316	171,571
Restricted	10 46,201	56,319

TOTAL FUNDS

283,320

284,320

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 £
21,340	0	0	21,340		18,660	0	0	18,660
142,652	0	0	142,652		144,197	0	0	144,197
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
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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
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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

4 Analysis of incoming resources continued

	Unrestricted £	Designated £	Restricted £	2022 £	Unrestricted £	Designated £	Restricted £	2021 £
Voluntary income								
d For Mission continued								
Overseas missions								
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
	0	0	118	118	0	0	285	285
Total for the worldwide church	0	0	118	118	0	0	388	388
e Tax refunds								
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
	40,054	0	2,356	42,410	39,722	0	553	40,275
f Legacies								
Maywen Brunt		500				0		
Valerie Spooner		1,206				0		
	0	1,706	0	1,706	0	0	0	0
g Grants								
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
	9,497	0	10,760	20,257	27,804	0	8,261	36,065
Generated income								
Money raising								
h Hall/property								
Building usage	1,240	0	0	1,240	360	0	0	360
Use of photocopier	50	0	0	50	83	0	0	83
	1,290	0	0	1,290	443	0	0	443
i Parish Share Rebate	3,942	0	0	3,942	3,932	0	0	3,932
j Fees	160	0	0	160	120	0	0	120
k Investments								
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
	8,387	725	150	9,262	8,578	392	99	9,069

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

	Unrestricted £	Designated £	Restricted £	2022 £	Unrestricted £	Designated £	Restricted £	2021 £
a Parish Share	84,224	0	0	84,224	78,849	0	0	78,849
b Parochial expenses of clergy								
Clergy travel expenses	387	0	175	562	209	0	67	276
Clergy other expenses	1,153	0	0	1,153	1,044	0	0	1,044
	1,540	0	175	1,715	1,253	0	67	1,320
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	702	743	0	1,445
Lay Ministers' Salaries	31,453	0	5,111	36,564	41,220	0	2,195	43,415
Lay Minister's NI	2,241	0	0	2,241	3,179	0	0	3,179
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	1,275	0	0	1,275
Worship requisites	345	0	0	345	456	0	0	456
Projector - St Philip's	455	0	0	455	0	0	0	0
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	1,001	0	0	1,001
	4,753	0	0	4,753	3,802	956	0	4,759
f General parish expenses								
Administrators - salaries	19,425	0	96	19,521	13,826	0	0	13,826
Administrators - NI	418	0	0	418	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	886	0	0	886
Computers incl Church Suite	1,886	0	0	1,886	948	0	0	948
Office telephone & internet	357	0	0	357	345	0	0	345
Gifts	284	0	0	284	148	0	0	148
Membership subscriptions	0	0	0	0	250	0	0	250
Independent examination	60	0	0	60	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
	24,395	2,119	97	26,611	17,634	0	0	17,634
Church property								
g Maintenance of churches								
Insurance	1,357	0	0	1,357	1,322	0	0	1,322
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
Water	576	0	0	576	650	0	0	650
Church - building fabric	0	0	0	0	0	0	0	0
Church - building services	2,444	0	0	2,444	2,544	0	0	2,544
Church equip. - reps & renewals	639	1,550	0	2,189	245	0	0	245
Cleaner - salary	4,633	0	0	4,633	4,446	0	0	4,446
Cleaning materials	542	0	0	542	517	0	0	517
	23,708	1,550	0	25,258	16,131	0	0	16,131

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

h Maintenance of other property

Hall etc. - building fabric
Hall etc. - building services
Hall etc. equip. - reps & renewals
Grounds
27 Pen y Bryn Road
Curate house costs

Unrestricted	Designated	Restricted	2022
£	£	£	£
0	0	0	0
163	0	0	163
2,153	1,950	0	4,103
2,383	0	0	2,383
527	0	0	527
301	0	0	301
5,528	1,950	0	7,478

Unrestricted	Designated	Restricted	2021
£	£	£	£
0	0	0	0
0	0	0	0
247	128	0	375
926	0	0	926
204	0	0	204
0	0	0	0
1,377	128	0	1,505

i Exceptional expenditure

St Philip's External Joinery
St Mark's Reordering completion

0	0	10,173	10,173
0	0	3,466	3,466
0	0	13,639	13,639

0	0	3,942	3,942
0	0	0	0
0	0	3,942	3,942

Grants & financial support

j Parish

Regular children's & youth work
Adult events
Parish Holiday 2023 deposit
Ministry Area Meet & Greet
City Outreach (Food Market)
Outreach publicity
Adult evangelism
Children's evangelism
Filming projects (inc. Hope Cymru)
Training (Food Hygiene)
Grants returned to diocese
Grant returned to Love Christmas
Little Seeds - Mums & Toddlers
Maintaining Web Site
Christians Against Poverty

1,909	0	319	2,229
1,453	0	0	1,453
0	200	0	200
0	0	0	0
0	0	5,345	5,345
813	0	0	813
1,514	2,149	200	3,863
1,992	0	0	1,992
0	359	5,935	6,294
297	0	0	297
0	0	0	0
0	0	4,772	4,772
181	0	0	181
49	0	0	49
0	0	3,384	3,384
8,208	2,707	19,955	30,871

1,315	0	0	1,315
579	0	0	579
0	0	0	0
1,105	0	0	1,105
0	0	3,388	3,388
102	0	0	102
504	0	564	1,069
1,118	0	252	1,370
0	0	0	0
0	0	0	0
0	0	5,333	5,333
0	0	0	0
125	0	0	125
47	0	0	47
0	0	2,400	2,400
4,895	0	11,937	16,832

k Home Mission

Archbishop's fund for children
Cardiff Asian Christian Outreach
Cardiff Food Bank
Christians Against Poverty UK
Christians Against Torture
Christmas - the Story
Home4U Cardiff
Mission Partners' Christmas Gifts
Mothers Union Caravan
Ordinand's Gift for Books
Salvation Army Wales
UCCF - Cardiff Universities
Other

0	100	0	100
3,400	3,300	0	6,700
0	0	0	0
0	0	0	0
0	0	0	0
0	200	0	200
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
3,400	3,600	0	7,000

100	0	0	100
3,000	0	0	3,000
300	0	0	300
200	0	0	200
250	0	0	250
200	0	0	200
500	0	0	500
100	0	0	100
200	0	0	200
100	0	0	100
400	0	0	400
500	0	0	500
0	0	0	0
5,850	0	0	5,850

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

Amigos Uganda Appeal
 Bible Society
 Christian Aid
 CMS - Africa
 Langham Preaching
 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	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
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
15,800	6,600	118	22,518

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
9,250	0	285	9,535

m Fund Transfers

To Critical repair fund
 To Contingency fund
 To Mission Fund
 To Hope Cymru
 To Organ Fund

-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
-21,800	20,840	960	0

-5,000	5,000	0	0
-28,000	28,000	0	0
-10,300	10,300	0	0
-5,000	5,000	0	0
-48,300	48,300	0	0

Current assets

6 Debtors

Sundry debtors
 Prepayments

1,125	0	597	1,723
895	0	0	895
2,020	0	597	2,617

1,693	0	2,274	3,968
1,211	0	0	1,211
2,904	0	2,274	5,178

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 Mark's Nationwide 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

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
0	0	0	0
295	74,453	6,252	81,000
0	0	0	0
1,866	0	6	1,872
496	0	0	496
9,790	0	8,016	17,806
61,889	176,316	45,603	283,809

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
56,586	171,598	54,157	282,341

8 Creditors falling due within one year

Sundry creditors
 Payroll liabilities

3,106	0	0	3,106
0	0	0	0
3,106	0	0	3,106

2,081	27	0	2,109
979	0	112	1,091
3,061	27	112	3,200

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	
86,401	255	7,630	79,026

Critical Repair

Opening balance
Interest received
Transfer from unrestricted funds

59,021	418		
	5,000		
59,021	5,418	0	64,440

Mission Fund

Opening balance
Transfer from unrestricted funds
Donations to Mission

10,300	4,300		
		10,200	
10,300	4,300	10,200	4,400

Organ Fund

Opening balance
Interest received
Transfer from unrestricted funds

5,000	14		
	5,000		
5,000	5,014	0	10,014

Hope Cymru (Designated)

Transfer from unrestricted funds
Launch event

	6,540		
		359	
0	6,540	359	6,181

Legacies

Opening balance
Interest received
Donations received

7,341	28		
	1,707		
7,341	1,735	0	9,076

Geoff Clark Memorial

Opening balance
Interest received
Sound system for Heath Park

2,730	9		
		138	
2,730	9	138	2,602

Parish Weekend

Opening balance
Deposit for week away

654		200	
654	0	200	454

Memorial Donations

124	0	0	124
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Total Designated Funds

171,571	23,272	18,527	176,316
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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	
60,192	28,036	1,828	86,401

53,666	355		
	5,000		
53,666	5,355	0	59,021

	10,300		
0	10,300	0	10,300

	5,000		
0	5,000	0	5,000

7,341	0	0	7,341
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2,730	0	0	2,730
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654	0	0	654
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124	0	0	124
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124,707	48,692	1,828	171,571
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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

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. £
21,591	57 496	3,466	
21,591	553	3,466	18,678

Community Projects - City Outreach

Opening Balance
Interest received
Donations
Gift Aid & GASDS Tax
Grant via Citizens Church
Grant from Food4All
Grant returned to Love Christmas
Supplies Purchased
Other Costs - equipment, publicity, mileage

7,058	3 3,885 562 2,000 333	4,772 4,424 775	
7,058	6,784	9,971	3,871

Christians Against Poverty Grant

Opening Balance
Interest received
Donations
CAP monthly contribution

5,444	20 790	3,384	
5,444	810	3,384	2,870

Filming Project (Telling the Joyful Story Grant)

Opening Balance
Interest received
Git Aid Donation and Tax Claimed
Grant returned to Diocese
Filming Initial Costs

2,474	1 0	0 2,475	
2,474	1	2,475	0

Hope Cymru (Restricted)

Git Aid Donation and Tax Claimed
Transfer from unrestricted funds
Launch event

	2,500 960	3,460	
0	3,460	3,460	0

Gill Dallow Memorial

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

Opening Balance
Interest received
Donations received

550	10 2,150		
550	2,160	0	2,710

Youth Lounge Fund

Money raised by the youth to upgrade the youth lounge

533	0	0	533
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Vicar's Discretionary Fund

Git Aid Donation and Tax Claimed
Support for parishioner

	624	200	
0	624	200	424

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

Building Fund

Opening balance
Interest received
External Joinery

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

14,135			
	29		
		10,173	
14,135	29	10,173	3,991

Fund for Worker

Opening balance
Interest received

4,000			
	25		
4,000	25	0	4,025

Children & Youth Work

Opening balance
Interest received
Resources purchased

318			
	2		
		320	
318	2	320	0

St Philip's Community Outreach

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

0			
	1		
	326		
	44		
		321	
0	371	321	50

Total St Philip's Restricted Funds

18,453	426	10,814	8,066
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Total Parish Restricted Funds

56,319	29,119	39,238	46,201
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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 31st 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