

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

A V M REPORT

2024

St Mark's Gabalfa and St Philip's Tremorfa

Parochial Church Council

Administrative Information

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

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

The Parish is registered with the Charity Commission

Charity Registration Number 1131555.

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

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

Parochial Church Council (PCC) members:

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

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

St Mark's Gabalfa and St Philip's Tremorfa
Parochial Church Council
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Annual Co - options	Appointed	Ends/Resigns	Role
Rebecca Gibbs	April 2022		Treasurer
Rosemary Counsell	April 2019		Safeguarding Officer
Rod Hillier	March 2024	March 2025	Licenced Reader

Annual Co-options

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

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

Advisors

Independent Examiner: Mrs Susan Powell CPFA

Bankers:

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

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

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

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

Architect:

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

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

Objectives and activities

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

Statement of Trustees' Responsibilities

To comply fully with the provisions of the Church in Wales

Achievements and Performance

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

Vicar's Review

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

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

Vicar's Review

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

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

Vicar's Review

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

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

Vicar's Review

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

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

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

Vicar's Review

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

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

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

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

Finance Report

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

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

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

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

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

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

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

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

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

Finance Report

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

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

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

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

Designated Funds

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

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

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

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

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

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

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

Finance Report

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

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

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

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

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

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

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

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

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

Scam attempt

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

Finance Report

Thanks

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

Thanks also to:

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

Reserves Policy

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

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

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

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

12 St Philip's Restricted Funds

Building Fund

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

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

Fund for Worker

Opening balance
Interest received

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

Children & Youth Work

Opening balance
Interest received
Resources purchased

121				
	3			
			120	
121	3	0	120	4

St Philip's Community Outreach

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

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

Warm Places Grant

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

	991			
		400	577	
0	991	400	577	14

Total St Philip's Restricted Funds

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

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

Statement of Financial Activities

for the year ended 31st December 2024

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

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

Net incoming resources before transfers and other recognised gains and losses		33,975	-39,747	-20,097	-25,869	44,471	-30,541	-8,466	5,464
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Transfers between funds	5m	-22,530	14,130	8,400	0	-17,100	12,700	4,400	0
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Net movement in funds		11,445	-25,617	-11,697	-25,869	27,371	-17,841	-4,066	5,464
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Total funds b/f @ 1 Jan 2024		88,174	158,475	42,135	288,784	60,803	176,316	46,201	283,320
Total funds c/f @ 31 Dec 2024		99,619	132,858	30,438	262,915	88,174	158,475	42,135	288,784

St Mark's Gabalfa and St Philip's Tremorfa Parochial Church Council
Charity No 1131555
Balance Sheet as at 31st December 2024

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

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

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

APPROVED by the Parochial Church Council on

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

(Signature)

(Name) Rebecca Gibbs

(Signature)

Rebecca Gibbs

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

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

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

11 St Mark's Restricted funds
(continued)

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

HMRC

HMRC Statutory Maternity Pay

Payments received from HMRC for 2024

Payments received from HMRC for 2023

Payments made to staff

Welsh Leadership Forum Intern

Opening balance

Grants from WLF

WLF Intern salary

Bruce Ford Boiler Fund

Opening balance

Interest received

Sensory Healthy Church

Opening balance

Interest received

Resources purchased

Children and Youth Work

Opening balance

Donations received

Children's work expenditure

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

Total St Mark's Restricted Funds

Balance 1st Jan. £	Incoming Resources £	Transfers £	Outgoing Resources £	Balance 31st Dec. £
122			14	
122	0	0	14	108
-3,952	1,954			
	3,952			
			1,954	
-3,952	5,906	0	1,954	0
7,217				
	5,333			
			12,550	
7,217	5,333	0	12,550	0
6,348				
	223			
6,348	223	0	0	6,571
287				
	10			
			157	
287	10	0	157	140
785				
	50			
			835	
785	50	0	835	0
	35			
			35	
0	35	0	35	0
30,953	19,638	8,800	39,670	19,721

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

10 St Mark's Restricted funds

Building Redevelopment

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

Balance 1st Jan. £	Incoming Resources £	Transfers £	Outgoing Resources £	Balance 31st Dec. £
5,484	12			
	1,099			
5,484	1,111	0	5,496	1,099

Community Projects - City Outreach

Opening Balance
Interest received
Donations
Gift Aid & GASDS Tax
Welsh Water Grant
Transfer from St Philip's
Supplies Purchased
Other Costs - equipment, publicity, mileage

10,871	216			
	1,395			
	26			
	250	400		
			2,262	
			2,028	
10,871	1,888	400	4,290	8,869

Christians Against Poverty

Opening Balance
Interest received
Transfer from unrestricted funds
CAP monthly contribution

513	56			
		4,400		
			4,910	
513	56	4,400	4,910	59

Hope Cymru (Restricted)

Opening balance
Donations received
Diocesan Mission Fund Grant
Transfer from General Fund - Mission Giving
Interest received
Gift Aid & GASDS Tax
Fundraising - sale of J. John books
Filming costs
Website and advertising
Christmas in Cardiff event

12	2,176			
	600			
	0	4,000		
	521			
	170			
			0	
			697	
			6,782	
12	3,467	4,000	7,479	0

Gill Dallow Memorial

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

Opening Balance
Interest received

2,729	42			
2,729	42	0	0	2,771

Youth Fund

Opening balance
Interest received
Youth resources and social events

281	5			
			182	
281	5	0	182	104

Vicar's Discretionary Fund

Opening Balance
Interest received
Internet modem for parishioner
Hope Kids resources

256	12			
			53	
			215	
256	12	0	268	0

Warm Places Grant

Grant from Cardiff Council
Resources and utilities

	1,500			
0	1,500	0	1,500	0

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

Accounting policies

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

Fixed assets

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

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

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

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

Equipment is charged to current expenditure.

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

Funds

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

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

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

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

Incoming resources are all accounted for gross.

Planned giving, collections and donations are recognised when received.

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

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

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

All other income is generally recognised when it is receivable.

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

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

Transfer between churches in the MA

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

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

1 Accounting policies continued

d Outgoing resources

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

2 Paid employees

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

2024
£
65,445
3,846
1,338
60,629
2.5

2023
£
61,389
2,552
1,656
65,597
3

3 Payments to PCC members

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

2024
£
2,129
5

2023
£
5,183
4

4 Analysis of incoming resources

Voluntary income

a Planned giving

Standing orders & bank income
Gift direct

Unrestricted	Designated	Restricted	2024
£	£	£	£
41,240	0	20	41,260
153,436	0	0	153,436
194,676	0	20	194,696

b Church collections

Cash Collections & Vouchers

3,529	0	9	3,538
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c Donations

Donations gift aided
Donations non-gift aided
Contactless Donations

550	0	575	1,125
27,711	760	3,743	32,214
557	800	123	1,481
28,819	1,560	4,441	34,820

d For Mission

Overseas missions

Amigos
CEP (Ukraine)

0	0	25	25
0	0	10	10
0	0	35	35

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

4,047	0	8	4,055
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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

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

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

9 Designated funds

St Mark's

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

Contingency fund

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

61,530				
	640			
	6,421			
	511			
			511	
			39,457	
			2,129	
61,530	7,572	0	42,097	27,005

Critical Repair

Opening balance
Interest received
Transfer from unrestricted funds

70,350				
	2,186			
		5,000		
70,350	2,186	5,000	0	77,536

Mission Fund

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

0				
		8,130		
	28			
			4,130	
			4,000	
0	28	8,130	8,130	28

Organ Fund

Opening balance
Interest received
Transfer from unrestricted funds
Electronic organ equipment

15,090				
	247			
		5,000		
			259	
15,090	247	5,000	259	20,078

Legacies

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

9,250				
	63			
	4,611			
	1,963			
			9,813	
9,250	6,637	0	9,813	6,074

Geoff Clark Memorial

Opening balance
Interest received

1,651				
	49			
1,651	49	0	0	1,700

Parish Weekend

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

481				
	17			
	1,560			
	115			
			1,735	
481	1,692	0	1,735	438

Memorial Donations

Opening balance
Holiday club resources

124				
			124	
124	0	0	124	0

Total Designated Funds

158,476	18,411	18,130	62,158	132,858
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Notes to the financial statements for the year ended 31st December 2024 continued

5 Analysis of resources expended continued

Charitable activities
Grants & financial support

	Unrestricted £	Designated £	Restricted £	2024 £
World Mission				
Amigos Uganda Appeal	4,760	280	25	5,065
Bible Society	0	0	0	0
CMS - Africa	4,760	280	0	5,040
Jerusalem and the East Mission	0	0	0	0
Mothers Union Overseas Appeal	0	0	0	0
Open Doors	0	500	0	500
International Network for Yemen	0	250	0	250
TEAR Fund	0	500	0	500
Langham Partnership	0	250	0	250
Central Eurasian Partners	4,760	280	10	5,050
PRIME (Pakistan midwifery project)	0	250	0	250
	14,280	2,580	35	16,905

m Fund Transfers

To Critical repair fund	-5,000	5,000	0	0
To Christians Against Poverty	-4,400	0	4,400	0
To Mission Fund	-4,130	4,130	0	0
To Community Projects (food markets)	0	0	0	0
To Hope Cymru	-4,000	0	4,000	0
To Organ Fund	-5,000	5,000	0	0
	-22,530	14,130	8,400	0

Current assets

6 Debtors

Listed Places of Worship Grant	588	8,383	1,099	10,070
Gift Aid tax refunds	673	0	162	835
GASDS tax refunds	288	0	19	307
Other debtors	945	0	0	945
Prepayments	0	0	0	0
	2,494	8,383	1,280	12,157

7 Cash and bank balances

St Mark's CAF cash current acc	6,559	9,384	2,917	18,860
St Mark's CAF cash card acc	921	0	0	921
St Mark's CAF gold deposit acc	2,658	1,709	6,261	10,619
St Mark's Virgin money account	27,470	40,655	0	68,125
St Mark's Shawbrook account	41,688	0	2,771	44,459
St Mark's Nationwide account	819	72,736	6,570	80,125
St Mark's Safe	0	0	0	0
St Philip's Cash in Hand	41	0	0	41
St Philip's CAF cash current acc	3,353	0	1,087	4,440
St Philip's CAF gold deposit acc	4,292	0	4,377	8,669
St Philip's Virgin money account	9,858	0	5,246	15,104
	97,659	124,475	29,229	251,363

8 Creditors falling due within one year

Sundry creditors	534	0	71	605
Payroll liabilities	0	0	0	0
	534	0	71	605

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

	-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

	753	100	2,761	3,615
	931	0	179	1,110
	315	0	23	338
	80	475	3,952	4,507
	982	0	0	982
	3,062	575	6,915	10,552

	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

	654	0	222	876
	613	0	54	668
	1,268	0	276	1,544

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

4 Analysis of incoming resources continued

	Unrestricted £	Designated £	Restricted £	2024 £
e Tax refunds				
Gift Aid tax	2,531	65	528	3,125
Gift Aid tax on Small Donations	919	50	38	1,007
Gift Direct tax	33,866	0	0	33,866
	37,316	115	566	37,997

f Legacies

	0	4,611	0	4,611
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g Grants

HVRC National Insurance Refund	3,850	0	0	3,850
HVRC Maternity Pay	0	0	1,954	1,954
Diocesan Mission Fund Grants	0	0	600	600
Diocesan Admin Grant	0	0	0	0
Diocesan Grant for AV Equipment	0	0	0	0
Bishop of Llandaff Building Redevelopment Grant (St Philip's)	0	0	4,712	4,712
Cardiff Council Community Building Grant (St Philip's)	0	0	380	380
Warm Places Grant - St Mark's	0	0	1,500	1,500
Warm Places Grant - St Philip's	0	0	991	991
Dwr Cymru Welsh Water Community Grant	0	0	250	250
Listed Places of Worship - VAT	588	8,383	1,099	10,070
Wales Leadership Forum - intern grant	0	0	5,333	5,333
	4,448	8,383	16,820	29,651

Generated income

Money raising

h Hall property				
Building usage	355	511	0	866
Use of photocoper	191	0	0	191
Just Park fees	1,852	0	0	1,852
	2,398	511	0	2,909

i Events and Activities

Tea and coffee money	65	0	0	65
Crowdfunder food markets campaign	0	0	0	0
Youth Social	0	0	0	0
Hope Cymru Children's Choir	0	0	0	0
Hope Cymru - sale of J. John books	0	0	170	170
Craft event	244	0	0	244
Ecclesiastical Trust 130 Fund	0	0	0	0
	309	0	170	479

j Parish Share Rebate

	7,503	0	0	7,503
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k Fees

	328	0	0	328
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l Investments

Bank Interest	1,582	3,231	801	5,614
Rent - 27 Pen y Bryn Road	10,780	0	0	10,780
	12,362	3,231	801	16,394

	Unrestricted £	Designated £	Restricted £	2023 £
	5,223	475	329	6,026
	1,015	0	49	1,070
	36,751	0	0	36,751
	42,989	481	378	43,847

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

	2,552	0	0	2,552
	0	0	5,725	5,725
	0	0	10,000	10,000
	0	0	4,000	4,000
	0	0	1,500	1,500
	0	0	0	0
	0	0	0	0
	0	0	2,444	2,444
	0	0	0	0
	0	0	0	0
	0	0	0	0
	753	100	2,761	3,615
	0	0	2,667	2,667
	3,305	100	29,097	32,502

	1,165	0	0	1,165
	86	0	0	86
	203	0	0	203
	1,457	0	0	1,457

	216	0	0	216
	0	0	3,077	3,077
	0	0	115	115
	0	0	52	52
	0	0	0	0
	0	0	0	0
	0	260	0	260
	216	260	3,244	3,720

	11,382	0	0	11,382
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	385	0	0	385
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	590	1,644	363	2,597
	10,437	0	0	10,437
	11,027	1,644	363	13,034

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

5 Analysis of resources expended
Charitable activities
Support of ministry

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

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

5 Analysis of resources expended continued
Charitable activities

	Unrestricted £	Designated £	Restricted £	2024 £		Unrestricted £	Designated £	Restricted £	2023 £
h Maintenance of other property									
Hall etc. - building fabric	0	0	0	0		0	0	0	0
Hall etc. - building services	0	0	0	0		0	0	0	0
Hall etc. equip. - reps & renewals	0	0	0	0		0	0	0	0
Grounds	1,275	0	0	1,275		97	0	0	97
Other property (27 Pen y Bryn Road)	429	0	0	429		2,284	0	0	2,284
Curate houses costs	1,042	0	0	1,042		763	0	0	763
	2,746	0	0	2,746		3,144	0	0	3,144
i Exceptional expenditure									
St Philip's refurbishment	0	0	1,100	1,100		0	0	2,800	2,800
St Mark's Guttering works	0	0	0	0		0	569	16,000	16,569
Storage containers	0	0	0	0		0	16,011	0	16,011
Quinquennial inspection costs	0	0	0	0		0	1,337	0	1,337
St Mark's Quinquennial works	0	51,399	5,496	56,895		0	0	0	0
	0	51,399	6,596	57,995		0	17,917	18,800	36,717
Grants & financial support									
j Parish									
Regular children's & youth work	627	124	182	933		1,962	0	510	2,472
Adult events	3,354	0	533	3,887		2,664	0	168	2,832
Parish Holiday deposit	0	0	0	0		0	1,900	0	1,900
Holiday at Home	0	991	0	991		155	608	0	763
Sensory Healthy Church	0	0	157	157		0	0	2,133	2,133
City Outreach (Food Market)	0	0	4,019	4,019		0	0	1,952	1,952
Warm Spaces funds	0	0	1,461	1,461		0	0	0	0
Outreach publicity	981	0	0	981		528	0	0	528
Adult evangelism	1,262	0	0	1,262		867	0	0	867
Children's evangelism	1,121	0	170	1,291		2,705	0	1,058	3,763
Hope Cymru - filming and events	0	0	7,695	7,695		0	6,294	12,882	19,176
Training (Food Hygiene/First Aid)	0	0	0	0		395	0	0	395
Little Seeds - Mums & Toddlers	25	0	0	25		139	0	0	139
Maintaining Web Site	186	0	0	186		49	0	0	49
Christians Against Poverty	0	0	4,910	4,910		0	0	4,800	4,800
	7,557	1,115	19,127	27,799		9,464	8,802	23,503	41,769
k Home Mission									
Archbishop's fund for children	0	0	0	0		0	250	0	250
Pioneers - Cardiff Asian Outreach	4,760	280	0	5,040		4,200	500	0	4,700
Christians Against Poverty UK	0	10	0	10		0	0	0	0
Acts 435	0	250	0	250		0	0	0	0
Christmas - the Story	0	250	0	250		0	250	0	250
Llandaff Diocese Mothers' Union	0	250	0	250		0	250	0	250
Salvation Army Wales	0	250	0	250		0	500	0	500
UCCF - Cardiff Universities	0	250	0	250		0	500	0	500
	4,760	1,540	0	6,300		4,200	2,250	0	6,450

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

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

Independent examiner's report to the Trustees

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

Respective responsibilities of Trustees and Examiner:

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

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

Basis of Independent Examiner's report:

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

Independent Examiner's statement:

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

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

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

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

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

Signature:



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

Qualifications: CPFA.

Date: 15 /03/2025