

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

**AVM  
REPORT**

**2023**



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

### Parochial Church Council

#### Administrative Information

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

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

The Parish is registered with the Charity Commission

Charity Registration Number 1131555.

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

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

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

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

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

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

**Parochial Church Council**

**Administrative Information**

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

**Annual Co-options**

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

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

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

**Advisors**

**Independent Examiner:** Mrs Susan Powell CPFA

**Bankers:**

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

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

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

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

**Architect:**

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

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

**Objectives and activities**

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

**Statement of Trustees' Responsibilities**

To comply fully with the provisions of the Church in Wales

**Achievements and Performance**

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

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

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

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

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

Jeremiah 6:16

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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



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

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

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

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

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

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

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

**Revd Marcus Nelson**

# Finance Report

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

## **2 Corinthians 8:9**

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

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

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

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

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

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

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

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

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

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

# **Finance Report**

## **Designated Funds**

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

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

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

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

The £6,181 in the Hope Cymru (Designated) fund has all been spent this year. Total Designated Funds at the end of 2023 were £158,475.

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

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

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

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

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

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

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

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

# **Finance Report**

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

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

New funds for 2023:

A/V Grant: £1,500 (fully spent)

MA Admin Grant: £4,000 (fully spent)

Welsh Leadership Forum Growing Churches fund: £7,217

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

## **Thanks**

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

## **Thanks also to:**

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

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

Cathy Allen, the very excellent Payroll Clerk,

Sue Powell, the Independent Examiner,

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

## **Reserves Policy**

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

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

**Becky Gibbs**

**Treasurer**

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

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

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

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

**FUNDS**

**Capital funds**

Permanent endowment  
Expendable endowment

**Income funds**

Unrestricted  
Unrestricted - designated  
Restricted

	2023
	£
	0
	0
	88,174
9	158,475
10	42,135

	2022
	£
	0
	0
	60,803
	176,316
	46,201

**TOTAL FUNDS**

**288,785**

**283,320**

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)

(Signature)

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



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

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

**1 Accounting policies**

The Financial Statements have been prepared in accordance with applicable United Kingdom accounting standards, the "Statement of Recommended Practice: SORP (FRS102) issued by the Charity Commissioners, and the Church in Wales Accounting Regulations. The historical cost convention is used except for the valuation of certain fixed assets, whose valuation basis is detailed in note 1a below. The accruals basis of accounting has been adopted. The principal accounting policies are applied consistently

**a Fixed assets**

Churches, churchyards and vicarages are vested in the Representative Body of the Church in Wales. Such property forms no part of the assets of the parish. Moveable church contents are inalienable property and require a faculty for disposal. Many are historic for which no reliable cost or valuation bases exist. They are not recognised on the balance sheet nor listed, to prevent increased risk of theft and vandalism. Expenditure on churches (including contents), churchyards and vicarages is written off when incurred.

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

There is no freehold land or building not vested with the Representative Body of the Church in Wales. No provision for depreciation of land and buildings is made.

Routine additions and replacements to the hall contents are charged to current expenditure.

Equipment is charged to current expenditure.

**b Funds**

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

**Restricted funds:** represent donations or grants received for a specific object or invited by the PCC for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

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

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

**c Incoming resources** are all accounted for gross.

Planned giving, collections and donations are recognised when received.

Tax refunds are recognised as soon as the amounts are claimable.

Grants and legacies are accounted for when the PCC is legally entitled to the amounts due.

Investment income: Where the PCC has not invested separately for each fund, interest is apportioned to individual funds on an average balance basis.

All other income is generally recognised when it is receivable.

Income received via the cashless giving machine is recorded as received, with SumUp transaction fees already deducted.

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



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

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

**1 Accounting policies continued**

**d Outgoing resources**

Parish share is paid regularly and is included in expenditure for the year to which it relates. Unrestricted fund grants (including donations to missions) are recognised when determined by the PCC. Amounts received specifically for missions are dealt with as restricted funds and the liability for the payment is recognised when the amounts are received. All other expenditure is generally recognised when it is incurred.

**2 Paid employees**

Gross wages and salaries  
Employer's national insurance costs  
Pension contribution costs  
Total staff costs

2023 £	2022 £
61,389	53,537
2,552	2,659
1,656	1,758
65,597	57,954

Average number of employees in the year (FTE)

3	3
---	---

**3 Payments to PCC members**

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

£	£
5,183	1,020

Number of PCC trustees and close relatives paid expenses  
No PCC trustees were employed

4	4
---	---

**4 Analysis of incoming resources**

**a Voluntary income**

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

Unrestricted £	Designated £	Restricted £	2023 £
-------------------	-----------------	-----------------	-----------

31,253	0	0	100	31,353
151,746	0	0	0	151,746
0	0	0	0	0
182,999	0	0	100	183,099

**b Church collections**

Cash Collections & Vouchers

Unrestricted £	Designated £	Restricted £	2022 £
-------------------	-----------------	-----------------	-----------

4,047	0	0	8	4,055
-------	---	---	---	-------

**c Donations**

Donations gift aided  
Donations non-gift aided  
Contactless Donations

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

**d For Mission**

**Overseas missions**

Amigos  
CEP (Ukraine)  
TEAR Fund Harvest Appeal

0	0	0	60	60
0	0	0	20	20
0	0	0	0	0
0	0	0	80	80

Unrestricted £	Designated £	Restricted £	2022 £
-------------------	-----------------	-----------------	-----------

21,340	0	0	21,340
142,652	0	0	142,652
1,194	0	0	1,194
165,186	0	0	165,186

2,163	0	0	2,163
-------	---	---	-------

2,570	0	7,870	10,440
1,498	0	5,306	6,804
174	0	1,600	1,774
4,242	0	14,776	19,018

0	0	0	0	0
0	0	0	0	0
0	0	0	118	118
0	0	0	118	118

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

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

**4 Analysis of incoming resources continued**

	Unrestricted £	Designated £	Restricted £	2022 £
--	-------------------	-----------------	-----------------	-----------

**e Tax refunds**

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

**f Legacies**

	0	0	0	0
--	---	---	---	---

**g Grants**

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

**Generated income**

**Money raising**

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

**i Events and Activities**

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

**j Parish Share Rebate**

	11,382	0	0	11,382
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**k Fees**

	385	0	0	385
--	-----	---	---	-----

**l Investments**

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

	Unrestricted £	Designated £	Restricted £	2022 £
--	-------------------	-----------------	-----------------	-----------

	4,401	0	2,245	6,646
	617	0	111	728
	35,036	0	0	35,036
	<b>40,054</b>	<b>0</b>	<b>2,356</b>	<b>42,410</b>

	0	1,706	0	1,706
--	---	-------	---	-------

	2,659	0	0	2,659
	0	0	409	409
	0	0	4,942	4,942
	6,336	0	0	6,336
	0	0	2,580	2,580
	180	0	0	180
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	2,333	2,333
	322	0	496	818
	0	0	0	0
	<b>9,497</b>	<b>0</b>	<b>10,760</b>	<b>20,257</b>

	1,240	0	0	1,240
	50	0	0	50
	0	0	0	0
	<b>1,290</b>	<b>0</b>	<b>0</b>	<b>1,290</b>

	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	0	0	0	0
	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

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

	160	0	0	160
--	-----	---	---	-----

	305	725	150	1,180
	8,082	0	0	8,082
	<b>8,387</b>	<b>725</b>	<b>150</b>	<b>9,262</b>

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

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

**5 Analysis of resources expended**

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



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

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

**5 Analysis of resources expended continued**  
**Charitable activities**

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

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

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

**5 Analysis of resources expended continued**

**Charitable activities**

**Grants & financial support**

**l World Mission**

Amigos Uganda Appeal  
Bible Society  
Christian Aid  
CMS - Africa  
Jerusalem and the East Mission  
Mothers Union Overseas Appeal  
Open Doors  
Operation Mobilisation  
OMF  
TEAR Fund  
Wycliffe Bible Translators  
28 Too Many  
Central Eurasian Partners  
IFES (Dorcas Gonzalez in Spain)  
PRIME (Pakistan midwifery project)  
Other

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

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

**m Fund Transfers**

To Critical repair fund  
To Christians Against Poverty  
To Mission Fund  
To Community Projects (food markets)  
To Organ Fund

-5,000	5,000	0	0
-2,400	0	2,400	0
-2,700	2,700	0	0
-2,000	0	2,000	0
-5,000	5,000	0	0
-17,100	12,700	4,400	0

-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

**Current assets**

**6 Debtors**

Sundry debtors  
HMRC  
Listed Places of Worship VAT refund  
Prepayments

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

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

**7 Cash and bank balances**

St Mark's CAF cash current acc  
St Mark's CAF cash card acc  
St Mark's CAF gold deposit acc  
St Mark's Virgin money account  
St Mark's Shawbrook account  
St Mark's Nationwide account  
St Mark's Safe  
St Philip's Cash in Hand  
St Philip's CAF cash current acc  
St Philip's CAF gold deposit acc  
St Philip's Virgin money account

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

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

**8 Creditors falling due within one year**

Sundry creditors  
Payroll liabilities

654	0	222	876
614	0	54	668
1,268	0	276	1,544

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

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

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

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

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

**Contingency fund**

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

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

**Critical Repair**

Opening balance  
Interest received  
Transfer from unrestricted funds

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

**Mission Fund**

Opening balance  
Transfer from unrestricted funds  
Donations to Mission

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

**Organ Fund**

Opening balance  
Interest received  
Transfer from unrestricted funds

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

**Hope Cymru (Designated)**

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

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

**Legacies**

Opening balance  
Interest received  
Donations received

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

**Geoff Clark Memorial**

Opening balance  
Interest received  
Bibles and hymn books for Heath Park

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

**Parish Weekend**

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

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

**Memorial Donations**

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

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

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

**10 St Mark's Restricted funds**

**Building Redevelopment**

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

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

**Community Projects - City Outreach**

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

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

**Christians Against Poverty**

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

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

**Hope Cymru (Restricted)**

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

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

**Gill Dallow Memorial**

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

Opening Balance  
Interest received  
Donations received

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

**Youth Fund**

Opening balance  
Donations received  
Youth resources and social events

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

**Vicar's Discretionary Fund**

Opening Balance  
Bike for parishioner

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

**A/V Grant**

Grant from Diocese  
A/V equipment

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

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

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

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

**Mrs Thomas' legacy**

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

Opening Balance

Children's Bible

Balance 1st Jan. £	Incoming Resources £	Outgoing Resources £	Balance 31st Dec. £
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134		12	
<b>134</b>	<b>0</b>	<b>12</b>	<b>122</b>

**Earmarked Donations**

Opening Balance (Worship Well)

Children's work expenditure

82		82	
<b>82</b>	<b>0</b>	<b>82</b>	<b>0</b>

**HMRC**

HMRC Statutory Maternity Pay

Owed by HMRC

Payments made to staff

	5,725	0	
	-3,952	0	
	0	5,725	
<b>0</b>	<b>1,773</b>	<b>5,725</b>	<b>-3,952</b>

**MA Admin Grant**

Grant from Diocese

Staff salaries

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

**Welsh Leadership Forum Intern**

Grant from Diocese

Grants from WLF

WLF Intern salary

	10,000		
	2,667		
		5,450	
<b>0</b>	<b>12,667</b>	<b>5,450</b>	<b>7,217</b>

**Bruce Ford Boiler Fund**

Opening balance

Interest received

6,252			
	96		
<b>6,252</b>	<b>96</b>	<b>0</b>	<b>6,348</b>

**Sensory Healthy Church**

Opening balance

Donations received

Git Aid Tax

Sensory Healthy Church Programme

Resources purchased

1,795			
	500		
	125		
		1,675	
		458	
<b>1,795</b>	<b>625</b>	<b>2,133</b>	<b>287</b>

**Children and Youth Work**

Opening balance

Donations received

Children's work expenditure

785			
	50		
		835	
<b>785</b>	<b>50</b>	<b>835</b>	<b>0</b>

**Mission**

Money collected for specific mission purposes, and used for those purposes.

Individual mission giving included in the notes on pages 7&8

Donations

Various mission agencies

	80		
		80	
<b>0</b>	<b>80</b>	<b>80</b>	<b>0</b>

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



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

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

**12 St Philip's Restricted Funds**

**Building Fund**

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

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

**Fund for Worker**

Opening balance  
 Interest received

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

**Children & Youth Work**

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

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

**St Philip's Community Outreach**

Opening balance  
 Interest received  
 Donations received  
 Resources purchased

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

**Total St Philip's Restricted Funds**

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

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

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

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

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

**Respective responsibilities of Trustees and Examiner:**

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

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

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

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

**Independent Examiner's statement:**

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

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

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

**Signature:** 

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

**Date:** 27/02/24

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

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

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**Signature:** 

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**Date:** 27/02/24