

Ministry Area of Roath and Cathays

England & Wales · Charity number 1131605

Details

Other names	PARISH OF ROATH PAROCHIAL CHURCH COUNCIL, THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ROATH, THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ROATH
Status	Registered
Legal form	Previously excepted
Registered	2009-09-14
Register	View on the Charity Commission register

Contact

Address	Roath Vicarage Waterloo Road Cardiff CF23 5AD
Phone	02920484808
Email	office@roath.org.uk
Website	www.roath.org.uk

Activities

Objects: The promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the parish.

Activities: Place of Worship

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Cardiff

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£446,015	£447,466	-	-
2023-12-31	£409,935	£419,222	-	-
2022-12-31	£560,842	£347,913	£841,650	0
2021-12-31	£141,056	£126,552	-	-
2020-12-31	£132,926	£214,932	-	-

Trustees

Name	Role	Appointed
Angela Jayne Parry		2022-01-17
Anthony Donnelly		2022-01-17
Christine Billsdon		2022-01-17
Dr Heather Elizabeth Payne		2019-04-29
Eva Kuginna-Evans		2022-01-17
Geoffrey Robert Smith		2022-01-17
Geraldine Frances Payne		2022-01-17
Hilary Lovitt		2022-01-17
James Bendon		2022-01-17
John Tattersall		2019-04-29
Lee Gonzalez		2022-01-17
Matthew Dixon		2022-01-17
Michael John Payne		2022-01-17
Peter Lovitt		2022-01-17
Rachel Kilby		2022-01-17
Rev Caroline Rebecca Downs		2022-01-17
Rev Irving David Hamer		2022-01-17
Rev STEWART LISK		
Timothy Richard Hill MA PGCE		2022-01-17

Accounts

Ministry Area of Roath and Cathays
Unaudited Financial Statements
31 December 2024

CARSTON ETL

Chartered accountants
1st Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

Ministry Area of Roath and Cathays

Financial Statements

Year ended 31 December 2024

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Ministry Area of Roath and Cathays

Trustees' Annual Report

Year ended 31 December 2024

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2024.

INTRODUCTION FROM THE MINISTRY AREA LEADER - CANON STEWART LISK

If you look at the newsletters, magazines and websites of our ministry area, you will see a wide variety of activities and services which have continued throughout 2024, providing sacramental provision, pastoral care, recreation and entertainment for our diverse and populous district. Some of these you will see reported on in the paragraphs that follow, although this can only reflect a small proportion of what goes on day by day in our five churches, halls, schools and many other places in Roath and Cathays. Our Sunday schools, uniformed organisations, choirs and servers often draw in large numbers of children and young people, and their families, across the MA. We are also aware of the hard work and diligence of our five Safeguarding Officers in ensuring that 'My Church People' is followed and that we all receive the appropriate training and our Disclosure and Barring service checks are up to date. We are most appreciative of all those who lead and organise these invaluable and worthwhile groups. All of this would not be possible, if it were not for an army of dedicated and committed volunteer lay people, including wardens, secretaries, treasurers, sidespersons, welcomers and committee members, who ensure that these activities continue. I am enormously grateful to them all and appreciate the hard work, time and joyful response that they make to their calling to serve God in the church and the world.

Amongst our lay leaders are our ministry area officers and councillors. We are very well served by our two MA wardens, Mr. Peter Lovitt and Dr Heather Payne, our meetings and minutes are ably dealt with by our MA secretary, Mrs. Angela Parry. Following Canon Mike Payne's term of office we were delighted that Bishop Mary accepted our nomination for MA lay chair, and appointed Dr Heather Payne to that role. Last year we also said farewell to Mr Jim Bendon as MA treasurer. We are very pleased that Mr Dan Cornick has taken on this task on our behalf. We thank them all for their hard work and commitment to the oversight of the ministry area administrative and financial activities.

We are also very fortunate to have a long established and devoted team of clergy and Readers. The Reverend Irving Hamer, the Reverend Caroline Downs and I were delighted to welcome the Reverend Canon Jarel Robinson-Brown to the team in March 2024. The Bishop of Llandaff, the Right Reverend Mary Stallard, celebrated and preached at the licensing service in Saint Germans, her first visit. It was wonderful to welcome so many visitors from London, around South Wales and beyond to the spectacular service and to the reception afterwards. It was very pleasing to see a combined choir and many lay people from across the ministry area providing this welcome to our new priest.

We were also very pleased to learn in 2024 that the Bishop has appointed the Reverend Caroline Downs as her Pastoral Chaplain. This will be the halftime part of Caroline's duties that she performs

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

for the diocese. She will continue the rest of her time with Saint Michaels and the wider ministry area. All our clergy are busy throughout the year, not only in the many Sunday services and weekday Eucharists but also in the large number of occasional offices, the baptisms, marriages and funerals that are an essential and worthwhile part of our pastoral ministry but also opportunities for evangelism and welcome to our churches. They are also involved regularly in our schools, in worship, assemblies, church visits and as Governors.

We were sorry in 2024 to mark the passing of Canon John Woodward, who following retirement from the Diocese of Monmouth, had an active and valuable ministry in our area. Our sympathy and prayers are offered for his widow, Pat and their family. Many of us were pleased to be present at the Cathedral in June for the ordination of our Ordinand, Dr Lee Gonzalez. We continue to pray for Lee as he prepares for his priesting in June 2025, as he continues his ministry in the Heritage Coast MA.

The clergy and lay leaders have been involved in a large number of meetings both locally and at a diocesan level in 2024. The MA leader has been at all church committee meetings and MA councils. We have attended Deanery chapters, Deanery and Diocesan conferences and Archdeacon's Visitations. We have been at Diocesan training and information days, now known as convocations. The clergy also spent four days in York at the Diocesan Clergy School, which usually occurs every four years. We were given excellent lectures, devotional addresses, inspirational worship and generous hospitality. We have also had a number of meetings dealing with the introduction of the Common Fund, which entails a pledge system for the ministry areas to fund the payment and housing of the clergy and various other diocesan liabilities. We now have to raise £192,500 each year to pay into this fund. It is only thanks to the sacrificial giving of you, our congregations and church members that we can begin to meet this obligation. This is, of course, before we begin to meet the necessary day-to-day expenditure of church maintenance, utility bills and general expenses for mission and ministry in our area. Your clergy are enormously grateful for your continued generous and unfailing support.

Although each of our churches continue to operate independently with their own particular character of worship and tradition, it has been very good in 2024 to see certain activities shared in the ministry area. During Lent, we came together for study and discussion groups, stations of the cross, weekday Eucharists and Autumn evensongs and Lent lunches. These raised considerable funds for Christian Aid. It was also good to see people from across the area at concerts, fairs and fetes in and around our churches throughout the year. In October, candidates from three of our churches were presented to Bishop Mary for confirmation. This took place in a packed Saint Margaret's church which was a joyous and moving occasion. It was followed by a delightful reception in Roath Church House.

On a personal note, I am very grateful to my MA clergy colleagues and some retired, diocesan and provincial clergy who came to my aid in Advent and Christmas 2024. They conducted the 43 services I was scheduled to lead during my six week sickness absence for surgery and following my complete left knee replacement. They, with our lay leaders, ensured that all the special events and services went ahead smoothly and were enjoyed by large congregations of regular and visiting worshippers. Thank you to them all.

As we look forward to the future, we do so with a sense of renewal and hope as we see signs of growth and new interest in our faith and worship in each of our churches. Please read these reports and share them with others who might be interested in increasing their commitment and contribution to life and work of the church in the many and various ways which ensure the life of the church of our Lord Jesus Christ continues in Roath and Cathays.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Reference and administrative details

Registered charity name	Ministry Area of Roath and Cathays
Charity registration number	1131605
Principal office	ROATH VICARAGE WATERLOO ROAD CARDIFF CF23 5AD

The trustees

A Donnelly
C Billsdon
H Lovitt
J Bendon
J Tattersall
L Gonzalez
M Dixon
P Lovitt
R Kilby
Canon S Lisk
AJ Parry
Rev. CR Downs
E Kuginna-Evans
GF Payne
GR Smith
Dr HE Payne
Rev. ID Hamer
Canon MJ Payne
TR Hill

Independent examiner	Farzana Ahmed ACCA Carston ETL 1st Floor, Tudor House 16 Cathedral Road Cardiff CF11 9LJ
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OBJECTIVES AND ACTIVITIES

Objectives and Activities for Ministry Area of Roath and Cathays

The charitable objects per the governing documents are: "The promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the parish."

The Members of the MAC as trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning their activities.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

ACHIEVEMENTS AND PERFORMANCE

Individual Church reports

St Edward's Church Report 2024

St Edward's Church accommodates roughly 100 people in the nave and about 60 in the chancel. The nave is often full; nave and chancel are full a few times a year when choir and orchestra perform and worship together. It is not a large church, but it has a considerable impact on the community it serves, providing regular public worship, a variety of opportunities for people who need to belong to a caring community, and raising money for charitable causes.

The weekly Sunday Services at St Edward's Church are 11am Sung Eucharist and 6.30pm Choral Evensong and there is a weekly Eucharist on Wednesdays at 10.15am. As part of our commitment to being an eco-friendly church we no longer use printed orders of service or hymnbooks for Sunday Services – everything is projected on to a screen. For the first time in its 109 year history, St Edward's Church is now licensed for marriage services. Over the years many people have enquired about being married at the church, and already we have some bookings for future weddings.

The Sunday School offers activities during the Sunday Eucharist in the attached Community Room. The children take an active part in all aspects of church life and they raise money for charity, through cake sales and other activities involving the whole congregation on Sunday mornings. The young people and their leaders also take on a variety of artistic projects, including collages and displays.

St Edward's Orchestra joined the Choir in a Devotional Service including Fauré's Requiem on Good Friday. The requiem includes an organ part, and this was the first significant use of the Charles Gill Pipe Organ since its partial refurbishment in the early part of the year. All the normal Triduum Services took place, with Holy Baptism at the Holy Saturday Vigil Service. Special Services replaced Choral Evensong on Easter Day, Remembrance Sunday, Advent 1 and Advent 4 (when the orchestra joined the choir to lead the Service of Nine Lessons and Carols). The traditional O-Antiphons were sung as usual at daily Evening Prayer in December.

St Edward's hosts and organizes a variety of community projects, many of which are led by professional volunteers who often give their services free of charge. Most of the projects are collaborative between members of the church and the wider community – people who share aims and responsibilities, and care about each other, and believe that the work going on at the church is worth the contribution of significant effort. We try to make the church and community room widely available, irrespective of people's ability to pay, requesting contributions towards heating etc from those who can afford them.

The average weekly attendance at services, social and well-being groups, music and arts rehearsals, classes and talks is fairly constant year on year at about 350-400. These are people who attend events fairly regularly and are familiar with the building and the work of the church. In addition, many more people will occasionally attend a carol service or pupil concert.

The weekly Forget Me Not Café provides a friendly and welcoming environment, suitable for people with memory problems and their carers, also people recovering from a stroke or people who feel isolated and vulnerable. The Café, started in 2017, has run every week with very few exceptions. Our work to help people get online, and participate fully through that medium, has been remarkably successful – a tribute to the dedication of the helpers, and showing how highly the Café is valued. Most weeks there is entertainment from musicians and other artists, often people who also rehearse or perform at the church. Attendance is now often over 50. It is particularly encouraging that this project is being organized and run not just by the worshipping members of the parish, but by the whole extended community that uses St Edward's as a focus for community life. For several weeks in the

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

autumn students from the Royal Welsh College of Music & Drama attended the café as part of their coursework assessment, and helped with the activities (quiz, bingo etc) and provided entertainment.

Our "Gardening as Therapy" Project (supported from its inception by Age Concern Cymru) continues to provide opportunities to tend plants in the accessible raised beds, or just to watch the progress of the work. We are particularly grateful to the young community volunteers "Good Gym Runners" who visit from time to time to help maintain the grounds, particularly after Forget Me Not Café sessions.

St Edward's Music and Arts Centre coordinates concerts, talks, classes and rehearsals, reaching out to members of the community throughout Cardiff. They work to produce a mutually supportive community based on the Church, and contributing their time, skills and money towards the upkeep of the building, the support of local musicians (amateurs, students, recent graduates, young professionals) and charitable work. Member groups include the Penylan Singers Community choir, Julian Martin's Jazz Workshop, University of the Third Age Recorders, Roath Local History Society, Penylan WI Craft and Social Groups, Pavane Early Music Consort, Cardiff Recorded Music Society, Cardiff Friendly Strings, The Inner Voices, (a cappella group) and Claire Syder's Creative Writing Workshop. This year we were pleased to welcome Wind Ensemble De Cymru, who rehearsed monthly on Sunday afternoons and produced a charity concert in November. Other groups that rehearse and perform at St Edward's on a less regular basis, often to produce gala charity performances, include Cardiff Baroque and Cantorion Taliesin. Charities supported by various events include: Ataxia UK, Bardet Biedle Syndrome, Dementia UK, The GubbHudd Appeal, The Heritage and Cultural Exchange, Forget Me Not Chorus, Motor Neurone Disease, Shelter Cymru, Velindre Cancer Hospital, Neuroendocrine Cancer UK.

It is often said that it is a shame when churches are locked up and unused throughout the week. Anyone visiting St Edward's, morning, afternoon or evening on any day of the week is likely to find the building open, with activities going on.

The annual Music and Arts Festival in October attracts musicians, artists and audiences from a wide area and this year the Art Exhibition was local artist and member of St Edward's Church, Mary Traynor. The monthly Saturday morning "Coffee Concerts" are very popular, giving a welcome respite to Albany Road shoppers and offering performance opportunities for local musicians. The annual Jazz month "Spring into Jazz", featuring local jazz musicians continues to grow in popularity and has its own distinct following. These events are currently raising funds for and awareness of Bardet-Biedl Syndrome. Many of them are also recorded and are often released on St Edward's YouTube Channel.

Local music teachers also hold "pupil concerts" in the church, attended mainly by parents and friends of the pupils. These occasions are great opportunities for further involvement of the church in the local community. They have been going on regularly since the late 1980s, and some of the original teachers are still very much involved in music at St Edward's. Current students and recent graduates of the Royal Welsh College of Music and Drama also arrange frequent concerts and contribute to the life of the church. Since the pandemic, Associated Board Examinations are often submitted via recordings, and lots of music students have made their recordings at St Edward's – voice, piano and other instruments. Lots of professional musicians also produce audition recordings here.

St Edward's also hosts occasional concerts from musicians from outside Wales, and this year we had two visits from The Telling, a London-based charity that specializes in combining Early Music and Theatre and making it accessible to communities. In June they brought "I Spie", which follows lutenist/composer John Dowland's brush with the secret service, and in December a concertplay on the life of Charles Dickens.

The Church Choir provides an important link between the worshipping community and the Music and Arts Centre, particularly in singing the full Service of Choral Evensong every Sunday, which has a growing congregation including several musicians. In April the choir sang a special Choral Evensong to celebrate the centenary of the death of Sir Charles Villiers Stanford (1852-1924). The service

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

showcased Stanford's music, and was well attended.

During the period 1-9 June, St Edward's took part in the Churches Unlocked Festival in which Churches across South Wales opened their doors and invited people to celebrate history, heritage and today's lively communities in our churches. The aim was to encourage people to visit us, and participate in the large and diverse community that is based around St Edward's. All of the organisations that met during the Festival held open meetings and welcomed visitors, and members of the church ensured that the building was open to welcome visitors every day 10am-4pm. There were also concerts and organ recitals, an exhibition marking D Day on 6th June, and showings of the "Windrush Cymru @ 75" documentary film. During the 9 days, 392 people visited the church – unsurprisingly, given the large community that is based at the church, most were people who already attend events regularly, but 37 came specifically because of the Churches Unlocked Festival.

A comprehensive project was started in 2023 to completely refurbish the Charles Gill Pipe Organ. The project was divided into two main phases: the blower and bellows together with the Great division; followed by the electronic action and the Swell division. The first phase was completed early in 2024. The three bellows were overhauled. The old blower in the cellar was replaced by one in a silencing cabinet in the upstairs vestry. All the pipework and soundboard of the Great division was removed, cleaned and thoroughly overhauled, together with the large front (16ft Violone) pipes. The work was completed in time for the organ to be played for the Good Friday Devotional Service which included Fauré's Requiem, sung by the church choir and accompanied by the church orchestra. A further performance of Fauré's Requiem, by Cardiff Chamber Choir, took place in August, entirely accompanied by the organ.

Apart from using the organ to accompany Sunday Services, a major objective of the refurbishment is to make this very fine instrument available for teaching, rehearsing, recitals, and particularly to provide opportunities for those learning to play the piano to try the organ. All of these ideas have proved remarkably popular with local musicians, and are already being routinely implemented. This has been a very rewarding experience for those in the congregation who have worked so hard to get the refurbishment done.

We are now raising the money for the Second Phase of the work, and are confident that it will be completed early in 2026.

The December 2023 Quinquennial Inspection identified issues that needed to be addressed. As the footfall continues to increase it is more and more necessary to keep on top of all maintenance requirements. During the year the main porch door was painted and the skirt was repaired; a handrail was installed leading down to the cellar; the Community Room door was rehung to open into the room to avoid blocking access to the toilet when it is pinned open; the Community Room windows were sealed and repointing was carried out to address a damp issue. A new boiler was installed in the Community Room and a Hive system was installed for both heating systems, allowing minute by minute control of target temperatures, with the potential to save a considerable amount of money. A compound was created (financed by the Gardening Club) to house the new recycling bins and preserve the tidy aspect of the grounds. Cardiff Council also provided a white line to deter people from parking on the dropped kerb, which is so so essential for many people who attend St Edward's. The cross on the chancel roof came down in a storm and consideration is being given to whether it should be replaced. The Chatty Crafters group who usually meet online met in church in November to identify jobs to maintain altar linen etc. Lots of small but essential jobs were done.

St Edward's has a significant social media presence, on Facebook, Twitter, Instagram, Threads, Bluesky and YouTube and a comprehensive website on which details of events/activities are posted. There are email lists with a world-wide membership (GDPR compliant). St Edward's weekly newsletter is a comprehensive account of events and activities both within the Ministry Area and in the wider neighbourhood. It is also available via the website, email, and the Social Media channels, and is part of the archive at the National Library of Wales Aberystwyth.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

St German's Church Report 2024

This year marked the 140th Anniversary since the opening of the present St German's Church in 1884 and our new priest, Canon Jarel Robinson-Brown arrived just in time, beginning with Palm Sunday as his first Sunday in the RCMA. The licensing service on 23rd March 2024 saw an absolutely packed Church, with visitors from Canon Jarel's previous Parish in London as well as friends from the Methodist Churches he served in Cardiff previously, and well-wishers from across the RCMA. The worship was joyous and we were delighted to have joint choirs of St German's, St Margaret's, and St Edward's with our organist Brian Williams and Gary Mullins, organist of St Margaret's working together to provide stunning music. Bishop Mary preached a wonderful homily, and a full spread was put on in the hall afterwards. Many thanks to Canon Stewart Lisk and many others for all the hard work and preparation to enable this service to be so wonderful!

In September we began our Anniversary Celebrations with a wonderful event 'Cabaret at the Church' which was organised kindly by Gary Mullins and David Harrington from the RWCMD. This was well attended with a packed audience, and money raised for St German's. We have celebrated our Anniversary Year with a number of visiting preachers from all over the UK, including our own Bishop Richard Fenwick (President of the Friends of St German's) who presided and preached for the 140th Patronal Festival in in September followed by a Parish Lunch.

We have continued our links with Rachel Kilby as Music Animateur at Llandaff Cathedral and were delighted to host a large concert with school children from the Adamsdown and Splott Areas for their Christmas Festival in collaboration with the Precentor. Canon Jarel has been in to Baden Powell and others schools, and at Christmas gave a talk to the children and their families and teachers who were delighted to be in St German's for this service. A Brass Band was also present thanks to the Royal Welsh College of Music and Drama arranged by Rachel Kilby and this enabled the school children to learn about various instruments many of them had never seen.

So far concerts have been held by the Pendyrus and Risca Male Choir's, the Cardiff Polyphonic Choir. We look forward shortly to welcoming the Cowbridge and Taunton Dean Male Voice Choir who will be performing together on the 10th May. Despite the extreme weather conditions, Our Christmas Fayre/Grand Raffle raised £1,605.00.

2024 began our process of thinking deeply about the wider Vision and Ministry of St German's, and Canon Jarel presented some ideas for what is referred to as #Vision2034 helping us to think about where we feel God is calling us over the next ten year's. As a result of this we have explored updating our Mission Statement, engaging in Prison Ministry, extending the use of our Church Green Spaces, and making our building more accessible.

Strong links continue with Tredegarville Primary School, and we continue to engage as best we can with all in our local community through social media. The use of our hall by Space4U who work with Refugees and Asylum Seekers is continuing, and there is much need in the area. Last Christmas we saw bumper numbers at our Christmas Carol Service and Midnight Mass thanks to a leaflet drop to every street in the parish.

Next month, as we continue or 140th Anniversary year, we are delighted that Bishop Rowan Williams will be with us as our Preacher for Corpus Christi. This, we believe, is the first time a former Primate of All England will have been to St German's, and we look forward to celebrating this special day with everyone.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

St Margaret's Parish Church Report 2024

St Margaret's Church continues to be blessed with a Priest in Charge, Choir Master, several Organists, Sacristan, choir members and dedicated teams of side-persons, readers, flower arrangers, cleaners and Sunday School Teachers, and last but not least our Vicar's and Peoples' wardens, for all of whom we give thanks.

We continue to enjoy being part of the Roath and Cathays Ministry Area. Special thanks to Jim Bendon for overseeing and keeping us up to date with the finances of the MA for several years and we wish him and his wife Jenny, all the best in their new parish. Thanks to Chris Webb for St Margaret's Church finances. We have shared many services and concerts with fellow churches in the MA, including Lent talks and lunches.

New energy saving LED floodlighting has been installed, to replace the 25year life expired kit. Donations accepted via a "Go Fund Me Page" on St Margaret's website. There is also a QR code named "Give a Little" for normal donations.

The valley gutter between the Chancel roof and the Mausoleum roof leaked badly and needed completely relaying in new Code 6 Lead. Quinquennial Inspection was carried out in March 2024, but at the year end the report was still awaited from the architect. 5 year and annual electrical tests of the whole building were carried out on schedule, plus annual PAT testing on all portable appliances. A new hardwood bench has been sited outside the Porch, generously donated by Mrs Jean Hooper. Sunday School continues to thrive with 25 children regularly attending weekly. The children come into church each week to "Show and Tell" what they have been doing. The traditional nativity play was enjoyed by all.

The Spring and Christmas Fayres were well attended and very well staffed, including several new volunteers. They are very good fund raisers and also give enjoyment to the community, the cake, gift and plant stalls were especially busy, thanks to all the volunteer organisers. The Heritage Weekend in September was again popular and attracted many people from far and wide to follow the guided tours. Thanks are extended to our excellent guides, Diane Walker and Jean Rose and to all the many very willing volunteers who carried out numerous tasks on both Saturday and Sunday. Although not a fund-raising event our afternoon teas, book and plants stalls and generous donations realised over £1000.

Outreach collections over the past year included: The Huggard Centre, Christian Aid, USPG lent boxes and Sea Sunday. Donations were slightly higher than in previous years. Ladies Circle raised £2000 for Maggie's - a cancer support charity, through various functions throughout the year. Cereal donations were collected for St Teilo's Breakfast Club in June and October, and will continue 3 times a year. Food bags for the homeless and anyone in need have been made up and are kept in church, to be distributed as required.

Roath Church House continues to be very busy with bookings for various activities: - 19th Cardiff Scout Group, Ballet, 16th Cardiff Brownies, Cylch Meithrin Nant Lleucu - nursery, The Unknown Theatre Group. Regular Pilates, Yoga, Art and Animation classes, South Wales Gay Men's Chorus, Ladies Circle and Relationship counselling to name a few. It is also booked for children's parties, weddings and family celebrations.

The Development Plan was updated before the Archdeacon's Visitation in October. Publicity - Our Church website and Face book page were re-designed and are now regularly updated, with services and events taking place in St Margaret's, thanks to the keen technical oversight by Iona Wyn Turner. Evangelism - Meet and Greet initiated and appreciated by regulars and visitors. Discipleship- follow up after Baptism and Weddings initiated. Thanks to all those involved.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

The Discussion Group continues regular monthly meetings, with occasional guest speakers, led by Dan and Ruth Cornick.

Carol Services were held in St Margaret's Church, including St John Ambulance and our own Festival of Nine Lessons and Carols. Thanks to the Choir Master, Gary Mullins, and Choir in making them enjoyable for all.

Saint Martin in Roath Report 2024

Among the 'banners' in the church of St Martin is one honouring St Lawrence, deacon and martyr. This dates from before the First World War. It belonged to Guild for young people in the parish, a catechetical and social group. The banner survived the destruction of the church in 1941, although some of the group members did not, their names appear on the War Memorial Boards.

The Church then as now was as concerned for the inclusion, education, and encouragement in the faith of younger people. In the last two years we have seen the increased presence of younger people at St Martins.

The photograph here was taken on the First Sunday in Lent 2025. It shows the diverse age range of people who worship at St Martins each week.

I have included here two contributions people in our congregation. They speak for themselves.

To return to where I began with St Lawrence. He was a deacon in Rome during the reign of the Emperor Valerian, serving under Pope Sixtus II. When Pope Sixtus II was martyred in 258, he prophesied that Lawrence would soon follow. St Lawrence began to sell the valuables of the church in order to distribute the money to the poor. In response, the Roman prefect demanded that he reclaim the Church's treasures and turn them over to the government. Three days later, Lawrence assembled the poor, sick, and outcast of the city, presenting them as the "Church's treasures." Incensed, the prefect ordered Lawrence to be executed.

The people of God are the treasure of the Church and a treasure in our society now and in the future. We may not be sick, poor or outcast, some are. We should though, all see ourselves and know ourselves as the poor in spirit, knowing our need for God. It is this hunger and need for God and the things of God that draws people to the Church. Here we are given food that sustains and invigorates. It is free at the point of need. Those new to the Church meet and recognise fellow pilgrims, all sharing the call to conversion, and journeying together in Christ.

Today, we need to be confident in the faith, firm in our convictions and able to share them. We do this best by being present and available to all whom we welcome into our churches. Taking an interest in where people are in their lives and situations. Then in our conversations with them we share our own faith stories. Today there are new generations that have little or no grasp of Christian Teaching, have no memory of being brought up in the faith and no role models within their families encouraging them to be part of the Church. All around us are fields ripe for harvest, there are enquiring minds and hearts open for discussion as they seek to explore the Christian Faith and what it means to be part of the Church and be Christian in faith and practice. Here at St Martin we celebrate and teach the Christian faith in the well tried and tested Catholic tradition of the Church.

Nina has made this contribution: "I am what might be described as a newcomer to St Martin's. I went reluctantly to an AA meeting on April 5th 2024, held at St Martins, and afterwards was warmly greeted by Father Irving Hamer. It was, without doubt, a memorable day because I was made to feel welcome and my relationship with the church began. I accepted an invitation to attend Sunday Mass and I am very grateful that I did because it was then that my life began to change for the better. I had been

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

spiritually empty and I was struggling to find ways to feel at peace. Fr Irving set me on the right path and helped me to stay on it. The church is now a part of my life and I feel at home there.

St Martin's is, of course, a place of worship but it is more than that. The music is fantastic and uplifting, there is a weekly news sheet which details coming events and provokes thought, and regular events including choral evenings, inspiring speakers, music recitals and even the odd film night. All these contribute to a rounded and fulfilling relationship with St Martins.

I find the congregation to be friendly and non-judgemental, and, as a recovering alcoholic, touching.

My soul feels restored and I give thanks to God, for Fr Irving and the St Martin's community every day. I hope that others give themselves the chance to have the fulfilling experience that I have had at St Martins".

Joe has also made a contribution. "It has been about two years since I first stepped through the doors of St Martin in Roath, and I can't say at all that I expected the profound impact this community would have on both my life, and that of my fiancé. As a complete newcomer to the Church, I was struck right away by the beauty of the God centred liturgy, and the sincere warmth of the community that greeted us.

From my first Sunday Mass, members of the congregation made a point to introduce themselves to myself and three friends, and invite us to coffee afterwards. What impressed me most was that this wasn't just first-day novelty, people remembered me when I returned and checked in with me, remembered that there may have been a few people missing from our initial group, or remarking that it was just myself present for that Sunday. A few months later my fiancé started to tag along with me, and immediately found the same sort of warm and welcoming atmosphere fostered by the congregation.

I must particularly acknowledge the essential role that Fr Irving has come to play in our lives. Beyond delivering thoughtful, focused sermons that consistently provoke our thoughts and challenge us, he has become a deeply trusted source, font of guidance, information, and a cherished friend. During some personal difficulties last year, he was consistently available for emotional and spiritual support that proved invaluable to me at the time. His spiritual wisdom and practical advice has helped shape some of the best and most important decisions in our lives, including my own baptism and confirmation also my fiancé's baptism, and our upcoming marriage.

What began as tentative Sunday attendance has blossomed into active participation. I have begun to serve as a part of the team during the Sunday Mass, and we have both formed meaningful relationships that extend beyond church walls. St Martin's has become more than a place of worship regulated to a particular day of the week—it's now a cornerstone of our shared lives.

As we reflect on these two years, we are profoundly grateful for how St Martin's has welcomed us, nurtured our faith, and become integral to our journey together. What we found here was not just like-minded people who meet for an hour on Sundays, but a real community with spiritual and intellectual depth, and pastoral care that is clearly evident and shared".

Easter Greetings to you all

Fr Irving Hamer

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

St Michael and All Angels' Church Report 2023

WORSHIP

In addition to our twice-weekly Eucharists, in 2024 we held a Lent course entitled 'Meditations on the Passion of Jesus' with a different focus each week on characters in the passion story. The last session was followed by a soup lunch. At the other end of the year, we ran an Advent Reflection Morning, and in between there was the Compassionate Mind Morning Retreat in September, with assistance from my son, James. It was lovely to welcome members of other churches in the Ministry Area to all these occasions. There were two sessions of Messy Church in 2024 - one on Good Friday and one just before Christmas. Many thanks to Team Trystan for organising these events for our younger members of the church. At Pentecost we had the Lord's Prayer recited in 13 different languages, reflecting the rich diversity of our inclusive congregation. All of our Lay Eucharistic Ministers were re-commissioned as part of a special service in July, and we are fortunate to have so many volunteers. Zoom services continue - long after the pandemic - and it is pleasing to see the services being viewed by so many people beyond the church's community, with figures sometimes running into the hundreds. The Korean Church continues to use the premises for its weekly, and occasional mid-week, services. Leaders Grace and Daniel are such gracious people, and we are so lucky to count them as friends and part of our church family as they also attend Sunday morning services with us. Monthly services at Lakeside Nursing Home have continued in 2024, and it is so moving to see residents - some often afflicted with memory loss - joining in with the liturgy. In September we welcomed our Ordinand, Abbie, who is studying at St. Padarn's. It has been a real joy to have Abbie with us - to read the scriptures, to preach, to lead us in prayer, and to be a great personal support in my own ministry.

FINANCE

Donations from all sources in 2024 were up, whether people pay by direct debit to the diocese or the church, use the collection basket with cash or envelopes, or use the new card reader. We are so grateful for the increase in giving. However, our expenditure also increased in 2024, with the purchase of a new laptop and renewal of the website licence (which is paid every two years), and the completion of essential work required by the 'Quinquennial' (the five-yearly inspection of the church building and its fabric) as well as rising fuel prices. Money, therefore, remains a concern - particularly with the loss of the Welsh medium nursery which closed in August 2024.

As regards our giving to charitable causes, via our 'Cathays Supporting Account' nearly £2,200 was raised in 2024 (slightly up on 2023) with nearly £1,500 given to causes throughout the year including Christian Aid, Marie Curie, the Mission to Seafarers, the Salvation Army, and Toilet Twinning via the Tear Fund for toilets in Uganda and Nigeria, with £470 going to our Lent Appeal causes - Joy of Learning and Sunday John's school, both in Uganda. As well as money, we collect stamps, spectacles, foreign coins and we donated 135 warm coats to the 'Wrap Up Cardiff' Appeal. And in 2024 we gave 724 items to Cardiff Foodbank. Thank you so much, and please remember that if you Gift Aid your giving, the church receives 25p for every £ given from the government - tax-free!

CHURCH FABRIC

As well as the works required by the Quinquennial Inspection, the hall was redecorated, the gutters have been cleared and repairs to the fire door and the main entrance doors have been completed. The Upper Room was decluttered and is now a much more useable space. A Keter storage box was purchased and installed to house the council's new rubbish receptacles, and the St. Michael's banner (now hanging by the organ) has been lovingly restored. After much preparatory work the church also received a Silver Eco Award in March, and there was a Big Green Hike around Roath Park Lake, along with litter picks of the streets around the church.

The major project of 2024 was the new kitchen, officially opened by Bishop Mary at our Christmas Fayre, along with several VIPs connected with the project, as well as the family of Pam Griffiths to whose memory the kitchen is dedicated. We must thank again Mike Payne who worked so hard to secure the grant funding and organised the installation of the new kitchen, and thanks to those who

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

decluttered the old kitchen before the new one arrived. We are truly blessed to have this building which is so well used by the church and the community. We have Brownies, Guides, a Crafting Group, the Wednesday Wives Group, Beaders and the choir that rehearses on Fridays, not forgetting the wonderful cafés which run roughly once every quarter. Indeed, the Archdeacon of Llandaff on a recent visit commented 'What a wonderful family church!'

SAFEGUARDING

All policies and training are up to date. Any concerns about vulnerable children or adults are made to our Safeguarding Officer, or myself.

SOCIAL COMMITTEE

Events which happened in 2024 were the summer Afternoon Tea, and the Christmas Fayre, and members of the committee assisted with Messy Church, Cathays Summer Fayre and a Quiz Night in September. More is planned for 2025!

MINISTRY AREA COUNCIL

A lot of 2024's meetings were taken up with issues of finance. The Diocese of Llandaff has moved from a system based on church attendance to one based on the costs of employing the clergy. The current rate is £55,000 per cleric per annum. St. Michael's only pays half of that as my post is half as vicar of St. Michael's and half is my work for the diocese, which currently means being the Pastoral Chaplain to the Bishop. On more positive news, Jarel Robinson-Brown was appointed as vicar to St. German's and was installed in March 2024. Eva expressed her wish to stand down as MAC rep for St. Michael's, having served a three-year term, and at our Congregational Meeting this year (2025) Chris Kiiza was nominated and agreed to take her place. Thank you to all our reps.

OTHER MATTERS OF NOTE FROM 2024

Dr David Humphreys, wonderful organist at St. Teilo's, finally moved to be nearer his sister in Cambridge in April 2024. Congratulations to Lena, Sandra and Trystan's daughter, who went off for her first year to study Theology and Religion in Oxford in the autumn. It was a real privilege in September to baptise Jesse and Zach, whom I have known since birth, with family from Uganda following the service on livestream. Many congratulations to Val and Jeff on the birth of their first great-grandchild, Ruby. And thanks to Val and Gill, the Flower Fairies, for organising September's flower-arranging workshop. What a joy it was to have Bishop Mary and her Chaplain Emma with us to celebrate our Patronal Festival on September 29th! A day to remember! We had our lovely Harvest Supper with (raucous as usual!) singing in October. And it was lovely to have our crocheted/knitted cascade of poppies out on display again for our Remembrance-tide services. Waitrose's All Butter mince pies won the Thursday mince pie tasting competition in the run up to Christmas with a perfect score of 20/20 across the board! I lead assemblies every week in St. Monica's school, and children from the school come regularly to our Thursday service. It is good to see two church members sitting alongside me on the school's Governing Body. The school is busily preparing for the move to the site currently occupied by Ysgol Mynydd Bychan as part of the reorganisation of primary school provision in Cathays.

PERSONAL

My role for the diocese changed in 2024. I am no longer involved with the Vocations Team as Bishop Mary invited me to become her Pastoral Chaplain. I remain as Chaplain to Readers in the diocese, who are still without a Warden nearly a year after the death of Warden Colin Finney. I have attended all the training laid on by the diocese and last year saw the Diocese of Llandaff's 'Clergy School', which ran for five days in York during the week of Ascension Day. 2025 will see me completing my training to become a Pastoral Supervisor – something I am very excited about – but more of that in next year's report!

RIP

In very late 2023 and in 2024 the following people died and were remembered in our Congregational

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Achievements and performance *(continued)*

Meeting in March of this year, along with many others who those present named and wished to have remembered.

Pam Griffiths (Christmas Eve 2023, RTA), Gillian Haigh (Christmas Day, 2023), Iris Parker, Derek Evans, Margaret Jones, Colin Finney, Canon John Woodward, Fr Paul Bigmore, Nic Neal, Sylvia Merrick.

May the souls of the faithful departed rest in peace and rise in glory.

THANKS

None of the above would take place without the hard work of so many people, and you know I don't like to name individuals in case I miss anyone out, so a heartfelt thank you to everyone who does what they do to make up our church family. I say it every time, but it is a blessing and a privilege still (after 18 years!) to be serving amongst and alongside you. THANK YOU!

And so I end, as I always do, with a reminder of our ethos in St. Michael's:

We are inclusive. All, all, all are welcome.

We believe that the Gospel of Jesus Christ is GOOD NEWS for every generation and every person, regardless of their age, ethnicity, sexual orientation or gender. The values that matter most to us are:

respect and mutual concern for other human beings,

respect for the environment,

sharing God's love and fellowship through word, sacrament and hospitality worshipping communally

connecting with people in the issues of their day-to-day lives

With much love to all, Caroline x x x

Caroline Downs, Vicar

April 2025

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

FINANCIAL REVIEW

Total income for the year was £446,015 (2023 £409,935) of which £397,038 (2023 £374,804) was unrestricted, £46,617 (2023 £33,031) was restricted and £2,360 (2023 £2,100) was against the endowment funds. Total expenditure for the year was £447,466 (2023 £419,222), of which £426,130 (2023 £397,574) was unrestricted and £21,336 (2023 £21,648) was restricted. After net gains on investments of £3,217 (2023 net gains of £3,100), the ministry area achieved a surplus of £1,766 for the year (2023 deficit of £6,187). This is broken down into a net deficit of £27,825 against unrestricted funds (2023 deficit £30,894), a surplus of £25,719 against restricted funds (2023 £21,712) and a surplus of £3,872 against endowment funds (2023 £2,995), after transfers between funds.

Overall reserves at the year-end are £837,229 (2023 £835,463), of which £396,084 (2023 £423,909) is unrestricted, £359,755 (2023 £334,036) is restricted and £81,390 (2023 £77,518) is against endowment funds.

Reserves policy

Apart from the investments described above, the ministry Area and the individual churches hold funds to meet current and anticipated expenditure.

At the end of 2024, funds held in current or deposit accounts amounted to £533,509 (2023 £539,609) with free reserves of £224,929 (2023 £250,124).

Overall reserves at the year-end are £837,229 (2023 £835,463), of which £396,084 (2023 £423,909) is unrestricted, £359,755 (2023 £334,036) is restricted and £81,390 (2023 £77,518) is against endowment funds.

The reserves should provide the Ministry Area with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future.

Intentions are to maintain reserves at a level which is at least equivalent to six months' operational expenditure, having regard to anticipated income and outgoings and limitations on the uses for particular funds.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

Structure, governance and management

The Ministry Area of Roath and Cathays was brought into effect by a Decree issued by the Bishop of Llandaff and dated the 1st January 2022.

The purpose of establishing Ministry Areas was to change the existing Parish Structure with a view to consolidating some 100+ Parishes into 30 Ministry Areas within the Diocese.

Thus the Parishes of Roath, Roath St Martin, Cathays and Cardiff St German were dissolved and the Ministry Area Of Roath and Cathays was formed consisting of the following Churches :-

St Margaret
St Edward

St German

St Michael

St Martin

A requirement of this re-structuring is that all Ministry Areas must register with the Charity Commission thus the existing Parish of Roath registration was amended to the Ministry Area of Roath and Cathays.

It was decided from the inception of the Ministry Area that each Church would retain its autonomy and retain their own Church Council and Wardens but recognise that overall governance would be the responsibility of a Ministry Area Committee (MAC), this MAC consists of the following :-

A Lay Chair (the Bishops' appointee)

The Clergy Team, of which one member would be the Ministry Area Leader

Treasurer

Secretary

Up to three further Trustees per Church nominated by their respective Church Councils.

The current Trustees are listed at the beginning of this Report.

In addition to this MAC it was agreed that a smaller MAC Executive team be appointed elected from Trustees within the MAC to enable the MAC to enact swift decisions and actions between full MAC meetings.

Regular meetings of the MAC are held during the year.

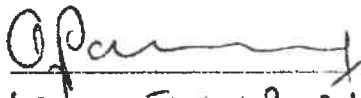
Financial Management of the MAC adheres to the Diocesan "Ministry Areas Finance Guide" with the exception that it was considered impractical that there be one central Bank Account so each Church has its own Treasurer, Bank Accounts(s) and access to its own accounts via the Diocesan Mandated "MyFundAccountingOnline" accounts system.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2024

The trustees' annual report was approved on 29/10/25 and signed on behalf of the board of trustees by:

Signed 
Print name ANGELA JAYNE PARRY
Trustee

Signed 
Print name CANON STEWART LISK, BEM
Trustee MINISTRY AREA LEADER

Ministry Area of Roath and Cathays

Independent Examiner's Report to the Trustees of Ministry Area of Roath and Cathays

Year ended 31 December 2024

I report to the trustees on my examination of the financial statements of Ministry Area of Roath and Cathays ('the charity') for the year ended 31 December 2024.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Farzana Ahmed ACCA
Independent Examiner
Carston ETL
1st Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

Date: 30/10/2025

Ministry Area of Roath and Cathays

Statement of Financial Activities

Year ended 31 December 2024

		2024			2023
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Income and endowments					
Donations and legacies	4	288,726	2,150	—	290,876
Charitable activities	5	101,519	15,352	—	116,871
Investment income	6	4,271	4,647	2,360	11,278
Other income	7	2,522	24,468	—	26,990
Total income		<u>397,038</u>	<u>46,617</u>	<u>2,360</u>	<u>446,015</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	8	3,759	—	—	3,759
Expenditure on charitable activities	9,10	422,371	21,336	—	443,707
Total expenditure		<u>426,130</u>	<u>21,336</u>	<u>—</u>	<u>447,466</u>
Net gains on investments	12	—	438	2,779	3,217
Net income/(expenditure)		<u>(29,092)</u>	<u>25,719</u>	<u>5,139</u>	<u>(6,187)</u>
Transfers between funds		1,267	—	(1,267)	—
Net movement in funds		<u>(27,825)</u>	<u>25,719</u>	<u>3,872</u>	<u>(6,187)</u>
Reconciliation of funds					
Total funds brought forward		423,909	334,036	77,518	835,463
Total funds carried forward		<u>396,084</u>	<u>359,755</u>	<u>81,390</u>	<u>835,462</u>

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 21 to 33 form part of these financial statements.

Ministry Area of Roath and Cathays

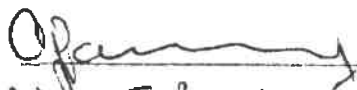
Statement of Financial Position

31 December 2024

	Note	2024 £	2023 £
Fixed assets			
Tangible fixed assets	16	232,914	232,914
Investments	17	62,125	58,713
		<u>295,039</u>	<u>291,627</u>
Current assets			
Debtors	18	39,606	26,449
Cash at bank and in hand		533,509	539,609
		<u>573,115</u>	<u>566,058</u>
Creditors: amounts falling due within one year	19	30,925	22,222
Net current assets		<u>542,190</u>	<u>543,836</u>
Total assets less current liabilities		<u>837,229</u>	<u>835,463</u>
Net assets		<u>837,229</u>	<u>835,463</u>
Funds of the charity			
Endowment funds		81,390	77,516
Restricted funds		359,755	334,038
Unrestricted funds		396,084	423,908
Total charity funds	20	<u>837,229</u>	<u>835,462</u>

These financial statements were approved by the board of trustees and authorised for issue on 29/10/25, and are signed on behalf of the board by:

Signed



Print name

Angela J Perry

Trustee

Signed



Print name

CANON STEWART LISK BGM

Trustee MINISTRY AREA LEADER

The notes on pages 21 to 33 form part of these financial statements.

Ministry Area of Roath and Cathays

Statement of Cash Flows

Year ended 31 December 2024

	2024 £	2023 £
Cash flows from operating activities		
Net income/(expenditure)	1,766	(6,187)
<i>Adjustments for:</i>		
Net gains on investments	(3,217)	(3,100)
Dividends, interest and rents from investments	(1,466)	(1,385)
Other interest receivable and similar income	(9,812)	(6,835)
Accrued expenses	5,570	5,587
<i>Changes in:</i>		
Trade and other debtors	(13,142)	38,171
Trade and other creditors	3,118	(1,078)
Cash generated from operations	(17,183)	25,173
Interest received	9,812	6,835
Net cash (used in)/from operating activities	<u>(7,371)</u>	<u>32,008</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	1,466	1,385
Purchases of other investments	(195)	(317)
Net cash from investing activities	<u>1,271</u>	<u>1,068</u>
Net (decrease)/increase in cash and cash equivalents	(6,100)	33,076
Cash and cash equivalents at beginning of year	539,609	506,534
Cash and cash equivalents at end of year	<u>533,509</u>	<u>539,610</u>

The notes on pages 21 to 33 form part of these financial statements.

Ministry Area of Roath and Cathays

Notes to the Financial Statements

Year ended 31 December 2024

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Roath Vicarage, Waterloo Road, Cardiff, CF23 5AD.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

After making reasonable enquiries and having considered other factors on the financial performance of the charity and its current performance including current economic conditions, the Trustee's believe that the charity will be able to continue to fulfil its charitable purpose, will be able to meet its liabilities as they fall due, and will have adequate resources to continue in operational existence for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis in in preparing the financial statements

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no material judgements or estimation uncertainties to note, other than those already covered by the accounting policies, such as depreciation.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment	- 25% straight line
-----------	---------------------

Freehold property is not depreciated as this relates to property gifted to the charity and rental returns to cover church expenditure for the benefit of St Edward's Church.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Planned giving	94,703	—	94,703
Church Collections	21,794	—	21,794
Donations	54,446	—	54,446
For mission	3,396	—	3,396
Money-raising	40,379	—	40,379
Gift Aid	10,596	2,150	12,746
Tax refund	47,746	—	47,746
Legacies			
Legacies	—	—	—
Grants			
Non-recurring one-off grants	15,666	—	15,666
	<u>288,726</u>	<u>2,150</u>	<u>290,876</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Donations			
Planned giving	80,399	20	80,419
Church Collections	18,639	—	18,639
Donations	64,593	7,505	72,098
For mission	10,237	—	10,237
Money-raising	31,631	101	31,732
Gift Aid	12,132	1,000	13,132
Tax refund	44,777	—	44,777

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Legacies			
Legacies	13,094	—	13,094
Grants			
Non-recurring one-off grants	90	10,000	10,090
	<u>275,592</u>	<u>18,626</u>	<u>294,218</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Rent from investment land or buildings	11,197	15,352	26,549
Hall/Property	79,925	—	79,925
Other income	6,227	—	6,227
Church building Rental	4,170	—	4,170
	<u>101,519</u>	<u>15,352</u>	<u>116,871</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Rent from investment land or buildings	6,450	11,272	17,722
Hall/Property	63,293	—	63,293
Other income	7,241	—	7,241
Church building Rental	4,775	—	4,775
	<u>81,759</u>	<u>11,272</u>	<u>93,031</u>

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Investment income	—	199	1,267	1,466
Bank interest receivable	4,271	4,448	1,093	9,812
	<u>4,271</u>	<u>4,647</u>	<u>2,360</u>	<u>11,278</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

6. Investment income *(continued)*

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Investment income	—	185	1,201	1,385
Bank interest receivable	2,986	2,949	899	6,835
	<u>2,986</u>	<u>3,134</u>	<u>2,100</u>	<u>8,220</u>

7. Other income

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other exceptional income	2,522	24,468	26,990
	<u>2,522</u>	<u>24,468</u>	<u>26,990</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Other exceptional income	14,466	—	14,466
	<u>14,466</u>	<u>—</u>	<u>14,466</u>

Other exceptional income represents insurance claim monies received.

8. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2024 £	Unrestricted Funds £	Total Funds 2023 £
Staging events	3,759	3,759	1,644	1,644
	<u>3,759</u>	<u>3,759</u>	<u>1,644</u>	<u>1,644</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Support for Ministry	191,987	—	191,987
Parish Running Costs	39,408	2,216	41,624
Church Property	136,534	19,120	155,654
Missions	49,883	—	49,883
Support costs	4,559	—	4,559
	<u>422,371</u>	<u>21,336</u>	<u>443,707</u>
	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Support for Ministry	162,533	—	162,533
Parish Running Costs	66,128	16,449	82,577
Church Property	137,722	5,199	142,921
Missions	25,108	—	25,108
Support costs	4,439	—	4,439
	<u>395,930</u>	<u>21,648</u>	<u>417,578</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2024 £	Total fund 2023 £
Support for Ministry	191,987	—	191,987	162,533
Parish Running Costs	41,624	—	41,624	82,577
Church Property	155,654	—	155,654	142,921
Missions	49,883	—	49,883	25,108
Governance costs	—	4,559	4,559	4,439
	<u>439,148</u>	<u>4,559</u>	<u>443,707</u>	<u>417,578</u>

11. Analysis of support costs

	Total 2024 £	Total 2023 £
Governance costs	<u>4,559</u>	<u>4,440</u>

12. Net gains on investments

	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Gains/(losses) on listed investments	<u>438</u>	<u>2,779</u>	<u>3,217</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

12. Net gains on investments *(continued)*

	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Gains/(losses) on listed investments	<u>419</u>	<u>2,680</u>	<u>3,100</u>

13. Independent examination fees

	2024 £	2023 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>4,560</u>	<u>4,440</u>

14. Staff costs

The total staff costs and employee benefits for the reporting period are nil (2023: £nil):

The average head count of employees during the year was Nil (2023: Nil).

No employee received employee benefits of more than £60,000 during the year (2023: Nil).

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

16. Tangible fixed assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2024 and 31 December 2024	<u>232,914</u>	<u>24,523</u>	<u>257,437</u>
Depreciation			
At 1 January 2024 and 31 December 2024	<u>—</u>	<u>24,523</u>	<u>24,523</u>
Carrying amount			
At 31 December 2024	<u>232,914</u>	<u>—</u>	<u>232,914</u>
At 31 December 2023	<u>232,914</u>	<u>—</u>	<u>232,914</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

17. Investments

	Listed investments £
Cost or valuation	
At 1 January 2024	58,713
Additions	195
Fair value movements	3,217
At 31 December 2024	<u>62,125</u>
Impairment	
At 1 January 2024 and 31 December 2024	
Carrying amount	
At 31 December 2024	<u>62,125</u>
At 31 December 2023	<u>58,713</u>

All investments shown above are held at valuation.

Financial assets held at fair value

Investment are held in The Church In Wales Common Investment Fund. Statements are received stating the middle market valuation of a share at the year-end. This is considered to be fair value and the value of each investment is calculated accordingly.

18. Debtors

	2024 £	2023 £
Trade debtors	2,406	4,340
Prepayments and accrued income	15,366	10,480
Other debtors	21,834	11,629
	<u>39,606</u>	<u>26,449</u>

19. Creditors: amounts falling due within one year

	2024 £	2023 £
Accruals and deferred income	27,807	22,222
Other creditors	3,118	–
	<u>30,925</u>	<u>22,222</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

20. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2024 £
General funds	250,124	377,694	(403,825)	936	–	224,929
Designated funds						
<i>St Margaret</i>						
WC fund	86,696	–	–	–	–	86,696
Organ Fund	21,428	–	–	–	–	21,428
<i>St Edward</i>						
Accessibility Fund	8,595	15	–	–	–	8,610
Organ Fund	23,394	16,855	(21,395)	–	–	18,854
<i>St Martin</i>						
Building Project	15,134	–	–	–	–	15,134
Social	200	–	–	–	–	200
Altar Front	–	1,000	–	–	–	1,000
Flowers	–	261	(520)	331	–	72
100 Club	–	1,213	(390)	–	–	823
<i>St Michael</i>						
COIF Church Fabric	18,338	–	–	–	–	18,338
	<u>423,909</u>	<u>397,038</u>	<u>(426,130)</u>	<u>1,267</u>	<u>–</u>	<u>396,084</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
General funds	298,216	334,944	(375,672)	(7,364)	—	250,124
Designated funds:						
<i>St Margaret</i>						
WC fund	86,696	—	—	—	—	86,696
Organ fund	21,428	—	—	—	—	21,428
<i>St Edward</i>						
Accessibility fund	8,531	64	—	—	—	8,595
Organ fund	5,700	39,596	(21,902)	—	—	23,394
<i>St Martin</i>						
Building Project	15,894	—	—	(760)	—	15,134
Social fund	—	200	—	—	—	200
<i>St Michael</i>						
COIF Church						
Fabric	18,338	—	—	—	—	18,338
	<u>454,803</u>	<u>374,804</u>	<u>(397,574)</u>	<u>(8,124)</u>	<u>—</u>	<u>423,909</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

20. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2024 £
<i>Roath & Cathays</i>						
St Margaret's Chancel Repair Fund	7,978	1	—	195	438	8,612
St Margaret's Chancel Repair Fund	54	199	—	(195)	—	58
St Phillips House	12,718	643	—	—	—	13,361
D M Brothers	266,475	17,030	(197)	—	—	283,308
<i>St Martin</i>						
Music Foundation	340	150	—	—	—	490
Organ Repair Fund	4,896	26,468	(21,139)	—	—	10,225
<i>St German</i>						
Thelma Francis Fund	41,575	2,126	—	—	—	43,701
	<u>334,036</u>	<u>46,617</u>	<u>(21,336)</u>	<u>—</u>	<u>438</u>	<u>359,755</u>
	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
<i>Roath & Cathays</i>						
St Margaret's Chancel Repair	7,242	—	—	317	419	7,978
St Margaret's Chancel Repair	186	185	—	(317)	—	54
St Phillips House	12,164	554	—	—	—	12,718
D M Brothers	254,390	12,354	(269)	—	—	266,475
<i>St Martin</i>						
Music Foundation	1,060	20	(740)	—	—	340
Organ Repair	6,270	18,505	(20,639)	760	—	4,896
<i>St German</i>						
Thelma Francis	31,013	1,413	—	9,149	—	41,575
	<u>312,325</u>	<u>33,031</u>	<u>(21,648)</u>	<u>9,909</u>	<u>419</u>	<u>334,036</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

20. Analysis of charitable funds *(continued)*

Endowment funds

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2024 £
<i>Roath & Cathays</i>						
Picton	5,189	(1)	—	—	—	5,188
Riddett	269	—	—	—	—	269
E M Long Investment	95	3	—	(2)	5	101
E Shaw Investment	50,640	1,265	—	(1,265)	2,774	53,414
<i>St German</i> Freda Hawkins Fund	21,325	1,093	—	—	—	22,418
	<u>77,518</u>	<u>2,360</u>	<u>—</u>	<u>(1,267)</u>	<u>2,779</u>	<u>81,390</u>

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
<i>Roath & Cathays</i>						
Picton	5,189	—	—	—	(1)	5,188
Riddett	269	—	—	—	—	269
E M Long Investment	90	2	—	(2)	5	95
E Shaw Investment	47,964	1,199	—	(1,199)	2,676	50,640
<i>St German</i> Freda Hawkins Fund	21,010	899	—	(585)	—	21,324
	<u>74,522</u>	<u>2,100</u>	<u>—</u>	<u>(1,786)</u>	<u>2,680</u>	<u>77,518</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2024

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Tangible fixed assets	–	232,914	–	232,914
Investments	–	8,611	53,514	62,125
Current assets	427,009	118,230	27,876	573,115
Creditors less than 1 year	(30,925)	–	–	(30,925)
Net assets	<u>396,084</u>	<u>359,755</u>	<u>81,390</u>	<u>837,229</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Tangible fixed assets	–	232,914	–	232,914
Investments	–	7,978	50,735	58,713
Current assets	446,131	93,144	26,783	566,058
Creditors less than 1 year	(22,222)	–	–	(22,222)
Net assets	<u>423,909</u>	<u>334,036</u>	<u>77,518</u>	<u>835,463</u>

22. Analysis of changes in net debt

	At 1 Jan 2024 £	Cash flows £	At 31 Dec 2024 £
Cash at bank and in hand	<u>539,609</u>	<u>(6,100)</u>	<u>533,509</u>

Accounts

Ministry Area of Roath and Cathays
Unaudited Financial Statements
31 December 2023

CARSTON

Chartered accountants
1st Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

Ministry Area of Roath and Cathays

Financial Statements

Year ended 31 December 2023

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Ministry Area of Roath and Cathays

Trustees' Annual Report

Year ended 31 December 2023

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2023.

INTRODUCTION FROM THE MINISTRY AREA LEADER - CANON STEWART LISK

Our Ministry Area of Roath and Cathays has continued its work and development throughout 2023 with a backdrop of national and international events that have brought sorrow and joy. The conflicts that rage in Ukraine and the Middle East have been constantly in our prayers, as have those affected by famine and disaster, and we have been active in support for relief agencies and individuals who come into our churches. At home we are conscious of those we meet in our congregations being financially adversely affected by the cost-of-living crisis. Many we have in our churches experience ill health both physically and mentally. We seek to minister to all within this diverse and multicultural area.

Many of us were delighted to be in our Cathedral in April to welcome the new Bishop of Llandaff, we daily pray for Bishop Mary and look forward to working with her and to her leadership and guidance in the coming years. The Coronation of our King Charles was marked in our services and ceremonies locally and nationally. Our churches and halls have offered a warm welcome to many groups and a wide variety of activities as can be seen in the paragraphs that follow. Joy has been apparent in our worship at numerous baptisms and marriages but we have also been saddened at a larger than usual number of funerals of some of our most faithful and generous worshippers. We give thanks to Almighty God for them all and pray that those of a new generation may follow their example.

The Ministry Area has again shared several activities over 2023 including a Songs of Praise bringing together a full church concluding the spectacular Festival of Flowers at St Margaret's supported by many from across the churches and districts. During Lent we shared various services and activities with individuals from several churches coming to the Lent Course at St Michael's and the Stations of the Cross and Lent Lunches for Christian Aid at St Germans. Worship and fellowship together is growing as well as maintaining our diverse identities. Our work with our local schools, primary and secondary, Church and community, continues with regular services and visits, many of us are also governors. We continue to be fully involved with wider church matters with representatives on Deanery and Diocesan Conferences as well as members on the Governing Body of the Church in Wales. All the clergy attend the chapters, convocations and training days organised by the Diocese.

The devout and joyful worship of Almighty God and the faithful administration of the Sacraments continues in all our five churches. For this I am enormously grateful to Father Irving Hamer and the Reverend Caroline Downs, as well as a team of willing retired clergy who have all been part of maintaining the services across the area particularly through the continued vacancy of a priest on our team. We were all very pleased when the Bishop appointed the Reverend Canon Jarel Robinson Brown in November to join us in March 2024. We are very fortunate to have the preaching and pastoral ministry of our team of Readers and are very grateful for their valuable contribution. Our superb and gifted musicians, choristers, servers and sidespersons add so much to the worship we enjoy and in the welcome we offer to all who come.

Our Ministry Area is served by the five individual church committees and Roath Church House Committee. These are comprised of Wardens, Secretaries, Treasurers and many members who all use their many and various skills and talents to ensure the effective and regular administration and activities of our churches. Our Safeguarding Officers have been working hard to introduce My Church People and to ensure many of us have the appropriate training and certificates so that our churches may be safe and welcoming places for all. We are most appreciative of all that our volunteers do with dedication and commitment.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Their work is complimented by the Ministry Area Council which has also met throughout the year with representatives from all the churches. We are fortunate in our two Ministry Area Wardens in Mr Peter Lovitt and Dr Heather Payne for their experience and wisdom. We have an excellent MA Secretary in Mrs Angela Parry who works tirelessly in our administration. We have been extraordinarily fortunate in having the expertise and talents of Mr James Bendon as our Ministry Area Treasurer since the establishment of the MA. It is with much sadness that we learn that Jim is standing down from this post. We thank him most sincerely and wish him and Jennifer every joy and happiness in their new home. Canon Mike Payne was appointed Lay Chair of the MA by our former Bishop and has engaged with his remarkable energy and sense of purpose into this new role over the last three years. He has been an ardent advocate for our Area at the many meetings he has attended on our behalf and has worked to address the challenges and opportunities we have encountered. We are so grateful to him and wish him and Geraldine well in the new tasks they take on as Mike too is stepping down as Lay Chair.

As we look to the future we do so with many positive thoughts and wishes. We continue to pray for our Ordinand, Dr Lee Gonzalez as he prepares for his Ordination in June 2024. We witness with much gratitude the work of our growing Sunday Schools and the presence of young families and younger people in our churches. We also look forward to renewing the faith of several in a Confirmation service in 2024. We are also acutely aware of the huge financial challenges that we are encountering as we go forward and we pray that we will all be able to do our part in fulfilling our obligations in sacrificial and grateful giving in the years ahead as a proper response to the love of our Lord that we experience in his family of the Church.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

REFERENCE AND ADMINISTRATIVE DETAILS

Registered charity name	Ministry Area of Roath and Cathays
Charity registration number	1131605
Principal office	ROATH VICARAGE WATERLOO ROAD CARDIFF CF23 5AD
The trustees	A Donnelly C Billsdon H Lovitt J Bendon J Tattersall L Gonzalez M Dixon P Lovitt R Kilby Canon S Lisk AJ Parry Rev. CR Downs E Kuginna-Evans GF Payne GR Smith Dr HE Payne Rev. ID Hamer Canon MJ Payne TR Hill
Company secretary	Ministry Area of Roath and Cathays
Independent examiner	Farzana Ahmed ACCA 1st Floor, Tudor House 16 Cathedral Road Cardiff CF11 9LJ

OBJECTIVES AND ACTIVITIES

Objectives and Activities for Ministry Area of Roath and Cathays

The charitable objects per the governing documents are: "The promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the parish."

The Members of the MAC as trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning their activities.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

ACHIEVEMENTS AND PERFORMANCE

Individual Church reports

St Edward's Church Report 2023

The weekly Sunday Services at St Edward's Church are 11am Sung Eucharist and 6.30pm Choral Evensong and there is a weekly Eucharist on Wednesdays at 10.15am. The Sunday Eucharist is also available online (bookable by email) via a hosted Zoom session. As part of our commitment to being an eco-friendly church we no longer use printed orders of service or hymnbooks - everything is projected on to a screen.

The Sunday School offers activities during the Sunday Eucharist in the attached Community Room. The children take an active part in all aspects of church life and they raise money for charity, through cake sales and other activities involving the whole congregation on Sunday mornings. The young people and their leaders also take on a variety of artistic projects, including collages and displays.

St Edward's Orchestra joined the Choir in a Devotional Service including Fauré's Requiem on Good Friday, the first time this has been possible since the pandemic. All the normal Triduum Services took place, with Holy Baptism at the Holy Saturday Vigil Service. Special Services replaced Choral Evensong on Easter Day, Remembrance Sunday, Advent 1 and Advent 4 (when the orchestra joined the choir to lead the Nine Lessons and Carols). The traditional O-Antiphon services were sung as usual in December.

St Edward's hosts and organises a variety of community projects, many of which are led by professional volunteers who often give their services free of charge. Most of the projects are collaborative between members of the church and the wider community - people who share aims and responsibilities, and care about each other, and believe that the work going on at the church is worth the contribution of significant effort. We try to make the church and community room widely available, irrespective of people's ability to pay, requesting contributions towards heating etc from those who can afford them. The average weekly attendance at services, social and well-being groups, music and arts rehearsals, classes and talks is now about 350. These are people who attend events fairly regularly and are familiar with the building and the work of the church. In addition, many more people will occasionally attend a carol service or pupil concert.

The weekly Forget Me Not Café provides a friendly and welcoming environment, suitable for people with memory problems and their carers, also people recovering from a stroke or people who feel isolated and vulnerable. The Café, started in 2017, has run every week with very few exceptions. Our work to help people get online, and participate fully through that medium, has been remarkably successful - a tribute to the dedication of the helpers, and showing how highly the Café is valued. Most weeks there is entertainment from musicians and other artists, often people who also rehearse or perform at the church. Attendance is now often over 50. It is particularly encouraging that this project is being organised and run not just by the worshipping members of the parish, but by the whole extended community that uses St Edward's as a focus for community life.

Our "Gardening as Therapy" Project (supported from its inception by Age Concern Cymru) continues to provide opportunities to tend plants in the accessible raised beds, or just to watch the progress of the work. We are particularly grateful to the young community volunteers "Good Gym Runners" who visit from time to time to help maintain the grounds, particularly after Forget Me Not Café sessions.

On the Coronation Bank Holiday Monday, 8th May, St Edward's supported the "Big Help Out" encouraging people to volunteer their time and/or skills for charitable causes. The church was open 2pm-5pm that day with representatives of various organisations such as Sunday School and Forget Me Not Café hosting tables to speak to those who came.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

St Edward's Music and Arts Centre coordinates concerts, talks, classes and rehearsals, reaching out to members of the community throughout Cardiff. They work to produce a mutually supportive community based on the Church, and contributing their time, skills and money towards the upkeep of the building and charitable work, including the Penylan Singers Community choir, Julian Martin's Jazz Workshop, University of the Third Age Recorders, Roath Local History Society, Penylan WI Craft and Social Groups, Pavane Early Music Consort, Cardiff Recorded Music Society, Cardiff Friendly Strings, The Inner Voices, (a cappella group), Opera in Situ and Claire Syder's Creative Writing Workshop. Other groups that rehearse and perform at St Edward's on a less regular basis, often to produce gala charity performances, include Cardiff Baroque and Cantorion Taliesin.

The annual Music and Arts Festival in October attracts musicians, artists and audiences from a wide area and this year the Art Exhibition was by Andrew Barlow, the son of a former curate at St Edward's. The monthly Saturday morning "Coffee Concerts" are very popular, giving a welcome respite to Albany Road shoppers and offering performance opportunities for local musicians. The annual "Jazz month" featuring local jazz musicians continues to grow in popularity and has its own distinct following. There were no Sunday afternoon Piano Recitals this year, but we hope to revive them next year. These events are currently raising funds for the charity Ataxia UK. Many of them are also streamed, and recordings are often released on St Edward's YouTube Channel.

Local music teachers also hold "pupil concerts" in the church, attended mainly by parents and friends of the pupils. These occasions are great opportunities for further involvement of the church in the local community. They have been going on regularly since the late 1980s, and some of the original teachers are still very much involved in music at St Edward's. Current students and recent graduates of the Royal Welsh College of Music and Drama also arrange frequent concerts and contribute to the life of the church. Since the pandemic, Associated Board Examinations are often submitted via recordings, and lots of music students have made their recordings at St Edward's - voice, piano and other instruments. Lots of professional musicians also produce audition recordings here.

St Edward's also hosts occasional concerts from musicians from outside Wales, and this year we had another visit from The Telling, a London-based charity that specialises in combining Early Music and Theatre and making it accessible to communities. In March we hosted Roseburg Concert Chorale from Oregon, USA, in a charity concert with Roath Community Chorus. French violinist Jean-Samuel Bez brought his Northern Lights Tour of the UK to St Edward's in April, and Iranian mezzo soprano Nazanin Dastafkan performed here in November.

The Church Choir provides an important link between the worshipping community and the Music and Arts Centre, particularly in singing the full Service of Choral Evensong every Sunday, which has a growing congregation including several musicians.

Concerts and meetings (as well as services) are often streamed on Facebook or YouTube, allowing the community benefits to reach more people, particularly those who are still nervous about leaving their homes when the covid infection rates are high.

During the Good Friday devotional service, the pipe organ blower was running very hot, and it was decided that the instrument should not be played until suitable remedial work could be undertaken. A comprehensive project is now underway to completely refurbish the instrument. It has been divided into two main phases: the blower and bellows together with the Great division; followed by the electronic action and the Swell division. Some very generous donations made it possible to tackle the First Phase immediately, and the three bellows have been overhauled. The old blower in the cellar has been retired, and replaced by one in a silencing cabinet in the upstairs vestry. All the pipework and soundboard of the Great division has been removed, cleaned and thoroughly overhauled, together with the large front (16ft Violone) pipes. We hope to have everything back together, and the First Phase complete, by Passiontide 2024. We have already started raising money for the Second Phase.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

When the pipe organ is fully functional we hope to provide opportunities for those learning to play the piano to try the organ. We have had several enquiries about this, and we are aware of the need to encourage potential new organists of the future.

In December St Edward's had its Quinquennial Inspection and we are currently preparing Faculty Applications to proceed with some of the work identified in the report.

St Edward's has a significant social media presence, on Facebook, Twitter, Instagram, Threads and YouTube and a comprehensive website on which details of events/activities are posted. There are email lists with a world-wide membership (GDPR compliant). St Edward's weekly newsletter is a comprehensive account of events and activities both within the Ministry Area and in the wider neighbourhood. It is also available via the website, email, and the Social Media channels.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance *(continued)*

St German's Church Report 2023

Throughout 2023 we continued with many fundraising events, for example, Parish Lunches, quiz evenings and our Summer Fayre and Christmas Bazaar, the latter two encouraging those from the local Community to participate and this they did in droves!

Thanks to our Ministry Area Leader Canon Stewart Lisk we were fortunate to have "cover" for all Sunday services. Throughout Lent we organised our Lenten Reflections (a big thank you to Father Malcolm Brooks) and soup lunches every Friday with all money raised, being donated to Christian Aid. There were opportunities to visit other churches within the RCMA during both Advent and Lent. At St German's we held Stations of the Cross every Monday evening in Lent and this was followed by Mass in the Lady Chapel

As part of our charitable giving, we supported Sight 2020 Direct, an eye charity working to reduce the rate of preventable blindness in Malawi and working with local partners to provide eye care services, such as cataract surgery, to Malawians who cannot afford to pay. All money raised at our Sunday Teas, is given to this Charity and for this we thank everyone for their generosity.

We welcomed back students from the Royal Welsh College of Music and Drama who, as part of their syllabus, organised a concert from "start to finish". We also welcomed the Cory Brass Band, The Tongwynlais Music Academy, the Cardiff Polyphonic Choir and the Cardiff and Vale Youth Orchestra and Choir, to name but a few who love to come to St German's Church because of its beauty and acoustics. In September we had a wonderful Celebration Concert for the Worshipful Livery Company of Wales and for this event the Church was packed as was the Church Hall afterwards for afternoon tea.

We must not forget Tredegarville Church in Wales Primary School who attend services throughout the whole year; every week throughout "term-time", a class attends and once a term the whole school attends. It is a joy to meet and welcome such polite and well-behaved youngsters who are a credit to the school.

On 6th December Rachel Kilby a member of St Margaret's Church and who is also Music Animateur at Llandaff Cathedral working in collaboration with the Dean and Precentor, arranged two concerts for children in the Adamsdown and Splott areas of Cardiff. Over 200 children together with their families attended one of the two services held that day and it is hoped that this will be replicated within the RCMA in the future.

We welcomed Space4U to St German's Church Hall for two days a week, a Charity that supports Asylum Seekers and Refugees and whilst this is a temporary arrangement until their current venue is refurbished, it has and continues to be a pleasure to be able to support this vital work.

We thank our Warden's Peter Lovitt and Richard Hill for their continued diligence ensuring that nothing "slips through the net". This year saw the completion of repair to the organ from water damage (you will be pleased to know this has been dealt with effectively) and all the work was fully covered by our Insurance Company.

At the end of 2023, and following interviews for a priest for St German's and the RCMA, Canon Jarel Robinson-Brown was appointed and was due to commence his Ministry in this area on Saturday 23rd March 2024. We will report on this joyous event in next year's annual report.

In conclusion we thank Canon Stewart Lisk our Ministry Area Leader for his unfailing support. We also thank all those clergy who have helped by taking services; Father Keith Kimber, Father Christopher Lee, Canon Richard Lowndes and Bishop Richard Fennick.

The future is looking very bright.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance *(continued)*

St Margaret's Parish Church Report 2023

St Margaret's Church continues to be blessed with a Priest in Charge, Choir Master, several Organists, choir members and dedicated teams of servers, side-persons, readers, flower arrangers, cleaners and Sunday School Teachers, for which we give many thanks. We continue to enjoy being part of the Roath and Cathays Ministry Area, with everyone settling into the new system. Special thanks to Jim Bendon for overseeing and keeping us up to date with the finances of the MA and Chris Webb for St Margaret's Church finances. We have shared many services and concerts with fellow churches in the MA, including Lent talks and lunches. A new microphone, lapel mic for celebrant and an upgrade to the PA system, giving Bluetooth capacity for weddings and funerals, was installed. A generous donation from 2 parishioners enabled this to go ahead.

Sunday School continues to thrive with anything from 10-25 children attending weekly. The new longer session seems to suit. The children enjoyed making their Smellie Wellie display for the Flower festival. They put on several short plays and the traditional nativity play was enjoyed by all.

The Spring Fayre was well attended and very well staffed, including several new volunteers. The plants stall did well in its outside position. The Festival of Flowers and Music- Sacred and Secular was a great success, bringing in many from the community. Spread over 3 days with concerts, floral displays, and afternoon teas in church. Christmas Fayre exceeded previous ones as a fund raiser and also giving enjoyment to the community, the cake and gift stalls were especially busy, thanks to all the organisers.

The Heritage Weekend was again popular with over 200 coming through the doors, to go up the tower, on the many guided tours and enjoy tea and cakes. Thanks to all involved. Outreach collections over the past year included: The Huggard Centre, Christian Aid, Ukraine, Syria, USPG lent boxes and Sea Sunday. Donations were slightly lower than in previous years. Ladies Circle raised £1700 for Maggie's - a cancer support charity, through various functions throughout the year.

A Developmental Plan was initiated with 2 attainable targets for this year. Sunday School leaflets were produced and distributed to the local schools and community. A financial pamphlet has been designed to give information on the running costs of St Margaret's and how people can contribute regularly, including gift aid. Thanks to those involved. The Discussion Group began regular monthly meetings again, now led by Dan and Ruth Cornick. St Margaret's was privileged to host several Civic Services throughout the year, with many local dignitaries attending and appreciating our beautiful church. The Lord Mayor of Cardiff Civic service was held on St David's Day.

Many Carol Services were held in St Margaret's Church, including Acorns Nursery Nativity, the Scouts and Howardian Primary School, plus our own Nine Lessons and Carols. Thanks to the Choir Master and Choir for all their hard work in making them enjoyable for all.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance *(continued)*

Saint Martin in Roath Report 2023

Set at the extreme corner of its parish, at one of Cardiff's busiest junctions with five-phase traffic lights, strictly enforced double yellow line parking restrictions all around, an externally unattractive brick building that most people do not know to be a church (though if they venture in they are overwhelmed by its beauty in simplicity), a local population that has metamorphosed from stable Christian working-class to predominately Muslim and transient - with all that stacked against us it is astonishing that we are able to present such confident and impressive witness to the traditional faith of the church.

But we do! We host regular meetings of the local Alcoholics Anonymous and make the church available as a rehearsal venue for several amateur choirs as well as hosting several concerts and the Christmas carol services of local schools. The closing of all the surrounding roads for the Annual Cardiff Marathon forces an inconvenient re-arrangement of our Sunday timetable but even this is turned into an opportunity of serving the wider community by providing a water-refreshment station. On that Sunday in November 27,000+ pass along Albany Road and are ministered to by members of our congregation.

The annual photograph on Easter morning well-illustrates the range and variety of our regular worshippers, a real cross section of society - from very young (babies) to very old, families with teenagers, marrieds and singles and almost every ethnicity you could think of. This what 'inclusive' church really means!

A church building, however, is basically a baldacchino - a cover for an altar - and it is from there that all our other activities proceed. St Martin's maintains a daily celebration of the Eucharist, a dignified and impressive presentation of the traditional liturgy of the church on Sundays and major holy days, a solid choral tradition that enhances the Liturgy lifting the heart and mind to God. It has been built upon solid foundations laid over the last century. Students are attracted - perhaps initially by the music and liturgy - and they, in turn, bring their friends. Many of these young people are new to the Christian Faith and they find in us a welcoming company of fellow pilgrims. They respond to the seriousness with which the Gospel is proclaimed in gentle, orthodox doctrinal preaching and the awe and reverence of the Sacrament. They go on to bring their friends and often keep in touch through social media long after they have left university and college.

Marriages are almost exclusively drawn from the regular congregation. There is no 'passing trade' looking for a photographic attraction. Likewise church funerals are generally from families who have been regular worshippers and always pose a logistical problem: hearse and mourners' cars have to be on double-yellow lines within yards of the five-way traffic lights at the busy junction with City Road. There has to be close coordination between church, funeral directors and police.

Parking is a problem and the adjacent side streets that were once populated by predominately working class Christian families have become a congested car park.

Like all the churches in the area we are faced with ever increasing demands from central diocesan authorities to finance activities that seem to us peripheral to the pastoral care of the parish. Do lay managers, with their competitive salaries and pension schemes, really understand the work of the parish clergy who have been trained and formed in a tradition of care and prayer? It is difficult to persuade people to 'up' their giving when they see a progression of new jobs and managerial schemes being set up by remote advisers often imported from England with a different notion of what it is to be the church of this nation. The Church in Wales is not the Church of England and it is futile to attempt to supplant an alien structure on a body whose ways of doing things have stood the test of time.

It is tragic that the traditional ministry of the parish is now presumed by our authorities to be somehow lacking and needing constant novel experiment. Although still basically local we recognise that we are increasingly a 'gathered' congregation. At St Martins our approach is confident, well-tryed and traditional, and folk are attracted to us because they know what they can expect - the recognisable round of familiar worship and priestly care: Anglicanism at its best. Formal, yes; but also homely and relaxed and using the forms of service provided by the C in W in the most attractive way.

Canon Dr Philip Ursell
April 2024

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance *(continued)*

St Michael and All Angels' Church Report 2023

The worshipping life of St. Michael's remains an uplifting source of sustenance in my ministry here. In the weekly round of services, both in person and online via Zoom, it has been particularly gratifying to see the Thursday afternoon congregation grow, and to welcome new members from all backgrounds to our Sunday morning Eucharists. A really wonderful feature has been the introduction of 'Messy Church' events, the first at Christmas and the second just now before Easter, where young children came with their parents/carers to take part in crafts, music, and worship - all followed by refreshments. These have been very successful events and would not be possible without the team of dedicated volunteers who organise them with gusto and aplomb - you know who you are, so thank you! And on the subject of children, it is a relief to have all those working with children and vulnerable adults completing the safeguarding training provided by the Church in Wales, the most recent session taking place in St. German's church on February 24th this year.

It continues to be a great joy and privilege to work with the staff and children of St. Monica's School. This involves weekly assemblies in school, as well as classes joining Thursday worship in church regularly throughout each term. Three St. Michael's representatives serve on the governing body of the school. They have taken part in Learning Walks and sit on various sub-committees, such as Vision & Values - which I chair.

St. Michael's continues to serve to mark life's rites of passage. This last year has seen the baptism of Phoebe, daughter to Mark & Beckie; the wedding of Abi (Head of St. Monica's) & Stewart; and - amongst others - the funerals of worshippers Pearl Hughes, Iris Parker and Pam Griffiths, who tragically died on Christmas Eve, following a hit-and-run incident on Albany Road. It was also my privilege to participate in St. Margaret's in the funeral of Sue Oxenham, whose husband's funeral I led there many years ago. And at the time of writing this report, we are preparing to sing 'So Long, Farewell' to Dr David Humphreys, organist extraordinaire at St. Teilo's for many years, a musical genius with a razor-sharp wit, who will be leaving Cardiff to live nearer to his sister in Cambridgeshire. We shall miss David very much, and we send him our love and our warmest wishes at this time of transition.

St. Michael's outreach to the community has developed further still. The church hosts members of the Korean Church who meet every Sunday afternoon for worship. It is also a pleasure to see leader Daniel and his wife Grace attending the Sunday morning Eucharist. Following the retirement of Rev'd Rosemary Aldis, the team at St. Michael's took over the responsibility of the monthly communion services in Lakeside Nursing Home in June 2023. St. Michael's Hall is now used on weekdays in term-time by Cylch Meithrin Y Waun Ddyfal. It was lovely that Ild, one of the leaders, joined us to run a stall at our Christmas Fayre. Relationships with the Cylch continue to be a blessing. St. Michael's is host to other organisations and groups who also use the church building throughout the week - Brownies & Guides; the Wives Group; the Beaders Group; and the Choir which meets on Fridays.

Whilst we have had the privilege of worshipping in a safe and comfortable church, we have not forgotten our true purpose - to worship and to share God's love in any ways that we can outside the building. In 2023, via our Cathays Supporting Account, we have donated nearly £1,800 to worthy causes, including Christian Aid, Macmillan Cancer, the Turkey/Syria earthquake appeal, our Lent appeal for Uganda, LifeStraws, and the Salvation Army, amongst several others. We have continued to supply toiletries to the Trinity Centre in 2023, and also to the charity Llamau. Throughout 2023 we have donated over 800 individual items to the Food Bank. And we understand our Christian call to service can be offered in the little things. It really warms my heart to see people bringing their used postage stamps, unwanted spectacles for repurposing in Africa, and batteries to be recycled.

During the past year we have also continued to improve the church building, with new LED lights installed to replace older, less energy-efficient lighting. The new (in spring 2023) sound system is now well used and bedded-in and gives high quality video recordings of our services on our YouTube channel, which are also accessible via our regularly updated website. We have finally installed a Card

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

Achievements and performance *(continued)*

Reader to make digital donations possible. The kitchen has been reconfigured to some extent but there are plans to redevelop the kitchen in the future. The kitchen has been well-used in our vegan/ vegetarian Cafés which are a regular feature in Cathays' calendar this past year.

Our new Social Committee swung into action again in 2023, taking responsibility for several social events. Therefore, thanks are due to the committee for organising Games Afternoons, the Macmillan Coffee Morning, the summer Afternoon Tea, our Harvest Supper, and of course our stupendous Christmas Fayre. It was also a pleasure to join with St. German's in their October Quiz (which we won!) and their Christmas Bazaar.

A very recent development has been our work to engage with the environment, both locally and even internationally. After much hard work and the filling in of many forms, St. Michael's was awarded a Silver Award in the Eco-Church scheme run by A Rocha. We have also twinned our two toilets with two overseas - one in Uganda and the other in Nigeria. We owe an enormous debt of gratitude to the volunteers who have worked so hard on this.

Without going into details, I have very happy memories of some notable events which have happened in the past year not mentioned elsewhere in this report, namely:

- A very well-attended Prayer Breakfast in September.
- A Christmas Lunch for the older members of our congregation.
- A wonderful Lent Group 2023 focusing on different aspects of Jesus. It was really lovely to join with worshippers from across the Ministry Area.

I now wish to express my sincere gratitude for those who work so hard alongside me, which makes our ministry in St. Michael's possible. I always appreciate your faithfulness, companionship and fellowship. I pray that we will continue to grow in our knowledge and love of God and each other in the coming months and years.

On a personal note, I feel honoured to be invited to be a Pastoral Chaplain to Bishop Mary. This means I will no longer be involved with the Vocations team, where the work over several years has been so rewarding, especially when seeing newer priests and deacons in action - they always remember the conversations on my sofa and meeting the dogs! I shall continue to be the Chaplain to Readers, and I am so thankful for the work they do in 'keeping the show on the road' throughout the diocese.

And so, I end, as I always do, with a reminder of our ethos in St. Michael's:

We are inclusive. All, all, all are welcome.

We believe that the Gospel of Jesus Christ is GOOD NEWS for every generation and every person, regardless of their age, ethnicity, sexual orientation or gender. The values that matter most to us are:

- *respect and mutual concern for other human beings,*
- *respect for the environment,*
- *sharing God's love and fellowship through word, sacrament and hospitality*
- *worshipping communally*
- *connecting with people in the issues of their day-to-day lives*

With love and every blessing,

Caroline Downs
April 2024

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

FINANCIAL REVIEW

Total income for the year was £409,935 (2022 £560,842) of which £374,804 (2022 £419,957) was unrestricted, £33,031 (2022 £119,174) was restricted and £2,100 (2022 £21,710) was against the endowment funds.

Total expenditure for the year was £419,222 (2022 £347,913), of which £397,574 (2022 £269,225) was unrestricted and £21,648 (2022 £78,688) was restricted.

After net gains on investments of £3,100 (2022 net losses of £6,483), the ministry area achieved a deficit of £6,187 for the year (2022 surplus of £206,446). This is broken down into a net deficit of £30,894 against unrestricted funds (2022 surplus £149,745), a surplus of £21,712 against restricted funds (2022 £41,234) and a surplus of £2,995 against endowment funds (2022 £15,376), after transfers between funds.

Overall reserves at the year-end are £835,463 (2022 £841,651), of which £423,909 (2022 £454,803) is unrestricted, £334,036 (2022 £312,325) is restricted and £77,518 (2022 £74,523) is against endowment funds.

Reserves policy

Apart from the investments described above, the ministry Area and the individual churches hold funds to meet current and anticipated expenditure.

At the end of 2023, funds held in current or deposit accounts amounted to £539,609 (2022 £506,534) with free reserves of £250,124 (2022 £221,890).

Overall reserves at the year-end are £835,463 (2022 £841,651), of which £423,909 (2022 £454,803) is unrestricted, £334,036 (2022 £312,325) is restricted and £77,518 (2022 £74,523) is against endowment funds.

The reserves should provide the Ministry Area with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future.

Intentions are to maintain reserves at a level which is at least equivalent to six months' operational expenditure, having regard to anticipated income and outgoings and limitations on the uses for particular funds.

Ministry Area of Roath and Cathays

Trustees' Annual Report *(continued)*

Year ended 31 December 2023

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Ministry Area of Roath and Cathays was brought into effect by a Decree issued by the Bishop of Llandaff and dated the 1st January 2022.

The purpose of establishing Ministry Areas was to change the existing Parish Structure with a view to consolidating some 100+ Parishes into 30 Ministry Areas within the Diocese.

Thus the Parishes of Roath, Roath St Martin, Cathays and Cardiff St German were dissolved and the Ministry Area Of Roath and Cathays was formed consisting of the following Churches :-

- St Margaret
- St Edward
- St German
- St Michael
- St Martin

A requirement of this re-structuring is that all Ministry Areas must register with the Charity Commission thus the existing Parish of Roath registration was amended to the Ministry Area of Roath and Cathays.

It was decided from the inception of the Ministry Area that each Church would retain its autonomy and retain their own Church Council and Wardens but recognise that overall governance would be the responsibility of a Ministry Area Committee (MAC), this MAC consists of the following :-

- A Lay Chair (the Bishops' appointee)
- The Clergy Team, of which one member would be the Ministry Area Leader
- Treasurer
- Secretary
- Up to three further Trustees per Church nominated by their respective Church Councils.
- The current Trustees are listed at the beginning of this Report.

In addition to this MAC it was agreed that a smaller MAC Executive team be appointed elected from Trustees within the MAC to enable the MAC to enact swift decisions and actions between full MAC meetings.

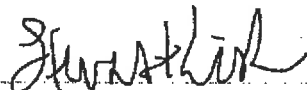
Regular meetings of the MAC are held during the year.

Financial Management of the MAC adheres to the Diocesan "Ministry Areas Finance Guide" with the exception that it was considered impractical that there be one central Bank Account so each Church has its own Treasurer, Bank Accounts(s) and access to its own accounts via the Diocesan Mandated "MyFundAccountingOnline" accounts system.

28/10/24

The trustees' annual report was approved on and signed on behalf of the board of trustees by:

Signed

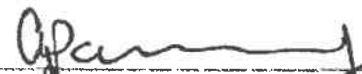


Print name

Stewart Lisk

Trustee

Signed



Print name

Angela J. Perry

Trustee

Ministry Area of Roath and Cathays

Independent Examiner's Report to the Trustees of Ministry Area of Roath and Cathays

Year ended 31 December 2023

I report to the trustees on my examination of the financial statements of Ministry Area of Roath and Cathays ('the charity') for the year ended 31 December 2023.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

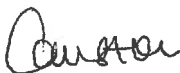
Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Farzana Ahmed ACCA
Independent Examiner

1st Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

Date: 30-10-24

Ministry Area of Roath and Cathays

Statement of Financial Activities

Year ended 31 December 2023

		2023			2022
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Income and endowments					
Donations and legacies	4	275,592	18,626	—	294,218
Charitable activities	5	81,760	11,271	—	93,031
Investment income	6	2,986	3,134	2,100	8,220
Other income	7	14,466	—	—	14,466
Total income		374,804	33,031	2,100	409,935
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	8	1,644	—	—	1,644
Expenditure on charitable activities	9,10	395,930	21,648	—	417,578
Total expenditure		397,574	21,648	—	419,222
Net gains/(losses) on investments	12	—	419	2,681	3,100
Net (expenditure)/income		(22,770)	11,802	4,781	(6,187)
Transfers between funds		(8,124)	9,909	(1,785)	—
Net movement in funds		(30,894)	21,711	2,996	(6,187)
Reconciliation of funds					
Total funds brought forward		454,803	312,325	74,522	841,650
Total funds carried forward		423,909	334,036	77,518	835,463

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

The notes on pages 18 to 28 form part of these financial statements.

Ministry Area of Roath and Cathays

Statement of Financial Position

31 December 2023

	Note	2023 £	2022 £
Fixed assets			
Tangible fixed assets	16	232,914	232,914
Investments	17	58,713	55,297
		<u>291,627</u>	<u>288,211</u>
Current assets			
Debtors	18	26,449	58,527
Cash at bank and in hand		539,609	506,533
		<u>566,058</u>	<u>565,060</u>
Creditors: amounts falling due within one year	19	22,222	11,621
Net current assets		<u>543,836</u>	<u>553,439</u>
Total assets less current liabilities		<u>835,463</u>	<u>841,650</u>
Net assets		<u>835,463</u>	<u>841,650</u>
Funds of the charity			
Endowment funds		77,518	74,522
Restricted funds		334,036	312,325
Unrestricted funds		423,909	454,803
Total charity funds	20	<u>835,463</u>	<u>841,650</u>

These financial statements were approved by the board of trustees and authorised for issue on ~~28-10-24~~, and are signed on behalf of the board by:

Signed

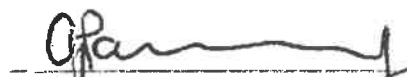


Print name

Stewart Lisk

Trustee

Signed



Print name

ANGELA J BARRY

Trustee

The notes on pages 18 to 28 form part of these financial statements.

Ministry Area of Roath and Cathays

Statement of Cash Flows

Year ended 31 December 2023

	2023 £	2022 £
Cash flows from operating activities		
Net (expenditure)/income	(6,187)	206,445
<i>Adjustments for:</i>		
Net gains/(losses) on investments	(3,100)	6,483
Dividends, interest and rents from investments	(1,385)	(957)
Other interest receivable and similar income	(6,835)	(1,622)
Accrued expenses	5,587	7,219
<i>Changes in:</i>		
Trade and other debtors	38,171	(50,806)
Trade and other creditors	(1,078)	1,079
Cash generated from operations	25,173	167,841
Interest received	6,835	1,622
Net cash from operating activities	<u>32,008</u>	<u>169,463</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	1,385	957
Purchases of other investments	(317)	—
Proceeds from sale of other investments	—	—
Net cash from investing activities	<u>1,068</u>	<u>957</u>
Net increase in cash and cash equivalents	33,076	170,420
Cash and cash equivalents at beginning of year	506,533	336,113
Cash and cash equivalents at end of year	<u>539,609</u>	<u>506,533</u>

The notes on pages 18 to 28 form part of these financial statements.

Ministry Area of Roath and Cathays

Notes to the Financial Statements

Year ended 31 December 2023

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Roath Vicarage, Waterloo Road, Cardiff, CF23 5AD.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis.

Going concern

After making reasonable enquiries and having considered the impact of various other factors on the financial performance of the charity and its current position, the trustees believe the charity will be able to continue to fulfil its charitable purpose, will be able to meet its liabilities as they fall due and will have adequate resources to continue in operational existence for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis in preparing the financial statements.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no material judgements or estimation uncertainties to note, other than those already covered by the accounting policies, such as depreciation.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal and fall into one of two sub-classes: restricted income funds or endowment funds.

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

3. Accounting policies *(continued)*

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment - 25% straight line

Freehold property is not depreciated as this relates to property gifted to the charity and rental returns to cover church expenditure for the benefit of St Edward's Church.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure.

Ministry Area of Roath and Cathays

Notes to the Financial Statements (continued)

Year ended 31 December 2023

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Donations				
Planned giving	80,399	20	—	80,419
Church Collections	18,639	—	—	18,639
Donations	64,593	7,505	—	72,098
For mission	10,237	—	—	10,237
Money-raising	31,631	101	—	31,732
Gift Aid	12,132	1,000	—	13,132
Tax refund	44,777	—	—	44,777
Legacies				
Legacies	13,094	—	—	13,094
Grants				
Non-recurring one-off grants	90	10,000	—	10,090
	<u>275,592</u>	<u>18,626</u>	<u>—</u>	<u>294,218</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Donations				
Planned giving	82,509	1,145	4	83,658
Church Collections	15,750	358	—	16,108
Donations	21,631	7,605	—	29,236
For mission	4,477	—	—	4,477
Money-raising	26,958	400	—	27,358
Gift Aid	18,704	1,500	—	20,204
Tax refund	56,384	—	—	56,384
Legacies				
Legacies	1,500	10,000	—	11,500
Grants				
Non-recurring one-off grants	—	25,000	—	25,000
	<u>227,913</u>	<u>46,008</u>	<u>4</u>	<u>273,925</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2023 £
Rent from investment land or buildings	6,451	11,271	17,722
Hall/Property	63,293	—	63,293
Other income	7,241	—	7,241
Church building rental	4,775	—	4,775
	<u>81,760</u>	<u>11,271</u>	<u>93,031</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements (continued)

Year ended 31 December 2023

5. Charitable activities (continued)

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Rent from investment land or buildings	6,050	9,694	15,744
Hall/Property	49,806	—	49,806
Other income	8,160	201	8,361
Church building rental	7,149	—	7,149
	<u>71,165</u>	<u>9,895</u>	<u>81,060</u>

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Investment income	—	185	1,201	1,386
Bank interest receivable	2,986	2,949	899	6,834
	<u>2,986</u>	<u>3,134</u>	<u>2,100</u>	<u>8,220</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Investment income	957	—	—	957
Bank interest receivable	505	915	202	1,622
	<u>1,462</u>	<u>915</u>	<u>202</u>	<u>2,579</u>

7. Other income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Other exceptional income	14,466	—	—	14,466

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Other exceptional income	119,417	62,356	21,504	203,277

For 2023, other exceptional income represents insurance claim monies received towards damage to the organ at St German's Church.

In accordance with a Decree of the Bishop of Llandaff dated 1 January 2022, the assets of the St German, St Michael and St Martin were transferred to the Ministry Area of Roath and Cathays at that date. These balance of £203,277 represents the bank and cash balances transferred as at that date.

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

8. Costs of other trading activities

	Unrestricted Funds	Total Funds 2023	Unrestricted Funds	Total Funds 2022
	£	£	£	£
Staging events	<u>1,644</u>	<u>1,644</u>	<u>2,039</u>	<u>2,039</u>

9. Expenditure on charitable activities by fund type

	Unrestricted Funds	Restricted Funds	Total Funds 2023
	£	£	£
Support for Ministry	162,533	—	162,533
Parish Running Costs	66,128	16,449	82,577
Church Property	137,722	5,199	142,921
Missions	25,107	—	25,107
Support costs	<u>4,440</u>	<u>—</u>	<u>4,440</u>
	<u>395,930</u>	<u>21,648</u>	<u>417,578</u>

	Unrestricted Funds	Restricted Funds	Total Funds 2022
	£	£	£
Support for Ministry	118,801	—	118,801
Parish Running Costs	20,817	5,255	26,072
Church Property	111,534	11,170	122,704
Missions	11,578	62,262	73,840
Support costs	<u>4,457</u>	<u>—</u>	<u>4,457</u>
	<u>267,187</u>	<u>78,687</u>	<u>345,874</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly	Support costs	Total funds 2023	Total fund 2022
	£	£	£	£
Support for Ministry	162,533	—	162,533	118,801
Parish Running Costs	82,577	—	82,577	26,072
Church Property	142,921	—	142,921	122,704
Missions	25,107	—	25,107	73,840
Governance costs	<u>—</u>	<u>4,440</u>	<u>4,440</u>	<u>4,457</u>
	<u>413,138</u>	<u>4,440</u>	<u>417,578</u>	<u>345,874</u>

11. Analysis of support costs

	Analysis of support costs	Total 2023	Total 2022
	£	£	£
Governance costs	<u>4,440</u>	<u>4,440</u>	<u>4,457</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements (continued)

Year ended 31 December 2023

12. Net gains/(losses) on investments

	Restricted Funds	Endowment Funds	Total Funds
	£	£	2023 £
Gains/(losses) on listed investments	419	2,681	<u>3,100</u>

	Restricted Funds	Endowment Funds	Total Funds
	£	£	2022 £
Gains/(losses) on listed investments	(849)	(5,634)	<u>(6,483)</u>

13. Independent examination fees

	2023 £	2022 £
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>4,440</u>	<u>4,440</u>

14. Staff costs

The total staff costs and employee benefits for the reporting period are nil (2022: £nil):

The average head count of employees during the year was Nil (2022: Nil).

No employee received employee benefits of more than £60,000 during the year (2022: Nil).

15. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

16. Tangible fixed assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2023 and 31 December 2023	<u>232,914</u>	<u>24,523</u>	<u>257,437</u>
Depreciation			
At 1 January 2023 and 31 December 2023	<u>—</u>	<u>24,523</u>	<u>24,523</u>
Carrying amount			
At 31 December 2023	<u>232,914</u>	<u>—</u>	<u>232,914</u>
At 31 December 2022	<u>232,914</u>	<u>—</u>	<u>232,914</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

17. Investments

	Listed Investments £
Cost or valuation	
At 1 January 2023	55,297
Additions	317
Fair value movements	3,099
At 31 December 2023	58,713
Impairment	
At 1 January 2023 and 31 December 2023	
Carrying amount	
At 31 December 2023	58,713
At 31 December 2022	55,297

All investments shown above are held at valuation.

Financial assets held at fair value

Investment are held in The Church In Wales Common Investment Fund. Statements are received stating the middle market valuation of a share at the year-end. This is considered to be fair value and the value of each investment is calculated accordingly.

18. Debtors

	2023 £	2022 £
Trade debtors	4,340	7,994
Prepayments and accrued income	10,480	5,099
Other debtors	11,629	45,434
	26,449	58,527

19. Creditors: amounts falling due within one year

	2023 £	2022 £
Accruals and deferred income	22,222	10,543
Other creditors	—	1,078
	22,222	11,621

Ministry Area of Roath and Cathays

Notes to the Financial Statements (continued)

Year ended 31 December 2023

20. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
General funds	298,216	334,944	(375,672)	(7,364)	—	250,124
Designated funds:						
<i>St Margaret</i>						
WC fund	86,696	—	—	—	—	86,696
Organ fund	21,428	—	—	—	—	21,428
<i>St Edward</i>						
Accessibility fund	8,531	64	—	—	—	8,595
Organ fund	5,700	39,596	(21,902)	—	—	23,394
<i>St Martin</i>						
Building Project	15,894	—	—	(760)	—	15,134
Social fund	—	200	—	—	—	200
<i>St Michael</i>						
COIF Church Fabric	18,338	—	—	—	—	18,338
	<u>454,803</u>	<u>374,804</u>	<u>(397,574)</u>	<u>(8,124)</u>	<u>—</u>	<u>423,909</u>

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2022 £
General funds	182,822	377,934	(269,226)	6,686	—	298,216
Designated funds:						
<i>St Margaret</i>						
WC fund	86,696	—	—	—	—	86,696
Organ fund	21,428	—	—	—	—	21,428
<i>St Edward</i>						
Accessibility fund	8,413	118	—	—	—	8,531
Organ fund	5,700	—	—	—	—	5,700
<i>St Martin</i>						
Building Project	—	23,567	—	(7,673)	—	15,894
Social fund	—	—	—	—	—	—
<i>St Michael</i>						
COIF Church Fabric	—	18,338	—	—	—	18,338
	<u>305,059</u>	<u>419,957</u>	<u>(269,226)</u>	<u>(987)</u>	<u>—</u>	<u>454,803</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

20. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
<i>Roath & Cathays</i>						
St Margaret's Chancel Repair	7,242	—	—	317	419	7,978
St Margaret's Chancel Repair	186	185	—	(317)	—	54
St Phillips House	12,164	554	—	—	—	12,718
D M Brothers	254,390	12,354	(269)	—	—	266,475
<i>St Martin</i>						
Music Foundation	1,060	20	(740)	—	—	340
Organ Repair	6,270	18,505	(20,639)	760	—	4,896
<i>St German</i>						
Thelma Francis	31,013	1,413	—	9,149	—	41,575
	<u>312,325</u>	<u>33,031</u>	<u>(21,648)</u>	<u>9,909</u>	<u>419</u>	<u>334,036</u>

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2022 £
<i>Roath & Cathays</i>						
St Margaret's Chancel Repair	8,091	—	—	—	(849)	7,242
St Margaret's Chancel Repair	42	144	—	—	—	186
St Phillips House	11,998	166	—	—	—	12,164
D M Brothers	250,869	10,007	—	(6,486)	—	254,390
<i>St Martin</i>						
Music Foundation	—	9,234	(8,674)	500	—	1,060
Organ Repair	—	10,970	(4,700)	—	—	6,270
Project 120	—	57,640	(65,313)	7,673	—	—
<i>St German</i>						
Thelma Francis	—	31,013	—	—	—	31,013
	<u>271,000</u>	<u>119,174</u>	<u>(78,687)</u>	<u>1,687</u>	<u>(849)</u>	<u>312,325</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements (continued)

Year ended 31 December 2023

20. Analysis of charitable funds (continued)

Endowment funds

	At 1 Jan 2023 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2023 £
<i>Roath & Cathays</i>						
Picton	5,189	—	—	—	—	5,189
Riddett	269	—	—	—	—	269
E M Long	90	2	—	(2)	5	95
E Shaw	47,964	1,199	—	(1,199)	2,676	50,640
<i>St German</i>						
Freda Hawkins	21,010	899	—	(584)	—	21,325
	<u>74,522</u>	<u>2,100</u>	<u>—</u>	<u>(1,785)</u>	<u>2,681</u>	<u>77,518</u>
	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2022 £
<i>Roath & Cathays</i>						
Picton	5,189	—	—	—	—	5,189
Riddett	269	—	—	—	—	269
E M Long	100	—	—	—	(10)	90
E Shaw	53,588	—	—	—	(5,624)	47,964
<i>St German</i>						
Freda Hawkins	—	21,710	—	(700)	—	21,010
	<u>59,146</u>	<u>21,710</u>	<u>—</u>	<u>(700)</u>	<u>(5,634)</u>	<u>74,522</u>

21. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2023 £
Tangible fixed assets	—	232,914	—	232,914
Investments	—	7,978	50,735	58,713
Current assets	446,131	93,144	26,783	566,058
Creditors less than 1 year	(22,222)	—	—	(22,222)
Net assets	<u>423,909</u>	<u>334,036</u>	<u>77,518</u>	<u>835,463</u>
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Tangible fixed assets	—	232,914	—	232,914
Investments	—	7,242	48,055	55,297
Current assets	466,424	72,169	26,467	565,060
Creditors less than 1 year	(11,621)	—	—	(11,621)
Net assets	<u>454,803</u>	<u>312,325</u>	<u>74,522</u>	<u>841,650</u>

Ministry Area of Roath and Cathays

Notes to the Financial Statements *(continued)*

Year ended 31 December 2023

22. Analysis of changes in net debt

	At 1 Jan 2023 £	Cash flows £	At 31 Dec 2023 £
Cash at bank and in hand	<u>506,533</u>	<u>33,076</u>	<u>539,609</u>

Accounts

CHARITY REGISTRATION NUMBER: 1131605

Ministry Area of Roath and Cathays

(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)

Unaudited Financial Statements

31 December 2022

CARSTON

Chartered accountants
1st Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Financial Statements

Year ended 31 December 2022

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Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Trustees' Annual Report

Year ended 31 December 2022

The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2022.

Reference and administrative details

Registered charity name	Ministry Area of Roath and Cathays
Charity registration number	1131605
Principal office	ROATH VICARAGE WATERLOO ROAD CARDIFF CF23 5AD

The trustees

A Donnelly	(Appointed 17 January 2022)
C Billsdon	(Appointed 17 January 2022)
H Lovitt	(Appointed 17 January 2022)
J Bendon	(Appointed 17 January 2022)
J Tattersall	
L Gonzalez	(Appointed 17 January 2022)
M Dixon	(Appointed 17 January 2022)
P Lovitt	(Appointed 17 January 2022)
R Kilby	(Appointed 17 January 2022)
Canon S Lisk	
A Jayne Parry	(Appointed 17 January 2022)
Reverend C Rebecca Downs	(Appointed 17 January 2022)
E Kuginna-Evans	(Appointed 17 January 2022)
G Frances Payne	(Appointed 17 January 2022)
G Robert Smith	(Appointed 17 January 2022)
Dr H Elizabeth Payne	
Reverend I David Hamer	(Appointed 17 January 2022)
Canon M John Payne	(Appointed 17 January 2022)
T Richard Hill	(Appointed 17 January 2022)

Independent examiner	Farzana Ahmed FCCA Carston Accountants 1st Floor, Tudor House 16 Cathedral Road Cardiff CF11 9LJ
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Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Trustees' Annual Report *(continued)*

Year ended 31 December 2022

OBJECTIVES AND ACTIVITIES

The charitable objects per the governing documents are: "The promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the parish."

The Members of the MAC as trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning their activities.

ACHIEVEMENTS AND PERFORMANCE

Individual Church report:

St Edward's Church Report 2022

The weekly Sunday Services at St Edward's Church are 11am Sung Eucharist and 6.30pm Choral Evensong and there is a weekly Eucharist on Wednesdays at 10.15am. The Sunday Eucharist is also available online every week via a hosted Zoom session, through which the remote worshippers can be welcomed and share fellowship as well as watch the service. As part of our commitment to being an eco-friendly church we no longer use printed orders of service or hymnbooks – everything is projected on to a screen. During 2022 we have raised money via our Coffee Concert series and our Jazz Month concerts to finance improvements to the projection and streaming facilities, and we are currently determining how best to achieve the required results.

St Edward's Orchestra resumed meeting in January and gave two concerts during the year, but did not combine with the choir for our usual Good Friday evening devotional service; instead the choir sang Stainer's Crucifixion. All the normal Triduum Services took place, with Holy Baptism at the Holy Saturday Vigil Service. Special Services replaced Choral Evensong on Easter Day, Remembrance Sunday, Advent 1 and Advent 4 (when the orchestra joined the choir to lead the Nine Lessons and Carols). The traditional eight O-Antiphon services were sung as usual in December.

The Sunday School offers activities during the Sunday Eucharist in the attached Community Room. The children take an active part in all aspects of church life and they raise money for charity, through cake sales and other activities involving the whole congregation on Sunday mornings. The young people and their leaders also take on a variety of artistic projects, including collages and displays.

St Edward's hosts and organizes a variety of community projects, many of which are led by professional volunteers who often give their services free of charge. As the community use of the site has been developed it has become clear that this is no longer "the Church" providing facilities for the wider community. Rather it is a large community of people who share aims and responsibilities, and care about each other. It is a community drawn from all walks of life, and from quite a large area. Many feel that what happens at St Edward's is worth travelling some distance to take part in, and worth the contribution of significant effort. We aim to make the church and community room widely available, irrespective of people's ability to pay, requesting contributions towards heating etc from those who can afford them. The average weekly attendance at services, social and well-being groups, music and arts rehearsals, classes and talks has now increased to about 350. These are people who attend events fairly regularly and are familiar with the building and the work of the church. In addition, many more people will occasionally attend a carol service or pupil concert.

The weekly Forget Me Not Café provides a friendly and welcoming environment, suitable for people with memory problems and their carers, also people recovering from a stroke or people who feel isolated and vulnerable. The Café, started in 2017, has run every week with very few exceptions, though during the pandemic it functioned mainly on Zoom. Our work to help people get online, and participate fully through that medium, has been remarkably successful – a tribute to the dedication of

Ministry Area of Roath and Cathays

(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

the helpers, and showing how highly the Café is valued. Most weeks there is entertainment from musicians and other artists, often people who also rehearse or perform at the church. Attendance is now often over 40. It is particularly encouraging that this project is being organized and run not just by the worshipping members of the parish, but by the whole extended community that uses St Edward's as a focus for community life.

After the pandemic it has become clear that there is a much more general community need to provide opportunities for social interaction and involvement of people who live alone and have little or no encouragement to set foot outside their homes. Our "Gardening as Therapy" Project (supported from its inception by Age Concern Cymru) continues to provide opportunities to tend plants in the accessible raised beds, or just to watch the progress of the work. We are particularly grateful to the young community volunteers "Good Gym Runners" who visit regularly to help maintain the grounds, particularly after Forget Me Not Café sessions.

St Edward's Music and Arts Centre coordinates concerts, talks, classes and rehearsals, reaching out to members of the community throughout Cardiff. They work to produce a mutually supportive community based on the Church, and contributing their time, skills and money towards the upkeep of the building and charitable work, including the Penylan Singers Community choir, Julian Martin's Jazz Workshop, University of the Third Age Recorders, Roath Local History Society, Penylan WI Craft Group, Opera in Situ, Pavane Early Music Consort, Cardiff Recorded Music Society, Cardiff Friendly Strings and Claire Syder's Creative Writing Workshop. This year we have also been joined by The Inner Voices, an a cappella group of graduates. Other groups that rehearse and perform at St Edward's on a less regular basis, often to produce gala charity performances, include Jubal's Lyre, Cardiff Baroque and Cantorion Taliesin.

The annual Music and Arts Festival in October attracts musicians, artists and audiences from a wide area and the monthly Saturday morning "Coffee Concerts" are very popular, giving a welcome respite to Albany Road shoppers and offering performance opportunities for local musicians. The annual "Jazz month" featuring local jazz musicians has grown in popularity and has its own distinct following, and this year we have revived the Sunday afternoon Piano Recitals. These events are currently raising funds for the charities AngelmanUK and FastUK.

Local music teachers also hold "pupil concerts" in the church, attended mainly by parents and friends of the pupils. These occasions are great opportunities for further involvement of the church in the local community. They have been going on regularly since the late 1980s, and some of the original teachers are still very much involved in music at St Edward's. Current students and recent graduates of the Royal Welsh College of Music and Drama also arrange frequent concerts and contribute to the life of the church.

St Edward's also hosts occasional concerts from musicians from outside Wales, and this year we had two visits from The Telling, a London-based charity that specializes in combining Early Music and Theatre and making it accessible to communities. They gave concerts in celebration of the contribution of women to musical composition, lyrics and performance.

Wales International Academy of Voice continued to hold teaching and examination sessions at St Edward's for the first half of 2022, but have now returned all activities to their own premises. Our ability to host them throughout the pandemic allowed many students to continue their training and studying at a difficult time.

The Church Choir provides an important link between the worshipping community and the Music and Arts Centre, particularly in singing the full Service of Choral Evensong every Sunday, which has a growing congregation including several musicians.

Concerts and meetings (as well as services) are often streamed on Facebook or YouTube, allowing the community benefits to reach more people, particularly those who are still nervous about leaving their homes when the covid infection rates are high.

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Trustees' Annual Report *(continued)*

Year ended 31 December 2022

During the year, essential repair work was undertaken on the East Wall, which involved removal of a substantial amount of the plaster, treatment to counter damp penetration, and replastering.

St Edward's has a significant social media presence, on Facebook, Twitter and Instagram, and a comprehensive website on which details of events/activities are posted. There are email lists with a world-wide membership (GDPR compliant). St Edward's weekly newsletter is a comprehensive account of events and activities both within the parish and in the wider neighbourhood. It is also available via the website, email, Facebook and Twitter.

ST GERMAN'S CHURCH REPORT 2022

Now over a year in the "new" Roath and Cathays Ministry Area many new friendships have been formed between the other churches and joint events, particularly during Advent and Lent, have been very successful. The RCMA celebrations on Friday 1st July, exceeded all expectations and was a thoroughly enjoyable occasion.

We did throughout 2022 have several fund-raising events, for example Parish lunches and quiz evenings. We welcomed students from the Royal Welsh College of Music and Drama during March, each of whom, as part of their syllabus, organized a concert from "start to finish". We also welcomed the Cory Brass Band, The Tongwynlais Music Academy, the Aber Valley Choir, the Cardiff Polyphonic Choir and the Cardiff and Vale Youth Orchestra and Choir, to name but a few who love to come to St German's because of its acoustics.

We must not forget Tredegarville Church in Wales Primary School who attend services throughout the whole year; every week throughout "term-time", a class attends and once a term the whole school attends. It is a joy to meet and welcome such polite and well behaved youngsters who are a credit to the school. We were also fortunate to welcome back Glan Morfa School for its Christmas concert after a gap of a few years. The Church Hall was decorated during September, upkeep of the Memorial Garden continues and it all looking magnificent and a new lawned area has been added making it a magnificent area for "outdoor" events. A new much needed efficient sound system has been installed in the Church and we must not forget the day-to-day ongoing maintenance taking place.

We thank our Warden's Peter Lovitt and Richard Hill for their continued diligence ensuring that nothing "slips through the net". Looking ahead, water damage to the Organ has meant that work will need to be undertaken and for which a Faculty will be required. Our Warden Peter Lovitt is taking this work forward, firstly with our Insurers and then when agreement has been reached, the application for a Faculty so that the necessary work can go ahead. It is planned that this will go forward to the Ministry Area Council for approval early in 2023.

Looking to 2023, we will again be organizing our Lenten Reflections and soup lunch every Friday throughout Lent with all money raised, being donated to Christian Aid. In 2022 we raised a magnificent sum of £575.00! Let's hope we at least match this amount.

In conclusion we thank Canon Stewart Lisk our Ministry Area Leader for his unfailing support. We also thank all those clergy who have taken services; Father Keith Kimber, Father Christopher Lee, Canon Richard Lowndes and Bishop Richard Fenwick.

ST. MARGARET'S PARISH CHURCH REPORT 2022

St Margaret's Church continues to be blessed with a Priest in Charge and (for some of the year) a non-stipendiary curate, Choir Master, several Organists, choir members and dedicated teams of servers, side-persons, readers, flower arrangers, cleaners and Sunday School Teachers, for which we give many thanks.

Ministry Area of Roath and Cathays

(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Rev Ruth Coombs left for her new ministry in The Garth Ministry Area in October, with all our good wishes for her new appointment.

Covid rules were gradually removed during the year so that many of our activities could resume. No prior booking of attendance to services, larger numbers allowed for weddings, funerals and Civic services, all appreciated by those involved. The reinstatement of the chalice and Nave Altar in June was the final step back to normality. Sides-persons duties and the serving of tea and coffee also resumed.

This was the first year of being part of the Roath and Cathays Ministry Area, with everyone settling into the new system. Special thanks to Jim Bendon for overseeing the finances of both the MA and St Margaret's Church. We have shared many services and concerts with fellow churches in the MA, including Lent talks and lunches.

A new aluminium laser printed Ministry Area noticeboard was erected in St Margaret's churchyard, donated by 2 very generous members of the congregation.

Sunday School continues to thrive with 15-20 children regularly attending weekly. The new longer session seems to suit. Their traditional nativity play was enjoyed by all. Jubilee and Christmas Fayres were a great success raising money but also giving back to the community something missed during Covid restrictions. The cake stall was especially appreciated, thanks to all the organisers.

The Heritage Weekend was back after an absence of 2 years, with over 200 coming through the doors, to go up the tower, on the many guided tours and enjoy tea and cakes. Thanks to all involved.

Outreach collections over the past year included: The Huggard Centre, Christian Aid, Ukraine, USPG lent boxes, Sea Sunday and DEC Pakistan floods appeal. Donations were slightly lower than in previous years but recovering towards the end of the year. The Cost-of-Living crisis has hit everyone.

The 100 Club restarted with the first draw in December, a good fund raiser with a bit of excitement.

St Margaret's was privileged to host several Civic Services throughout the year, with many local dignitaries attending and appreciating our beautiful church. The Lord Mayor of Cardiff Civic service was held on St David's Day. It was with sadness that one service was a memorial for Queen Elizabeth II, after her splendid Platinum Jubilee celebrations in June.

Many Carol Services were held in St Margaret's Church, including St John Ambulance, the Scouts and Howardian Primary School, plus our own Nine Lessons and Carols. Thanks to the Choir Master and Choir for all their hard work in making them enjoyable for all.

SAINT MARTIN IN ROATH REPORT 2022

The great liturgical acclamation Alleluia was restored to the Liturgy at the Mass of the Easter Vigil following its Lenten absence. It is one acclamation of praise that cannot really be said – it's always best sung. I don't think I have ever stood to SAY the National Anthem! The Alleluia or its Hebrew form Hallelujah captures the mood of Easter as we give praise to God.

This mood of praise and worship punctuates the entire Liturgical Year and especially at Easter. Our vocation and first commitment as Christians is to worship God. Everything we do as Christians flows from this, it's a natural springboard that fuels and sustains our living out the mandate of the Lord to love and to serve. It distinguishes us as being more than religious do-gooders!

At St Martin in Roath it's business as usual, the daily round and common tasks go on as they ever have done. We are encouraged to when we see our Sunday congregations grow even if the weekday congregations are less these days than pre Covid. Sadly, many of the those who once formed our

Ministry Area of Roath and Cathays

(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)

Trustees' Annual Report *(continued)*

Year ended 31 December 2022

daily Mass congregations are no longer with us or are incapacitated by age or sickness. However, the daily offering of the Mass to the glory of God continues. We are looking forward this Summer to having the great organ rebuilt. One good reason being, once its rebuilt, we can open the church again on a daily basis to allow any who wish to come inside. Over the years via simply leaving the church doors open enables people to come in, look around. Many have stayed to pray and become part of the congregations. While the organ is laid out in the Lady Chapel to facilitate major repairs to the roof, above the organ loft, the building could not be left open. It's all been so very tedious and time consuming but we are almost there. There is more work planned to provide decent basic facilities like toilets and kitchen facilities. How we shall finance these projects I have no idea as yet.

Those growing Sunday congregations are such a good indicator of the need people have to worship and explore the Christian Faith. At Easter this year we baptised two young adults in their mid 20's along with a recently born little boy. It will be our delight to present 6 adults and one teen to Bishop Rowan Williams for Confirmation in May. Along with these newly baptised there are others of similar ages among us. Some of these are exploring being baptised. The mix of ethnicity among our congregation is colourful and linguistically stimulating – a real Catholic community! Every picture tells a story and there are many pics for all to see on our website, Face Book and Twitter Accounts. Do take a look

Unlike many local churches the congregations are drawn from far and wide. There are those who are more local including older folk who have lived here for years and students who are here today and gone in a year or so. Over the last decade or so the demography of what was once called the parish is unrecognisable. The change in religious demographics is clear. Where once many homes in the streets around the church were occupied by Christians or at least those who might identify as such, these days they are occupied by large Muslim families. A recent walk along City Road in the evening after sunset was an eye opener – witnessing entire Muslim families, who keeping Ramadan were breaking their daily fast and eating together (Iftar).

Yet in the midst of this diverse community stands St Martin in Roath. It's very presence, open doors and daily worship bears its own witness as it has done for over 120 years. A building no matter how beautiful it may be, or how obvious it is within its particular setting needs people.

We have the people and it's been very encouraging in the last year to welcome many new faces who have become a familiar and regular presence among us. Some of these have been younger folk in their mid 20's. Some of these as they say themselves went through the Richard Dawkins phase but have become questioning of his atheism and have decided to explore the Christian Faith for themselves. Some were baptised at the recent Easter Vigil. It's been a challenge and joy to meet with them over the last 6 months and prepare them for initiation into the Church.

Recently we welcomed bishop Rowan to preside and preach at a Sunday Mass and following over an informal lunch party to introduce him to our young people. Some 30 folk came to lunch including new people and those students and others that form our Liturgical Choir. For the most part these are also undergraduates, questioning, searching, some even claim to be atheist – I love those kinds of atheists that hardly miss Mass on a Sunday! What this shows us is how hungry so many young people are for something more. Those we have among us represent a vast number out there and in the next year we are going to think and pray very carefully as to how we can engage more fruitfully with these.

The Music Foundation attracts music under and post graduate students. This should never be undervalued. Some of these are experiencing for the first time Christian Worship and Teaching as young adults at St Martin in Roath. We have three former students now considering a vocation to Holy Order within the Church of England. I officiated at the wedding of one former student and have in the diary the wedding of two more later this year. Many of our former choral scholars have gone onto to exciting careers in the world of music and they remain in touch, and often return to us when able to do so. It is a great joy to see these young people mature and develop. The Music Foundation is a real ministry of seed planting and gentle nurture, then we let them go, like young swifts off into the world and life.

Ministry Area of Roath and Cathays
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Trustees' Annual Report *(continued)*

Year ended 31 December 2022

We give thanks for the generosity of financial giving via the St Martin's congregations that makes so much possible. The faithfulness and commitment of lay people taking on various tasks. On the whole we have so much to give thanks and so much more to do together here.

The saying, 'We are an Easter People and Alleluia is our song' is certainly true but it cannot be a song we keep for and to ourselves. We have done this for too long – Being this Easter People requires risks, going to Galilee to meet the Lord! Galilee will be a different place for each of us ... but it does suggest we are to leave the Easter Garden and get our hands dirty and hearts engaged in the mess, struggle, confusion and hunger that is clearly out there in so many folks lives and situations. When we do this we shall not be doing it alone, for the Lord is already there – waiting for us to join him and he will lead us in the next stage of the journey. For that love and life that cannot die calls you and me to begin anew every day, and we have no reason to be afraid.

Fr Irving Hamer

ST MICHAEL AND ALL ANGEL'S CHURCH REPORT 2022

2022 has been a more positive year for St. Michael's. With Covid restrictions easing, we reintroduced receiving from the chalice from Easter Sunday, whilst still adhering to a strict (but seemingly ever-changing!) risk assessment.

It has been so good to be back together in person for worship and fellowship and to have maintained a faithful pattern of worship, along with a variety of services throughout the year, both online and in person. We have also had the blessing of social occasions which were so badly missed during Covid.

Behind the scenes people have been sharing their good news and their problems, and it has been a real privilege to engage with those who have needed us.

We continue our very close links with St. Monica's School. This involves weekly assemblies in school, regular classes joining Thursday worship in church and three St. Michael's representatives on the governing body of the school.

Whilst we have had the privilege of worshipping in a safe and comfortable church, now with an updated sound system, we have not forgotten our true purpose – to worship and to share God's love in any ways that we can outside the building. An enormous effort was made to support the victims of the war in Ukraine and the school we are linked with in Uganda. Large amounts of toiletries for refugees and asylum seekers were generously given to and distributed by the Trinity Centre in Newport Road, along with school equipment and backpacks containing stationery items. We have continued to support the vitally needed Foodbank which we know people need so badly with the cost-of-living crisis. And we understand our Christian call to service can be offered in the little things. It really warms my heart to see people bringing their used postage stamps, unwanted spectacles for repurposing in Africa, and batteries to be recycled.

During the past year we have also managed to improve the building, for which we are very grateful. This has involved new flooring, lightning conductor maintenance, installation of Hives to control heating, decoration of the hall, an Inspired Efficiency energy audit, and discussions concerning the updating of the sound system began in the Autumn of 2022. This has been completed in the spring of 2023.

Ministry Area of Roath and Cathays

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Trustees' Annual Report *(continued)*

Year ended 31 December 2022

Without going into details, I have very happy memories of some notable events which have happened in the past year, namely:

- A Christmas Lunch for the older members of our congregation
- A peaceful Lent Group: journeying with Jesus which drew some from the wider Ministry Area.
- St. Michael's 25th Anniversary Service & Open Day
- A wonderful Afternoon Tea, organised by our new Social Committee
- A very well attended Community Prayer Breakfast
- Patronal Festival and special Services to mark the death of HM The Queen
- A glorious Harvest Supper
- A Quiet Morning for Advent

I now wish to express my sincere gratitude for those who work so hard alongside me, which makes our ministry in St. Michael's possible. I always appreciate your faithfulness, companionship and fellowship. Secondly, I am so thankful that we have been able to gather again after Covid and I pray that we will continue to grow in our knowledge and love of God and each other in the coming seasons.

And so I end, as I always do with a reminder of our ethos in St. Michael's:

We are inclusive. All, all, all are welcome.

We believe that the Gospel of Jesus Christ is **GOOD NEWS** for every generation and every person, regardless of their age, ethnicity, sexual orientation or gender. The values that matter most to us are:

- respect and mutual concern for other human beings,
- respect for the environment,
- sharing God's love and fellowship through word, sacrament and hospitality
- worshipping communally
- connecting with people in the issues of their day-to-day lives

With love and every blessing,
Caroline Downs, March 2023

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Trustees' Annual Report *(continued)*

Year ended 31 December 2022

FINANCIAL REVIEW

Total income for the year was £560,842 (2021 £141,056) of which £419,957 (2021 £131,951) was unrestricted, £119,174 (2021 £9,091) was restricted and £21,710 (2021 £14) was against the endowment funds. Included in the total income, there was £203,277 exceptional income being the fund transfer from the churches, £119,417 was unrestricted, £62,356 was restricted and £21,504 was against the endowment fund.

Total expenditure for the year was £347,913 (2021 £126,552), of which £269,225 (2021 £126,448) was unrestricted and £78,688 (2021 £104) was restricted. After net losses on investments of £6,483, the ministry area achieved a surplus of £206,446.

Overall reserves at the year-end are £841,650 (2021 £635,205), of which £454,803 (2021 £305,058) is unrestricted, £312,325 (2021 £271,001) is restricted and £74,522 (2021 £59,146) is against endowment funds.

Reserves policy

Apart from the investments described above, the ministry Area and the individual churches hold funds to meet current and anticipated expenditure.

At the end of 2022, funds held in current or deposit accounts amounted to £506,534 with free reserves of £221,890.

Overall reserves at the year-end are £841,650 (2021 £635,205), of which £454,803 (2021 £305,058) is unrestricted (this includes designated reserves of £156,587), £312,325 (2021 £271,001) is restricted and £74,522 (2021 £59,146) is against endowment funds.

Free reserves at the year amount to £65,303.

The reserves should provide the Ministry Area with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future.

Intentions are to maintain reserves at a level which is at least equivalent to six months' operational expenditure, having regard to anticipated income and outgoings and limitations on the uses for particular funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Ministry Area of Roath and Cathays was brought into effect by a Decree issued by the Bishop of Llandaff and dated the 1st January 2022.

The purpose of establishing Ministry Areas was to change the existing Parish Structure with a view to consolidating some 100+ Parishes into 30 Ministry Areas within the Diocese.

Thus the Parishes of Roath, Roath St Martin, Cathays and Cardiff St German were dissolved and the Ministry Area Of Roath and Cathays was formed consisting of the following Churches :-

St Margaret
St Edward
St German
St Michael
St Martin

A requirement of this re-structuring is that all Ministry Areas must register with the Charity Commission thus the existing Parish of Roath registration was amended to the Ministry Area of Roath and Cathays.

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Trustees' Annual Report *(continued)*

Year ended 31 December 2022

It was decided from the inception of the Ministry Area that each Church would retain its autonomy and retain their own Church Council and Wardens but recognise that overall governance would be the responsibility of a Ministry Area Committee (MAC), this MAC consists of the following :-

A Lay Chair (the Bishops' appointee)

The Clergy Team, of which one member would be the Ministry Area Leader

Treasurer

Secretary

Up to three further Trustees per Church nominated by their respective Church Councils.

The current Trustees are listed at the beginning of this Report.

In addition to this MAC it was agreed that a smaller MAC Executive team be appointed elected from Trustees within the MAC to enable the MAC to enact swift decisions and actions between full MAC meetings.

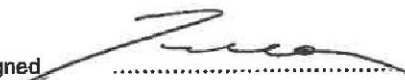
Regular meetings of the MAC are held during the year.

Financial Management of the MAC adheres to the Diocesan "Ministry Areas Finance Guide" with the exception that it was considered impractical that there be one central Bank Account so each Church has its own Treasurer, Bank Accounts(s) and access to its own accounts via the Diocesan Mandated "MyFundAccountingOnline" accounts system.

The trustees' annual report was approved on 19/10/2023 and signed on behalf of the board of trustees by:

Signed 

Print name THE REV. CANON STEWART LISK
Trustee
M.A. LEADER.

Signed 

Print name JAMES BENION
Trustee

Ministry Area of Roath and Cathays

(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)

Independent Examiner's Report to the Trustees of Ministry Area of Roath and Cathays

Year ended 31 December 2022

I report to the trustees on my examination of the accounts of Ministry Area of Roath and Cathays ('the charity') for the year ended 31 December 2022, which are set out on pages 12 to 26.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the financial statements do not accord with those records; or
3. the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



Farzana Ahmed FCCA
Independent Examiner

Carston Accountants
1st Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

Date: 20 October 2023

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Statement of Financial Activities

Year ended 31 December 2022

		2022			2021
	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total funds £
Income and endowments					
Donations and legacies	4	227,912	46,008	4	273,925
Charitable activities	5	71,166	9,895	—	81,061
Investment income	6	1,462	915	202	2,579
Other income	7	119,417	62,356	21,504	203,277
Total income		<u>419,957</u>	<u>119,174</u>	<u>21,710</u>	<u>560,842</u>
Expenditure					
Expenditure on raising funds:					
Costs of other trading activities	8	2,039	—	—	2,039
Expenditure on charitable activities	9,10	267,186	78,688	—	345,874
Total expenditure		<u>269,225</u>	<u>78,688</u>	<u>—</u>	<u>347,913</u>
Net (losses)/gains on investments	11	—	(849)	(5,634)	(6,483)
Net income		<u>150,732</u>	<u>39,637</u>	<u>16,076</u>	<u>206,446</u>
Transfers between funds		(987)	1,687	(700)	—
Net movement in funds		<u>149,745</u>	<u>41,324</u>	<u>15,376</u>	<u>206,446</u>
Reconciliation of funds					
Total funds brought forward		305,058	271,001	59,146	635,205
Total funds carried forward		<u>454,803</u>	<u>312,325</u>	<u>74,522</u>	<u>841,650</u>

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 15 to 26 form part of these financial statements.

Ministry Area of Roath and Cathays

(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)

Statement of Financial Position

31 December 2022

	Note	2022 £	2021 £
Fixed assets			
Tangible fixed assets	15	232,914	232,914
Investments	16	55,297	61,780
		<u>288,211</u>	<u>294,694</u>
Current assets			
Debtors	17	58,526	7,721
Cash at bank and in hand		506,533	336,113
		<u>565,061</u>	<u>343,834</u>
Creditors: amounts falling due within one year	18	11,620	3,323
Net current assets		<u>553,439</u>	<u>340,510</u>
Total assets less current liabilities		<u>841,650</u>	<u>635,205</u>
Net assets		<u>841,650</u>	<u>635,205</u>
Funds of the charity			
Endowment funds		74,522	59,146
Restricted funds		312,325	271,000
Unrestricted funds		<u>454,803</u>	<u>305,059</u>
Total charity funds	19	<u>841,650</u>	<u>635,205</u>

These financial statements were approved by the board of trustees and authorised for issue on 19.1.23, and are signed on behalf of the board by:

Signed M. A. LEADER

Print name THE REV. CANON STEWART LISK,
Trustee M. A. LEADER

Signed JAMES BENJON

Print name JAMES BENJON
Trustee

The notes on pages 15 to 26 form part of these financial statements.

Ministry Area of Roath and Cathays
 (formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Statement of Cash Flows

Year ended 31 December 2022

	2022	2021
	£	£
Cash flows from operating activities		
Net income	206,446	20,524
<i>Adjustments for:</i>		
Net (losses)/gains on investments	6,483	(6,020)
Dividends, interest and rents from investments	(957)	(1,114)
Other interest receivable and similar income	(1,622)	—
Accrued expenses	7,219	2,611
<i>Changes in:</i>		
Trade and other debtors	(50,806)	8,905
Trade and other creditors	1,078	—
Cash generated from operations	167,841	24,906
Interest received	1,622	—
Net cash from operating activities	<u>169,463</u>	<u>24,906</u>
Cash flows from investing activities		
Dividends, interest and rents from investments	957	1,114
Purchases of other investments	—	(269)
Proceeds from sale of other investments	2	128
Net cash from investing activities	<u>959</u>	<u>973</u>
Net increase in cash and cash equivalents	170,422	25,879
Cash and cash equivalents at beginning of year	336,112	310,233
Cash and cash equivalents at end of year	<u>506,534</u>	<u>336,112</u>

The notes on pages 15 to 26 form part of these financial statements.

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Notes to the Financial Statements

Year ended 31 December 2022

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Roath Vicarage, Waterloo Road, Cardiff, CF23 5AD.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment properties measured at fair value through income or expenditure.

Going concern

There are no material uncertainties about the charity's ability to continue.

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no material judgements or estimation uncertainties to note, other than those already covered by the accounting policies, such as depreciation.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation.

Freehold property is not depreciated as this relates to a property gifted to the charity and rental returns to cover church expenditure for the benefit of St Edwards.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment	20% Stated at cost is written off by depreciation over 4 years
-----------	--

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

Ministry Area of Roath and Cathays
 (formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Basic financial instruments are initially recognised at the amount receivable or payable including any related transaction costs, unless the arrangement constitutes a financing transaction, where it is recognised at the present value of the future payments discounted at a market rate of interest for a similar debt instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Donations				
Planned giving	82,508	1,145	4	83,658
Church Collections	15,750	358	—	16,108
Donations	21,631	7,605	—	29,236
For mission	4,477	—	—	4,477
Money-raising	26,958	400	—	27,358
Gift Aid	18,704	1,500	—	20,204
Tax refund	56,384	—	—	56,384
Legacies				
Legacies	1,500	10,000	—	11,500
Grants				
Non-recurring one-off grants	—	25,000	—	25,000
	<u>227,912</u>	<u>46,008</u>	<u>4</u>	<u>273,925</u>
	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Donations				
Planned giving	44,736	—	—	44,736
Church Collections	7,628	—	—	7,628
Donations	33,661	—	—	33,661
For mission	3,125	—	—	3,125
Money-raising	881	—	—	881
Gift Aid	—	—	—	—
Tax refund	11,983	—	—	11,983

Ministry Area of Roath and Cathays
 (formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Legacies				
Legacies	—	—	—	—
Grants				
Non-recurring one-off grants	—	—	—	—
	<u>102,014</u>	<u>—</u>	<u>—</u>	<u>102,014</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Church activities - Fees	—	—	—
Church activities - Rent from investment land or buildings	6,050	9,694	15,744
Church activities - Hall/Property	49,807	—	49,807
Church activities - Other income	8,160	201	8,361
Church activities - Church building Rental	7,149	—	7,149
	<u>71,166</u>	<u>9,895</u>	<u>81,061</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Church activities - Fees	2,945	—	2,945
Church activities - Rent from investment land or buildings	—	—	—
Church activities - Hall/Property	22,643	8,958	31,601
Church activities - Other income	3,382	—	3,382
Church activities - Church building Rental	—	—	—
	<u>28,970</u>	<u>8,958</u>	<u>37,928</u>

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Investment income	957	—	—	957
Bank interest receivable	505	915	202	1,622
	<u>1,462</u>	<u>915</u>	<u>202</u>	<u>2,579</u>

Ministry Area of Roath and Cathays
 (formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

6. Investment income *(continued)*

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Investment income	967	133	14	1,114
Bank interest receivable	—	—	—	—
	<u>967</u>	<u>133</u>	<u>14</u>	<u>1,114</u>

7. Other income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Other exceptional income	119,417	62,356	21,504	203,277
	<u>119,417</u>	<u>62,356</u>	<u>21,504</u>	<u>203,277</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Other exceptional income	—	—	—	—
	<u>—</u>	<u>—</u>	<u>—</u>	<u>—</u>

In accordance with a Decree of the Bishop of Llandaff dated 1 January 2022, the assets of the St German, St Michael and St Martin were transferred to the Ministry Area of Roath and Cathays at that date. These balance of £203,277 represents the bank and cash balances transferred as at that date.

8. Costs of other trading activities

	Unrestricted Funds £	Total Funds 2022 £	Unrestricted Funds £	Total Funds 2021 £
Costs of other trading activities - Staging events	2,039	2,039	—	—
	<u>2,039</u>	<u>2,039</u>	<u>—</u>	<u>—</u>

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	Total Funds 2022 £
Support for Ministry	118,802	—	118,802
Parish Running Costs	20,817	5,255	26,072
Church Property	111,534	11,170	122,704
Missions	11,578	62,263	73,840
Support costs	4,455	—	4,456
	<u>267,186</u>	<u>78,688</u>	<u>345,874</u>

	Unrestricted Funds £	Restricted Funds £	Total Funds 2021 £
Support for Ministry	56,787	—	56,787
Parish Running Costs	10,409	—	10,409
Church Property	55,884	104	55,988
Missions	3,368	—	3,368
Support costs	—	—	—
	<u>126,448</u>	<u>104</u>	<u>126,552</u>

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	Total funds 2022 £	Total fund 2021 £
Support for Ministry	118,802	—	118,802	56,787
Parish Running Costs	26,072	—	26,072	10,409
Church Property	122,704	—	122,704	55,988
Missions	73,840	—	73,840	3,368
Governance costs	—	4,456	4,456	—
	<u>341,418</u>	<u>4,456</u>	<u>345,874</u>	<u>126,552</u>

11. Net (losses)/gains on investments

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Gains/(losses) on listed investments	—	(849)	(5,634)	(6,483)

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Gains/(losses) on listed investments	129	759	5,132	6,020

Ministry Area of Roath and Cathays
 (formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

12. Independent examination fees

	2022	2021
	£	£
Fees payable to the independent examiner for: Independent examination of the financial statements	<u>4,440</u>	<u>—</u>

13. Staff costs

The total staff costs and employee benefits for the reporting period are Nil (2021 Nil)

The average head count of employees during the year was Nil (2021: Nil).

No employee received employee benefits of more than £60,000 during the year (2021: Nil).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

15. Tangible fixed assets

	Freehold property £	Equipment £	Total £
Cost			
At 1 January 2022 and 31 December 2022	<u>232,914</u>	<u>24,523</u>	<u>257,437</u>
Depreciation			
At 1 January 2022 and 31 December 2022	<u>—</u>	<u>24,523</u>	<u>24,523</u>
Carrying amount			
At 31 December 2022	<u>232,914</u>	<u>—</u>	<u>232,914</u>
At 31 December 2021	<u>232,914</u>	<u>—</u>	<u>232,914</u>

Ministry Area of Roath and Cathays
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Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

16. Investments

	Listed investments £
Cost or valuation	
At 1 January 2022	61,780
Additions	—
Fair value movements	(6,483)
At 31 December 2022	<u>55,297</u>
Impairment	
At 1 January 2022 and 31 December 2022	
Carrying amount	
At 31 December 2022	<u>55,297</u>
At 31 December 2021	<u>61,780</u>

All investments shown above are held at valuation.

Financial assets held at fair value

Investment are held in The Church In Wales Common Investment Fund. Statements are received stating the middle market valuation of a share at the year-end. This is considered to be fair value and the value of each investment is calculated accordingly.

17. Debtors

	2022 £	2021 £
Trade debtors	7,994	7,171
Prepayments and accrued income	5,099	550
Other debtors	45,434	—
	<u>58,527</u>	<u>7,721</u>

18. Creditors: amounts falling due within one year

	2022 £	2021 £
Accruals and deferred income	10,542	3,323
Other creditors	1,078	—
	<u>11,620</u>	<u>3,323</u>

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

19. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2022 £
General funds	182,821	377,934	(269,225)	6,686	—	298,215
Designated funds:						
St Margaret's WC fund	86,696	—	—	—	—	86,696
St Margaret's Organ Fund	21,428	—	—	—	—	21,428
St Edwards Accessibility Fund	8,413	118	—	—	—	8,531
St Edwards Organ Fund	5,700	—	—	—	—	5,700
St Martin - Building Project	—	23,567	—	(7,673)	—	15,894
St Michael - COIF Church Fabric	—	18,338	—	—	—	18,338
	<u>305,058</u>	<u>419,957</u>	<u>(269,225)</u>	<u>(987)</u>	<u>—</u>	<u>454,802</u>
	At 1 Jan 2021 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2021 £
General funds	170,115	131,662	(126,448)	7,363	129	182,821
Designated funds:						
St Margaret's WC fund	86,687	9	—	—	—	86,696
St Margaret's Organ Fund	21,428	—	—	—	—	21,428
St Edwards Accessibility Fund	8,133	280	—	—	—	8,413
St Edwards Organ Fund	5,700	—	—	—	—	5,700
St Martin - Building Project	—	—	—	—	—	—
St Michael - COIF Church Fabric	—	—	—	—	—	—
	<u>292,063</u>	<u>131,951</u>	<u>(126,448)</u>	<u>7,363</u>	<u>129</u>	<u>305,058</u>

Ministry Area of Roath and Cathays
(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)
Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

19. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2022 £
Roath & Cathays - STM Chancel repair fund	8,092	—	—	—	(850)	7,242
Roath & Cathays - STM Chancel repair fund	42	144	—	—	—	186
Roath & Cathays - St Phillips House	11,998	166	—	—	—	12,164
Roath & Cathays - D M Brothers	250,869	10,007	—	(6,486)	—	254,390
St Martin - Music Foundation	—	9,234	(8,674)	500	—	1,060
St Martin Organ Repair Fund	—	10,970	(4,700)	—	—	6,270
St Martin Project 120	—	57,640	(65,313)	7,673	—	—
St German Thelma Francis	—	31,013	—	—	—	31,013
	<u>271,001</u>	<u>119,174</u>	<u>(78,688)</u>	<u>1,687</u>	<u>(850)</u>	<u>312,325</u>
	At 1 Jan 2021 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2021 £
Roath & Cathays - STM Chancel repair fund	7,064	269	—	—	759	8,092
Roath & Cathays - STM Chancel repair fund	178	133	(269)	—	—	42
Roath & Cathays - St Phillips House	11,998	—	—	—	—	11,998
Roath & Cathays - D M Brothers	249,377	8,959	103.91	(7,363)	—	250,869
St Martin - Music Foundation	—	—	—	—	—	—
St Martin Organ Repair Fund	—	—	—	—	—	—
St Martin Project 120	—	—	—	—	—	—
St German Thelma Francis	—	—	—	—	—	—
	<u>268,617</u>	<u>9,361</u>	<u>(104)</u>	<u>—</u>	<u>759</u>	<u>271,001</u>

Ministry Area of Roath and Cathays

(formerly The Parochial Church Council of the Ecclesiastical Parish of Roath)

Notes to the Financial Statements (continued)

Year ended 31 December 2022

19. Analysis of charitable funds (continued)

Endowment funds

	At 1 Jan 2022 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2022 £
Roath & Cathays - Picton	5,189	—	—	—	—	5,189
Roath & Cathays - Riddett	269	—	—	—	—	269
Roath & Cathays - EMLong	101	—	—	—	(11)	90
Roath & Cathays - Shaw	53,588	—	—	—	(5,624)	47,964
St German Freda Hawkins	—	21,710	—	(700)	—	21,010
	<u>59,147</u>	<u>21,710</u>	<u>—</u>	<u>(700)</u>	<u>(5,635)</u>	<u>74,522</u>

	At 1 Jan 2021 £	Income £	Expenditure £	Transfers £	Gains and losses £	At 31 Dec 2021 £
Roath & Cathays - Picton	5,175	14	—	—	—	5,189
Roath & Cathays - Riddett	269	—	—	—	—	269
Roath & Cathays - EMLong	91	—	—	—	10	101
Roath & Cathays - Shaw	48,465	—	—	—	5,122	53,588
	<u>54,000</u>	<u>14</u>	<u>—</u>	<u>—</u>	<u>5,132</u>	<u>59,147</u>

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2022 £
Tangible fixed assets	232,914	—	—	232,914
Investments	—	7,242	48,055	55,297
Current assets	233,510	305,083	26,468	565,059
Creditors less than 1 year	(11,620)	—	—	(11,620)
Net assets	<u>454,804</u>	<u>312,325</u>	<u>74,523</u>	<u>841,650</u>

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2021 £
Tangible fixed assets	232,914	—	—	232,914
Investments	—	8,092	53,688	61,780
Current assets	75,466	262,909	5,458	343,834
Creditors less than 1 year	(3,323)	—	—	(3,323)
Net assets	<u>305,057</u>	<u>271,001</u>	<u>59,146</u>	<u>635,205</u>

Ministry Area of Roath and Cathays

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Notes to the Financial Statements *(continued)*

Year ended 31 December 2022

21. Analysis of changes in net debt

	At 1 Jan 2022 £	Cash flows £	At 31 Dec 2022 £
Cash at bank and in hand	<u>336,112</u>	<u>170,422</u>	<u>506,534</u>

Accounts

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INTRODUCTION FROM CANON STEWART LISK

Report for January to December 2021

The year 2021 was momentous and challenging in so many ways and saw our lives change and develop in an unexpected manner. The reports that follow show how our churches showed tremendous resilience and determination to carry on with our work of celebrating the Sacraments, proclaiming the Gospel and offering pastoral care and friendship in our area. I am enormously appreciative of the devoted work of my colleague the Reverend Ruth Coombs together with the retired Clergy and Readers in our Churches' and community. So much of what is described is down to the excellent and dedicated work of Wardens, Secretaries, Treasurers and Council and Committee Members who give tirelessly of their time and talents for the service of the Church and people. This document together with the financial statements refer only to 2021 and do not cover the events since the establishment of the RCMA, we shall be reporting on that next year

As well as facing the demands and tragic circumstances that the Covid 19 pandemic brought, we also went through the preparation for a reorganisation of our parishes into the Ministry Area of Roath and Cathays. I am very grateful to all those lay and ordained who served on the Ministry Area Transition Team, led by our able and enthusiastic Lay Chair, Mr Mike Payne. We worked hard to bring us all together to where we are now. We know that the church has functioned in our district for more than 800 years and has seen many changes. I believe that alongside each other we will enjoy many happy and fruitful days ahead in the service of our Lord Jesus Christ in this part of his Kingdom

Canon Stewart Lisk ,
April 2022.

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ST EDWARD'S CHURCH REPORT 2021

The weekly Sunday Services at St Edward's Church are 11am Sung Eucharist and 6.30pm Choral Evensong and there is a weekly Eucharist on Wednesdays at 10.15am. During the pandemic Choral Evensong was sung at 3.15pm but from March 2021 onwards all services have been at normal times. Sunday Eucharists are also available online every week via a hosted Zoom session, through which the remote worshippers can be welcomed and share fellowship as well as watch the service. We no longer use printed orders of service or hymnbooks – everything is projected on to a screen. We plan to improve this facility and continue it as part of our commitment as an eco-friendly church. Daily services of Morning and/or Evening Prayer are still suspended, but we hope to resume them soon. The traditional eight O-Antiphon services were sung as usual in December.

The Sunday School offers activities during the Sunday Eucharist in the attached Community Room. The children take an active part in all aspects of church life and they raise money for charity, through cake sales and other activities involving the whole congregation on Sunday mornings. The young people and their leaders also take on a variety of artistic projects, including collages and displays.

The work of the Church Choir is focused on worship, which has always been the core of the spiritual life of the Church, supporting in particular the Sung Eucharist and full Choral Evensong every Sunday.

St Edward's hosts and organizes a variety of community projects, many of which are led by professional volunteers who often give their services free of charge. In all about 300 people each week attend services, social and well-being groups, music and arts rehearsals, classes and talks.

The weekly Forget Me Not Café provides a friendly and welcoming environment, suitable for people with memory problems and their carers, also people recovering from a stroke or people who feel isolated and vulnerable. The Café, started in 2017, has run every week with very few exceptions, though this year it has functioned mainly on Zoom. Our work to help people get online, and participate fully through that medium, has been remarkably successful – a tribute to the dedication of the helpers, and showing how highly the Café is valued. Most weeks there is entertainment from musicians and other artists, often people who also rehearse or perform at the church. It is particularly encouraging that this project is being organized and run not just by the worshipping members of the parish, but by the whole extended community that uses St Edward's as a focus for community life.

After the pandemic it has become clear that there is a much more general community need to provide opportunities for social interaction and involvement of people who live alone and have little or no encouragement to set foot outside their homes. Our "Gardening as Therapy" Project (supported by Age Concern Cymru) has functioned when possible, developing the raised beds that were built last year, and installing a wooden bench to complete the work. We are particularly grateful to the young community volunteers "Good Gym Runners" who visit regularly to help maintain the building and the grounds, particularly after Forget Me Not Café sessions. A second wooden bench has been given in memory of The Reverend and Mrs Kenneth Martin by their family.

St Edward's Music and Arts Centre coordinates concerts, talks, classes and rehearsals, reaching out to

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members of the community, not only within the parish, but throughout Cardiff. Many of the organizations have now resumed meetings, working to produce a mutually supportive community based on the Church, and contributing their time, skills and money towards the upkeep of the building and charitable work, including the Penylan Singers Community choir, Julian Martin's Jazz Workshop,

University of the Third Age Recorders, Opera in Situ, Pavane Early Music Consort, Cardiff Recorded Music Society, Cardiff Friendly Strings and Claire Syder's Creative Writing Workshop. This year we have also been joined by Roath Local History Society and the WI Craft Group. During the pandemic we have also been pleased to welcome students of Wales International Academy of Voice for lectures, as their premises were too small for social distancing.

Local music teachers also hold "pupil concerts" in the church, attended mainly by parents and friends of the pupils. These occasions are great opportunities for further involvement of the church in the local community.

We have installed wifi in church. Concerts and meetings (as well as services) are often streamed on Facebook or YouTube, allowing the community benefits to reach more people, particularly those who are still nervous about leaving their homes when the covid infection rates are high.

St Edward's has a significant social media presence, on Facebook, Twitter and Instagram, and a comprehensive website on which details of events/activities are posted. There are email lists with a world-wide membership (GDPR compliant). St Edward's weekly newsletter is a comprehensive account of events and activities both within the parish and in the wider neighbourhood. It is also available via the website, email, Facebook and Twitter.

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ST. MARGARET'S CHURCH REPORT 2021

St Margaret's Church continues to be blessed with a Parish Priest, and a non stipendiary curate , Choir Master, several Organists, Choir Members and dedicated teams of Servers, Sides-persons and Sunday School Teachers.

After a very disruptive year owing to the pandemic, many activities were suspended, but we acknowledge and appreciate the dedication of our Vicar Stewart throughout the whole of an exceedingly difficult year. By following the Welsh Government's health and safety rules the church was open for services each week, with a good number of communicants in the congregation. Thanks to our organist and a few singers, music was played and sung by a small choir each week in order to be compliant with Covid rules.

After the central heating boiler was flooded in the previous Christmastide, in the new year a faculty was sought and granted to install a new gas boiler. But first specialist contractors were appointed to remove asbestos from the basement. Then a new gas boiler was installed in the Summer and was relocated within the Sacristy at ground level instead of in the basement. All the remaining basement pipework was fully lagged.

A three metre length of the churchyard wall near the gas meter cupboard spontaneously collapsed, and was rebuilt, and various electrical items were replaced on a like-for-like basis, as well as all the usual routine care of the building fabric, including organ tuning and leaf clearing.

The main work which took place throughout the year was the preparation for transforming our Parish with others locally into a Rectorial Benefice, but which was to be called instead a Ministry Area. It would become known as the Ministry Area of Roath and Cathays, as specified by The Bishop's Decree. The churches would include St. Margaret's, St. Edward's, St. Martin's, St. German's and St. Michael and All Angels.

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ROATH CHURCH HOUSE REPORT 2021

Roath Church House is a parish building, which is available to the community for a small charge to hirer for weddings, children's parties etc. A small committee oversee the building and arranges fund raising events throughout the year to generate income for the general upkeep of the building.

The building consists of a main hall which has a large wooden floored area with a spacious stage with blackout curtains. The hall has large windows with new and improved red blackout blinds, all child safe. We have a large commercial kitchen which is used by several caterers during the year, when we have wedding parties, we can cater for over 85 people with a range of crockery and cutlery. Unfortunately however Covid restrictions enforced the suspension of the weekly Luncheon Club, which served lunch for the community.

We also have a dedicated ballet room upstairs, usually used every week by 70 ballerinas, the room is fitted with Ballet Bars and has a mirrored wall. Room Two is our meeting room. This room is also widely used by the National Childbirth Trust, Parish Discussion Group, Ladies Circle, Unknown Theatre Group, Knitting and Crochet Group and Quilting Group and the Art Group.

Income from these rental sources is necessary to facilitate the running of the building and also contributes positively to the finances of the Parish, other groups who benefit from the use of the building include - St. Margaret's Sunday school, the Uniformed organisations, a Welsh medium Nursery, parents and toddlers group, ballet, yoga, youth drama, an art group, a men's choir and Pilates just to mention a few.

The Parish Office is upstairs in Roath Church House, Parish Surgery is normally on a Monday 6-7pm. for the booking of weddings, baptisms with the vicar, The Reverend Canon Stewart Lisk.

Parish Safeguarding Officer.

Dr Heather Payne (Doe) continues in this role. The requirements of the Document are being followed at all Sunday Schools throughout the Parish. Each place of worship is periodically reviewed to ensure that the established system is being followed and regulations complied with.

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MINISTRY AREA TRANSITION

In 2021 The Diocese announced that commencing January 2022 Parishes henceforward would be known as “Ministry Area Councils”, this in the case of the Parish Of Roath would mean that a further three Churches would be amalgamated with St Edward and St Margaret to form the Ministry Area of Roath and Cathays”. To enable this process a “Ministry Area Transition Team (MATT)” was created consisting of the Vicar, A Lay Chair (appointed by the Bishop) and various key persons from the various Churches involved.

The Vicar aided by a Ministry Area Action Team (MATT) put together a paper for the proposed structure of the Ministry Area Council (MAC) to succeed the Parochial Church Council.

There were a number of MATT meetings throughout the year at which the lay chair Mike Payne, debated our responses to be put to the diocese.

A Governance Plan was initially drafted – comprising an 8 Point Plan to establish the Ministry Area, mapping out the work to be done in the first two months.

- 1) Each parish would receive The Decree.
- 2) Each church would nominate 3 people to be on the MATT initially, who would relinquish responsibility later to three elected councilors (Ministry Area Council), 15 in total.
- 3) Each church to consolidate and retain their worship traditions
- 4) An Ministry Area Electoral Roll to be created from amalgamating the 5 existing Electoral Rolls. Kathie Mayer volunteered to become the Electoral Officer for the establishment of the MA Electoral Roll.
- 5) Two MA Churchwardens to be appointed. One to be appointed by the MA Leader – Stewart, the other to be elected by the new MAC.
- 6) Wardens would still be required for the individual constituent churches. Bob and Kathie indicated they would be happy to continue to be wardens for their respective churches.
- 7) Date of Special Annual Vestry Meeting, was set as January 17th 2022, to be held in St Margaret’s Church at 7.00pm. Officers would be appointed at this meeting, including Secretary, Treasurer etc. Jim Bendon agreed to be the MA Treasurer. Safe Guarding Officer role would be undertaken by five members from the various churches. A Gift Aid Secretary would be required. Ratification of the MAC (Ministry Area Council) nominated members would also be required.
- 8) The “My Funding” accountancy system, specified by the diocese, would need to be set up by the MA Treasurer, to include all the five church accounts. Jim to liaise with the other churches.

THE PAROCHIAL CHURCH COUNCIL OF THE ECCLESIASTICAL PARISH OF ROATH
ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2021

The last meeting of the PCC of Roath took place in November. It was a sad day, after all we have done together over the years. We wish to acknowledge and thank all our countless forebears who have served

this PCC well for many years, in St Margaret's and St Edward's, and also previously in St Anne's, St Teilo's and St Phillip's. There were mixed emotions for Stewart, as the last Vicar of Roath, sad to see the disappearance of Roath Parish. There has been a church on this site for over 1000 years. It could be thought of though as a homecoming for St German's and St Martin's, who were each set up as daughter churches to the Mother Church of St Margaret's. It was thought appropriate by St. Margaret's Committee to compile a list in church of all the Vicars of Roath at this point in our history.

PARISH OF ROATH

INDEPENDENT EXAMINERS REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL

I report on the Financial Statements of the Parish of Roath :

for the year ended 31 December 2021 which are set out on pages F2 to F9

Respective responsibilities of Parochial Church Council and Examiner:

As the Parochial Church Council, you are responsible for preparing the Financial Statements: you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(c) of the Act, whether particular matters have come to my attention.

Basis of Independent Examiner's report:

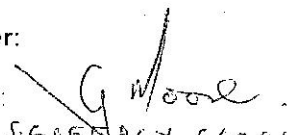
My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements, and seeking explanations from you as Parochial Church Council members concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the Financial Statements.

Independent Examiner's statement:

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
- (a) to keep accounting records in accordance with section 41 of the Act; and
 - (b) to prepare Financial Statements which accord with the accounting records and to comply with the accounting requirements of the Act
- have not been met; or
- (2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the Financial Statements to be reached.

Independent Examiner:

Signature: 
Name: GEOFFREY GEORGE MOORE
Address: 4 LENSDALE ROAD
PENYLLN, CARDIFF

Date: 29TH MARCH 2022

PARISH OF ROATH
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	This Year Total £	Last Year Total £
INCOMING RESOURCES							
Voluntary income							
From Donors		44,736				44,736	40,587
Planned giving		7,618	10			7,628	3,292
Church collections		11,983				11,983	19,335
Tax refunds		33,661				33,661	11,870
Other voluntary	6D						
Donations	6A	0				0	24,310
Grants		0				0	0
Legacies		3,125				3,125	2,529
For the world-wide Church	6B						
Generated funds							
Money-raising	6C	611	270			881	1,319
Hall / property	6E	22,643		8,958		31,601	27,731
Investment income	6F	958	9	133	14	1,114	1,218
Church activities Fees		2,945				2,945	735
Miscellaneous Receipts	6G	3,382				3,382	0
		131,662	289	9,091	14	141,056	132,926
RESOURCES EXPENDED							
Cost of generating funds							
Church activities							
Missions	5A	2,983				2,983	4,834
Home	5B	385				385	384
World		53,938				53,938	57,855
Ministry		0				0	0
Parish share		38,520				38,520	113,217
Other expenditure	6H	5,605				5,605	5,455
Maintenance of Churches	6I	2,849				2,849	2,635
Maintenance of Services	6J	4,804				4,804	7,149
Parochial expenses of Clerics	6K	17,364		104		17,468	17,490
General Parish expenses	6L	0				0	0
Maintenance of halls / property		0				0	0
Capital expenditure		0				0	0
Governance costs		0				0	0
		126,448	0	104	0	126,552	209,019
NET INCOMING RESOURCES BEFORE TRANSFERS							
		5,214	289	8,987	14	14,504	-76,093
Transfers between funds		7,363		-7,363		0	-5,913
Net incoming resources before other recognised gains and losses							
		12,577	289	1,624	14	14,504	-82,006
Gains/(losses) on investment assets						0	0
Gains/(losses) on revaluation of assets retained for Church use		129		759	5,132	6,020	3,183
						0	0
Net movement in funds							
		12,706	289	2,383	5,146	20,524	-78,823
Balances B / fwd 1 Jan.		170,115	121,948	268,618	54,000	614,681	693,504
Balances C / fwd 31 Dec.		182,821	122,237	271,001	59,146	635,205	614,681

PARISH OF ROATH

BALANCE SHEET AT 31ST DECEMBER 2021

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	This Year Total £	Last Year Total £
Fixed assets							
Tangible assets	7			232,914		232,914	232,914
Heritage assets						0	0
Investments	8			8,092	53,688	61,780	55,620
		0	0	241,006	53,688	294,694	288,534
Current assets							
Debtors and stocks	10	7,721				7,721	16,626
Short term investments	9	54,441		29,995	5,458	89,894	93,419
Cash & bank balances		123,982	122,237			246,219	216,814
		186,144	122,237	29,995	5,458	343,834	326,859
Creditors falling due within one year	11	3,323	0	0	0	3,323	712
Net Current Assets		182,821	122,237	29,995	5,458	340,511	326,147
Total assets less current liabilities		182,821	122,237	271,001	59,146	635,205	614,681
Creditors falling due after one year	12	0	0	0	0	0	
TOTAL NET ASSETS		182,821	122,237	271,001	59,146	635,205	614,681
Capital funds							
Permanent endowments					0	0	0
Expendable endowments					59,146	59,146	54,000
Income funds							
Restricted				271,001		271,001	268,618
Unrestricted: Ordinary		182,821				182,821	170,115
Designated			122,237			122,237	121,948
TOTAL FUNDS		182,821	122,237	271,001	59,146	635,205	614,681

APPROVED by the Parochial Church Council on
and signed on its behalf by

THE REVEREND CANON STEWART LISH

(Signature)

Stewart Lish

14th April 2022

PARISH OF ROATH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

1. Accounting policies

The Financial Statements have been prepared in accordance with applicable United Kingdom accounting standards, the "Statement of Recommended Practice" (SOIRP 2005) 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

The basis for valuation of other freehold land and buildings is :

Church Halls are stated at nil value

Other freehold property at Market Value or Net Book Value

Freehold Land and Buildings are depreciated over 10 years

Routine additions and replacements to Church Hall contents are charged to current expenditure.

Equipment; stated at cost is written off by depreciation over 4 years

Investment assets: are stated at mid-market values on the balance sheet date.

b. Funds

Endowments funds: are funds the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds: represent a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and b) 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.

Indirect giving: 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: Dividends are accounted for when receivable; interest and tax recoverable are accrued. 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.

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 payment is recognised when the amounts are received.

All other expenditure is generally recognised when it is incurred.

PARISH OF ROATH
NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

	This year £	Last year £
2. Fees for Financial Statements examination/audit		
Independent examiners fees for reporting on the Financial statements	0	0
Audit fees	0	0
Other fees paid to independent examiner or auditor	0	0

3. Paid employees		
Gross wages and salaries	0	0
Employer's national insurance costs	0	0
Pension contributions	0	0
Total staff costs	0	0
Average number of employees in the year	0	0

4. Payments to PCC members		
Expenses paid to PCC members (other than clergy)	0	0
Number of PCC members paid expenses	0	0
Some insignificant clergy expenses may relate to their duties as PCC members.		
PCC members receiving other benefits:	were employed as:	Total benefits received
		0
		0

5 Missions	Unrestricted £	Designated £	Restricted £		
A Payments to Home missions:					
Home Caring	185			185	25
Home Mission	2,613			2,613	2,327
Parish Mission	27			27	0
Luncheon Club	0			0	1,791
Sunday School	158			158	71
100 Club Prize Monies	0			0	620
	2,983	0	0	2,983	4,834
B Payments to World missions					
Christian Aid	205			205	0
Overseas Mission and Caring	180			180	384
USPG	0			0	0
				0	0
				0	0
				0	0
				0	0
				0	0
				0	0
				0	0
	385	0	0	385	384
C Other grants					
	0			0	0
	0			0	0
	0	0	0	0	0
Total Missions	3,368	0	0	3,368	5,218

PARISH OF ROATH
NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

6. Analysis incoming and outgoing resources		Unrestricted £	Designated £	Restricted £	This year £	Last year £
A	Grants					
	Grants	0			0	24,310
	Legacy	0			0	0
		0	0	0	0	24,310
B	For the Worldwide Church					
	Christian Aid	205			205	0
	Home Caring	177			177	0
	Home Mission	2,561			2,561	1446
	Parish Mission	182			182	43
	Luncheon Club	0			0	879
	Overseas Caring	0			0	161
	USPG	0			0	
		3,125	0	0	3,125	2,529
C	Money Raising					
	100 Club				0	0
	Bazaars / Fairs	45	20		65	163
	Misc Fund Raising	566	250		816	1,156
	Organ Fund				0	0
					0	0
		611	270	0	881	1,319
D	Donations					
	Gift Days				0	0
	Donations	33,661			33,661	11,870
	Other Voluntary				0	0
					0	0
		33,661	0	0	33,661	11,870
E	Hall / Property					
	Ballet	1,000			1,000	2,650
	Kendo	0			0	0
	Misc Hall / Property	50			50	50
	Non Parochial Lettings	8,163		8,958	17,121	14,591
	Playgroup	4,470			4,470	3,570
	Unknown Theatre	960			960	330
	Yoga	0			0	900
	Parochial Lettings	8,000			8,000	5,640
		22,643	0	8,958	31,601	27,731
F	Investment Income					
	Bank Interest	47	9	14	70	166
	Investment Income	911		133	1,044	1,052
						0
						0
						0
		958	9	147	1,114	1,218
G	Miscellaneous Income					
	Miscellaneous Income	0			0	0
		0	0	0	0	0

PARISH OF ROATH
NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

6. Analysis incoming and outgoing resources		Unrestricted	Designated	Restricted £	This year £	Last year £
H	Maintenance of churches					
	Repairs	23,558			23,558	101,617
	Utilities	5,204			5,204	4,249
	Insurances	2,995			2,995	2,152
	Cleaning	1,153			1,153	1,350
	Property Other	5,610			5,610	3,849
		38,520	0	0	38,520	113,217
I	Maintenance of Services					
	Altar Requisites	189			189	190
	Choir / Organ	4,722			4,722	4,893
	Service Costs	534			534	51
	Sunday School	0			0	0
	Stationary	159			159	204
	Other	1			1	117
		5,605	0	0	5,605	5,455
J	Parochial Expenses of clerics					
	Clergy expenses	2,849			2,849	2,635
	Clergy Training				0	0
	Other				0	0
					0	0
		2,849	0	0	2,849	2,635
K	General Parish Expenses					
	Wages	0			0	0
	Office Supplies	490			490	535
	Telephone	1,004			1,004	915
	Postage	0			0	197
	Printing/photocopying	1,080			1,080	353
	Office Equipment	1,884			1,884	1,042
	Legal & Professional	210			210	4,021
	Other	136			136	86
		4,804	0	0	4,804	7,149
L	Maintenance of Halls / Property					
	Rent	0			0	0
	Insurance	2,052			2,052	2,159
	Repairs	2,220			2,220	300
	Rates	0			0	0
	Utilities	4,376			4,376	5,968
	Depreciation	0			0	0
	Cleaning	5,104			5,104	3,640
	Miscellaneous	3612		104	3,716	5,423
		17,364	0	104	17,468	17,490

PARISH OF ROATH
NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

7. Tangible fixed assets

		Unrestricted		Restricted		Total
		Freehold property	Equipment	Freehold property	Equipment	
		£	£	£	£	£
Cost or valuation:	Balance 1st January	0	24,523	232,914		257,437
	Additions during year	0				0
	Disposals during year	0	0			0
	Balance 31December	0	24523	232914	0	257,437
Accumulated depreciation	Balance 1st January	0	24,523			24,523
	On disposals					0
	Charge for the year					0
	Balance 31December	0	24523	0	0	24,523
Net book value 31December this year		0	0	232914	0	232914
Net book value 31December last year		0	0	232914	0	232914

Freehold property descriptions:

8. Fixed asset investments

	Unrestricted	Restricted	Endowment	Total
	£	£	£	£
Market value at 1st January		7,064	48,556	55,620
Additions during year at cost		269		269
Disposals at value brought forward				0
Net gains/(losses) on revaluation		759	5,132	5,891
Market value at 31st December	0	8,092	53,688	61,780
Historical cost at 31December.				0

Fixed asset investment descriptions (including year end values)

9. Debtors Short term investments

Deposit Accounts	0			0
Deposit Accounts with Diocese		29,995		29,995
Building Society Accounts			5,458	5,458
	0	29,995	5,458	35,453
				0

10. Debtors and stocks

	Unrestricted	Designated	Restricted	This year	Last year
	£	£	£	£	£
Stocks					0
Income tax recoverable	3,100				7,145
Prepayments and accrued interest					
Quota Rebate due Llandaff	4,071				3,817
	7,171	0	0	0	10,962

11. Creditors falling due within one year

Accrued Expenditure	3,323			3,323	637
Other Creditors				0	0
	3,323	0	0	3,323	637

12. Creditors falling due after one year

	0			0	0
				0	0
	0	0	0	0	0

PARISH OF ROATH
FUNDS ANALYSIS
Year Ended 31st December 2021

	B/Fwd 01/01/2021	Added	Income	Expended	Fund Transfer	Revalued	Balance at 31/12/2021	
Funds								
Endowment (Category 400)								
Picton	5,175.34		13.97				5,189.31	Building Society Income for St Margaret's Church
Riddett	268.53		0.00				268.53	Building Society Income for St Edward's Church
E M Long (43 shares) Reval @ 2.3413	91.05					9.63	100.68	CIF - Income St Edward's Choir Prize
Shaw (22888 shares) Reval @ 2.3413	48,465.34					5,122.33	53,587.67	CIF - Income St Margaret's Church
Total Endowment	54,000.26	0.00	13.97	0.00	0.00	5,131.96	59,146.19	
Restricted (Category 300)								
St M Chancel(3259 shares)Reval@ 2.3413	7,063.98	269.04				758.51	8,091.53	CIF - St Margaret's Chancel Repair Fund Shares
St M Chancel	178.28		132.78	269.04			42.02	RB Bank - St Margaret's Chancel Repair Fund
St Phillips House	11,998.11						11,998.11	Deposit Account - Improvement of Churches & Clergy Housing
D M Brothers	16,463.36		8,959.01	103.91	-7,363.49		17,954.97	Deposit Account - Benefit of St Edwards
D M Brothers (Doe Close)	232,914.00						232,914.00	Property - Benefit of St Edward's Church
Total Restricted	268,617.73	269.04	9,091.79	372.95	-7,363.49	758.51	271,000.63	
Designated (Category 200)								
St Margaret's WC Fund	86,686.62	9.10					86,695.72	St Margaret's Reserve Fund
St Margaret's Organ Fund	21,427.98						21,427.98	Donation specifically for Restoration & Expenditure on Organ
St Edwards Accessibility Fund	8,133.18	280.00					8,413.18	Specifically for Improvement of Church Hall
St Edwards Organ Fund	5,700.00						5,700.00	Specifically for Maintenance of Organ
Total Designated	121,947.78	289.10	0.00	0.00	0.00		122,236.88	
Total Funds	444,565.77	558.14	9,105.76	372.95	-7,363.49	5,890.47	452,383.70	

Accounts

Parish Council of the Ecclesiastical Parish of Roath

Charity No: 1131605

ANNUAL REPORT AND ACCOUNTS

FOR THE YEAR ENDED 31st DECEMBER 2020

PARISH TREASURER

James Bendon

PARISH AUDITOR

Geoff Moore F.C.A.

**PARISH OF ROATH
ANNUAL REPORT AND ACCOUNTS
FOR THE YEAR ENDED 31st DECEMBER 2020**

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Parish Budget for 2021

ANNUAL REPORT – 2020

THE OBJECTS AND CONSTITUTION

The Parish of Roath is part of the Diocese of Llandaff within the Church in Wales. The Church in Wales is a province within the Anglican Communion and, as such, exists to advance the Christian religion through world-wide mission. The object of the Parochial Church Council is to ensure that the Life and Work of the Church within the Parish helps to fulfil that mission, both locally and more widely.

The Parochial Church Council is a body corporate. Its composition, procedure and powers are regulated by the Constitution of the Church in Wales, as amended from time to time by its Governing Body, set up under Section 13(1) of the Welsh Church Acts 1914. Elections are held at an Annual Vestry Meeting which must take place before the 30th April. All persons whose names are entered on the Electoral Roll are entitled to vote and to stand for election. Before assuming office, every member of the Council must sign a declaration that he or she will be bound by the Constitution.

The Representative Body of the Church in Wales holds the land and property of the Church in Wales, including the church buildings of St. Edward's and St. Margaret's, their contents and Roath Church House and its grounds. The Representative Body is an Exempt Charity and was set up under Section 13 (2) of the Welsh Church Acts 1914. It acts on behalf of the Province in paying the stipends of full time clergy and administers the Church Wales scheme of covenanted giving and recovers tax on behalf of parishes.

The Parochial Church Council is responsible for promoting the mission of the Church, the parochial budget and an expenditure thereunder, the care and maintenance of the fabric of the churches and for action on any other matter referred to in accordance with the Constitution. The Parochial Church Council is also the normal channel of communication between the parishioners and the Bishop of the Diocese.

**PARISH OF ROATH
ANNUAL REPORT AND ACCOUNTS OF
THE PAROCHIAL CHURCH COUNCIL
FOR THE YEAR ENDED 31ST DECEMBER 2020**

The Parish of Roath comprising St. Edward's and St. Margaret's churches is in the Area Deanery of Cardiff and the Diocese of Llandaff in the Church in Wales.

Incumbent	The Reverend Canon Stewart Lisk
Independent Examiner	Mr Geoff Moore
Bankers	Lloyds Bank plc. Wellfield Road, Roath, Cardiff
Church Architects	Michael Davies and Volute - Amanda Needham

Parish Responsibilities

It is the responsibility of both the Parochial Church Council and the Incumbent to work together and co-operate in all matters of concern and importance to the Parish for the promotion of the whole mission of the church, pastoral, evangelistic, social and ecumenical in the Parish.

Membership

During the year the following served as members of the Parochial Church Council:-

Incumbent	The Reverend Canon Stewart Lisk
NSM Curate	The Reverend Ruth Coombs.
Readers	Geoff Smith.
Churchwardens	Bob Hyett, Gill Day
Sub-wardens	Vicar's - Nick Steele and James Bendon. People's - Kathie Mayer and Anna Mason.
Elected members	Anita White, Pat Hyett, John Tattersall Stephen Bailey, Jonathan Tai, Pam Hall, James Whitely, Dr Heather Payne, Sue Jewell and Janice Goble
Co- opted Members	James Bendon - Parish Treasurer Sue Oxenham - Church House Treasurer/ Margaret Evans Charity Cari Randall - Gift Aid Secretary Christine Webb - St Margaret's Treasurer, Dr Heather Payne (Doe) - Safeguarding Officer Mal Rowson - Outreach Officer

REPORT OF THE PAROCHIAL CHURCH COUNCIL.

Committees

The Parochial Church Council operate through a number of committees which meet between meetings of the Parochial Church Council. A sub-committee for both of the churches and Roath Church House is established and each of these may have an "ad hoc" fund raising/social committee.

Review of the Year 2020.

The Year 2020 began in our parish, diocese and province with great excitement and anticipation of many special events. Our parish Pilgrimage Group full of plans for the coming year joined with hundreds from across the Diocese at the Cathedral on 12 January to launch the Year of Pilgrimage.

Several of us were involved with organising events to celebrate the 900th anniversary of the Norman Cathedral at Llandaff. Nationally we were looking forward to celebrating the centenary of the disestablishment of the Church in Wales. Locally we were making plans for services and events marking the 150th anniversary of the rebuilding of St Margaret's Church through the vision of the Third Marquess of Bute. All of these occasions had to be cancelled, postponed or reduced owing to the unique circumstances that have overtaken us all owing to the Covid 19 pandemic and its consequences.

Nevertheless the life of the parish has continued and we have tried to adapt to the rapidly changing situation. Normally we record at this point communicant numbers at various festivals. There were no public services at Easter, Pentecost or Trinity 3 because of legal restrictions. The law allowed Services at Christmas, five Eucharist were celebrated in the two churches. There were 140 communicants attending under strict Covid pandemic guidelines, probably less than half our usual number. There were no Public Baptisms in 2020 and only one wedding before the lockdowns. The Vicar conducted more than 100 funerals more than twice the usual however the vast majority of these were at the various crematoria and gravesides as church funerals were only permitted at some times of the year.

Several of our regular faithful worshippers were called to higher service in 2020. We remember with thanksgiving and fondness Professor Michael Spencer, Mr Alec McKinty, Mr Peter Chalinder, Mrs Frances Hopkins and Miss Margaret Brister. We keep them and their families in our thoughts and prayers.

Our parish administration, organisations and pastoral work have continued to be supported and efficiently run by our hardworking and effective Parish Church Wardens Mrs Gill Day and Mr Bob Hyett, our parish Reader Mr Geoff Smith, together with the Sub Wardens, Mr Bendon, Mrs Mason Mr Nick Steele and Mrs Kathie Mayer our Secretaries, Mrs Anita White, Mrs Pat Hyett and Mrs Sue Mansell, PCC and committee members. Their devotion to duty and imaginative responses have ensured that contact has been maintained with Parishioners and other individuals and agencies that we care for, deal with and encounter throughout the long periods of lockdown and firebreak.

Telephone, email, text, Zoom and even letters and cards have been used to keep us all in touch. We are very grateful to Dr Alan Mayer who has produced a weekly newsletter online with lots of useful and interesting information and to the team who have produced several editions of 'Roath News'. The Vicar has sent a weekly message to all and the curate, the Reverend Ruth Coombs also sent regular letters.

Sadly our schools work and regular visits to our church and local authority, schools have had to be suspended, as have our regular school services and visits to our churches. Our Sunday Schools have not been permitted to meet. However our excellent Sunday School teachers have done their best to keep in touch with our youngsters and families in the community. The Vicar and other Parishioners have worked hard in many Zoom meetings as school Governors maintaining that demanding and essential duty supporting our teachers and their pupils and students.

Roath Church House has been used for the Welsh Nursery throughout providing essential help to the children of key workers respecting strict guidance. Our uniformed groups have been continuing online and we are very grateful to the excellent leaders for their work with the scores of children involved.

As soon as restrictions were revised in the summer both St Margaret's and St Edward's were reopened for private prayer following the Welsh Government and Church in Wales rules. Detailed Risk Assessments were produced for both Churches. These were renewed and revised when public worship was permitted. Risk Assessments were also produced for the safe conduct of Baptisms, Weddings and Funerals. All of these, written by the Vicar and lay officers, were scrutinised before being approved for use by the Archdeacons. We are pleased to say that the Holy Eucharist was celebrated in both churches on every permitted Sunday since reopening. Also Evening Prayer and then Choral Evensong on most Sundays in the year. The clergy are enormously grateful to the many lay people who have made this possible under such trying and challenging circumstances.

A shining light in all these dark days has been that both our churches have had some music when permitted in our worship. Further risk assessments were developed and approved for this particular purpose. Small, dedicated, specific groups of choristers have rehearsed and sung together for the enhancement of our Liturgy. We are very grateful to them all especially to our directors of music and organists, Mr Gary Mullins and Mr Jon Tai in St Margaret's and Dr Alan Mayer and Professor Norman Doe in St Edward's. They have helped us considerably in our prayers and praise.

We have been very appreciative of the ministry of our Curate, the Reverend Ruth Coombs throughout the year. Ruth has diligently lead Morning Prayer on Zoom on Saturdays, the only day she is not committed in her highly important day job as Head of the Equality and Human Rights Commission for Wales. Ruth was very patient in waiting for her Ordination to the Priesthood which had to be delayed owing to the pandemic. However we were delighted to report that the Bishop of Llandaff ordained Ruth on the Feast of the Transfiguration in August, sadly only a few were permitted to attend the Cathedral but we surrounded her in prayer as she began this new stage in her ministry. Ruth has continued to celebrate and preach with us when conditions have allowed. We were pleased to welcome Bishop June to the parish on the 11th October when she concelebrated with Ruth at St Edward's Patronal Festival.

Our Church Wardens and Sub Wardens have continued in the major task of maintaining and improving our church buildings through the year. You will read more of this below in the individual Church reports. However special thanks must be given to Mr Bob Hyett, Vicar's Warden who has supervised major work on St Margaret's funded by the Bute Foundation and to Mrs Kathie Mayer who has overseen work for disabled access and pathways to St Edward's funded by a grant from Cardiff County Council.

Roath Church House is normally a hive of activities with more than 30 regular groups as well as our own church activities. Most of these have been curtailed there this year though some have continued online. We are no less grateful to Mrs Anna Mason and her team who have ensured the safe and efficient use of the building and its cleaning and maintenance.

Our parish Safeguarding Officer Dr Heather Doe/Payne continued in this important work. We were pleased to host a training day for clergy on Safeguarding on 13th February in Roath Church House. The clergy and laity receive regular updates in this work and DBS checks renewed at appropriate intervals. Heather also continues to serve on the Governing Body of the Church in Wales, its Standing Committee and as a member of the Electoral College which selects our Bishops.

This written report accompanies the financial statements, notes and accounts. We are most appreciative of the work of Mr Jim Bendon, our Parish Treasurer not only for these documents but for his quiet and effective work throughout the year. He is supported by our other Treasurers Mrs Chris Webb, St Margaret's, Mr Geoff Smith, St Edward's and Mrs Sue Oxenham Roath Church House and

Mrs Cari Randall Gift Aid Secretary. All their work has been expertly audited by Mr Geoff Moore. We thank them all and read their report with careful attention at this time. We are also grateful to Sue Oxenham for her work in the Charity of Margaret Evans which she has so ably and discreetly performed for some thirty years. We are grateful to those who have maintained their planned giving and sacrificial donations to help us stay operational. The challenges of our financial situation will be at the forefront in the coming year.

The Vicar continued in his role as Honorary Chaplain to the Lord Mayor and City of Cardiff and to HM Lord Lieutenancy. The many usual ceremonies and services were much reduced but the National Service of Remembrance went ahead under strict Covid regulations. 60,000 visits were made to it by YouTube. The National Holocaust Memorial Service took place in January before the pandemic took hold. This year one of the principal speakers was Lydia Lisk, now Regional Ambassador for the HMD education trust. Lydia spoke in Welsh of her experiences following a recent visit to Auschwitz.

The Vicar also continued in his work as Area Dean of Cardiff. There was an exceptionally high workload with this owing to continued clergy vacancies and sickness in the Grangetown and Llanishen parishes. Diocesan, Deanery and senior staff clergy and lay officers continued to meet very frequently by Zoom.

The Diocesan Conference in September also met twice by Zoom chaired by the Bishop. The principal matter was the reorganisation of the Diocese with the dismantling of the present parishes into Ministry Areas. Roath will be combined with Roath St Martin, Roath St German and Cathays St Michael. The five churches will comprise the Ministry Area of Roath and Cathays. The existing clergy will work together with lay people from all the former parishes under the Chairmanship of Mr Mike Payne. This was further described and discussed at a Ministry Area Roadshow through Zoom again chaired by the Bishop on 16th December. Full details of these plans and proposals can be seen in many documents freely available on the Llandaff Diocesan Website. All of this wide ranging and exciting change will enable us to fulfil our Diocesan vision of telling a joyful story, growing the kingdom of God and building our capacity for good.

We go forward with hope and enthusiasm supported by God's Grace, through the love his son our Lord Jesus and inspired by his Holy Spirit.

St Margaret's Church Report

As already reported above, many activities and planned events simply ceased to happen in 2020 due to the Pandemic, but much was still happening fabric-wise behind the scenes.

Early in the year the Pritchard Reredos was rebuilt in-situ on the north wall of St. Margaret's nave, by Elliott Ryder Conservation (Kieran and Sue). We are extremely grateful to all who contributed most generously to the special fund set up to enable this happen. Fortunately it was completed just before the first pandemic lockdown occurred: it has been well received, and looks quite splendid.

Also reinstated before lockdown was the "Madonna of the Chair", the oil painting which went off for restoration in Cowbridge in Nov. 2019, thanks entirely to the generosity of Mrs. Pam Hall and her daughter Julie, who very kindly sponsored the entire cost of having it and its gilded frame professionally cleaned to a very high standard. This fine work now hangs on the south wall of the nave, directly opposite the reredos.

Various major interior and exterior fabric repair works (which had been deemed necessary in the last QI Report, and which were still outstanding on grounds of affordability) were suddenly able to be carried out in 2020 when the necessary faculty came through, but primarily then because of the most generous offer of financial support received from the Marquess of Bute in 2019.

These fabric works were professionally overseen by our architect Michael Davies RIBA, and carried out by Peter Bricknell Ltd., over a period of some seven weeks during the first lockdown, and included the following works:-

- *The most careful erection of a scaffold within the Bute Mausoleum to access the splendid vaulted ceiling. Historic water damage was carefully conserved and repaired by specialist subcontractor Cliveden Conservation.

- *Decommissioning the organ, and wrapping it entirely in plastic sheeting, followed by erection of scaffolding in several locations around the outside walls and including on the roof and up the tower. This enabled the organ and sacristy roof to be completely rebuilt to 'as new', including all new lead flashings, lead drain trays, and widened secret gutters.

- *A new architect-designed drainage outfall of the organ roof was built directly through the parapet wall, and the direction of flow on the south transept gutter was reversed to a newly sited RWDP.

- *A new all welded lead capping was fitted to the leaky Bath stone top of the tower staircase.

- *Large areas of the pennant limestone walls were re-pointed in lime mortar, mainly high up on the south west facing corner of the tower.

A happy conclusion of the works was that the VAT (a sum approaching five figures!) was subsequently recovered via the LPW Grant Scheme (St. Margaret's is Listed Grade 1) from the Department for Digital, Culture, Media and Sport.

As soon as the opening of churches was allowed, St. Margaret's followed all the Welsh Government rules of social distancing etc., and it was made safe for parishioners to attend.

Although congregational singing was not permitted in services, thanks to organist Gary Mullins a small group of singers were assembled to sing hymns and an anthem each week around the time of the Communion.

Sadly there was no heating in church on Christmas Day and the New Year due to the boiler being unexpectedly inundated by a rising ground water table on Christmas Eve.(Remediation work began immediately after Christmas to deal with this problem, but more of that in the 2021 report).

Although church was only open basically for Sunday services and funerals, a small amount of fund raising continued from the sales of plants, books, fruit tarts/crumbles, jams and pickles.

In 2020 especially, we wish to record our profound thanks to our Vicar Canon Stewart Lisk, and his small team of dedicated volunteer parishioners, who worked tirelessly behind the scenes to keep us open, and safely compliant for worship, at every available opportunity.

St Edward's Church Report 2020

Until the shutdown imposed by coronavirus restrictions on 22nd March 2020, the weekly Sunday Services at St Edward's Church were 11am Sung Eucharist and 6.30pm Choral Evensong. The time of Choral Evensong changed in the new year (January 2020) from the previous 7pm starting time. There was also a weekly Eucharist on Wednesdays at 10.15am, and, whenever possible, members of the church said Evening Prayer and/or Morning Prayer daily. There was a monthly Service of Wholeness and Healing.

The Sunday School met as usual on Sunday mornings in the attached Community Room, joining the rest of the congregation at the Offertory. They also pursued their usual charitable activities, including a coffee and a cake stall in aid of Water Aid on the Candlemas Festival (2nd February).

St Edward's hosted and organized a variety of community projects, often led by professional volunteers many of whom gave their services free of charge. In all about 300 people each week attended services, social and well-being groups, music and arts rehearsals, classes and talks.

The weekly Forget Me Not Café provided a friendly and welcoming environment, suitable for people with memory problems and their carers, also people recovering from a stroke or people who feel isolated and vulnerable. The Café started in 2017 and had run every week with very few exceptions for almost three years. Other community projects included Gardening as Therapy (supported by Age Concern Cymru) and Cardiff Stroke Support. We are particularly pleased that our community work is regularly supported by the young community volunteers "Good Gym Runners" who visited us once again in January.

A home craft and produce "bring and buy" stall at the back of the church continued to raise money for charity, supporting Save the Children, with enthusiastic participation from both the congregation and members of the music and community organisations. In addition there was a food bank collection, and members of the Church were also actively involved in providing food for the homeless in the city through the Paradise Run.

In normal times St Edward's Music and Arts Centre coordinates concerts, talks, classes and rehearsals, reaching out to members of the community, not only within the parish, but throughout Cardiff. In a typical week there are about ten rehearsals organized by member groups, and frequently events by students building portfolios for their degree modules, and rehearsal and recording sessions by young professional musicians. This year several concert series were planned as usual to showcase the work of local musicians, including our very popular monthly Saturday morning "Coffee Concerts" which celebrated their tenth anniversary in February with a concert organized by Gary Mullins, who had performed in the first concert in February 2010. We didn't know then that it would be the last Coffee Concert to take place at the church for a considerable time.

During the first three months of the year we were busy preparing to take an active part in the 2020 Llandaff Diocese Year of Pilgrimage. A "Virtual Pilgrimage" was planned to be held at St Edward's on St Patrick's Day, 17th March, aiming to allow everyone, whatever their level of mobility, to participate in pilgrimage. Sadly, that event was the very first casualty of the coronavirus lockdown.

After services on Sunday, 15th March, all activities (including all services) at the church ceased due to coronavirus restrictions. Community, music and arts projects that had to pause their meetings included: Forget Me Not Café; Cardiff Stroke Support; Gardening as Therapy; University of the Third Age Recorder Group; St Edward's Orchestra; the two opera companies (Opera Mint Wales and Opera in Situ); The Penylan Singers Community choir; The South Wales Clarinet Choir (who perform regularly in local churches and have taken part in the Welsh proms); Pavane Early Music Consort (who perform

at CADW sites throughout South Wales); Cardiff Recorded Music Society (organizing weekly lectures for six months of each year); Cardiff Friendly Strings (organized by Philip Heyman, Principal Viola at Welsh National Opera, to give opportunities for string musicians to play in ensembles); Julian Martin's Jazz Workshop (which rehearses weekly, and performs as "The Gentle Rain Ensemble" from time to time); Claire Syder's Creative Writing Workshop.

On Mothering Sunday, 22nd March, St Edward's was opened for private prayer at the usual morning and evening service times, but after that, for three months, the church was closed, and no services took place. A Facebook page @Virtual.St.Edward was created (in addition to the normal church page) and helped members of the church and our wider community to keep in touch – an important aspect of 'helping our neighbour' that was developed by people shopping for the housebound, praying and in many other ways, 'loving our neighbours as ourselves'. Rev Ruth Coombs also said Morning Prayer on Zoom every Saturday morning.

Churches were allowed to open for private prayer only, from Monday, 22nd June, provided that a suitable risk assessment was in place. The risk assessment was performed and signed off by the Archdeacon, so that St Edward's could be opened for private prayer on Sunday afternoon, 28th June. This included the production of a rota of stewards for every occasion that the church was open, to meet, greet and ensure that Covid Regulations were followed. Restrictions were further eased, and a said Evensong was included in the Sunday afternoon prayer period from 19th July, and from the following week Morning Prayer was also said at 11am. From 13th September, the Holy Eucharist was celebrated at 11am for the first time in 6 months. On 18th October we were delighted to have a surprise visit from Bishop June who preached at our Eucharist (marking our Patronal Festival) that day, and supported Rev Ruth Coombs who was celebrating the Eucharist, having been ordained priest in August. During the whole of this period, only said services were allowed, but we were able to provide some music previously recorded by St Edward's Choir.

On 25th October all churches were closed again for the "Firebreak Lockdown". This year, for the first time since St Edward's was built as a War Memorial Church for Roath, there was no public Act of Remembrance at the church on Remembrance Sunday. Instead Rev Ruth Coombs conducted a Zoom Remembrance Service which included the reading of all the names of the fallen for the Parish of Roath.

On 15th November, the choir was allowed to resume singing services (wearing facemasks, and with severe limitations on the number of people allowed to sing). On Sundays, as well as the 11am Eucharist, we were able to resume a full Choral Evensong at 3.15pm. A shortened form of the Advent Carol Service was sung on 29th November, and as usual the choir sang the daily O-Antiphon services in the last week of Advent.

The usual Christmas Carol services had to be cancelled as it was impossible to accommodate large numbers, but with a strict booking system we were able to celebrate Midnight Mass, and the Christmas Morning Eucharist included some excellent work by the Sunday School, made up of drawings and readings assembled as a digital presentation. The choir was also able to sing carols outside the Penylan Residential Hotel.

No prayer books or physical orders of service have been allowed since the March lockdown, but the services have been digitally projected on a screen and made available online to be downloaded to tablets and smart phones.

Of all the organisations that had to discontinue their meetings in March, our highest priority was to find an alternative way to keep contact with the Forget Me Not Café. This was initially achieved by making a very large number of phone calls, as far as possible contacting everyone each week. An experimental Zoom version of Forget Me Not Café was started on 16th June and within a few weeks lots of people were accessing it, so the experiment was made permanent. This weekly online meeting has been remarkably successful, including a weekly quiz and entertainment by lots of very talented people. Throughout the year we created a picture gallery of events by publishing photographs on the web and social media. Lots of people contributed, including Bishop June, who sent a personal message of

support. Our organizers have been working hard (and very successfully) to get more people online. When we are finally able to resume face-to-face meetings, we are planning to continue our online presence, allowing people to join in even when they are unable to get to the church.

Many of the music and arts organizations were able to continue online (or in some cases in the park) including the Penylan Singers Community choir, Cardiff Friendly Strings, the Jazz Workshop and Creative Writing Workshop. Zoom versions of the Coffee Concerts were also successful, including a Jazz concert in place of our annual Jazz Month. Keeping within the Covid Regulations, we were also able to continue to support our professional musicians who sometimes use the church for rehearsing and recording, and students who make recordings for their degree coursework, and for their applications for higher degrees.

In November, the Knitting & Crochet Group also resumed meetings in a Zoom format, which has been successful, attracting new members.

Despite the lockdowns, some significant building work has been completed this year. In January the Community Room was redecorated, and in February the upstairs vestry was redecorated. The latter work revealed ingress of water, requiring further external work on scaffolding, which had to be completed during the lockdown.

Fundraising for our major project to improve and modernize facilities at the west end of the church has been difficult, but we were successful in our application to Cardiff Council for a grant of £25000 towards improvements to community provision at the church. The money was specifically for creating a path around the community hall giving suitable access for wheelchairs and people with limited mobility, and for raised flowerbeds to enable us to fulfil our commitments to the Gardening as Therapy project (also supported by Age Concern Cymru). The work was completed between June and August, and the Good Gym Runners visited us again on 4th August to help us populate the raised beds with plants that had been donated by members of the community. Our Gardening as Therapy group also planted two heritage apple trees given to us by Natural Resources Wales.

St Edward's has a significant social media presence, with a Facebook page, and Twitter and Instagram accounts, and a comprehensive website on which details of events/activities are posted. The weekly newsletter is a comprehensive account of events and activities both within the parish and in the wider neighbourhood. Since the lockdown, we have not been able to make it available as a hardcopy in church, but it continues to be available via the website and by e-mail.

Paradise Run

At the beginning of Lent in 2020 we held 3 Lent lunches to raise funds for our work with the Paradise Run and then lockdown hit and everything was cancelled. Since this first lockdown the Paradise Run has been suspended, the first thing we did after this lockdown was to clear our store room of food that would become out of date, this was given to the local food bank. As the year went on it became clear that we would not be returning to the streets on our regular run.

Cardiff and other councils throughout the country were working hard to provide accommodation for the homeless, some of this work has had excellent outcomes for the homeless and has been reported locally in the newspapers and on the television.

As we have not had any expenditure during this time, when St Margaret's Annual Christmas Collection for the homeless came round we donated £150 of our funds. It would be wonderful if the homeless problem was solved, but if not, we will be ready again to resume our work, with the other volunteers, on the streets in the City Centre.

Roath Church House is a parish building, which is available to the community for a small charge to hirer for weddings, children's parties etc. A small committee oversee the building and arranges fund raising events throughout the year to generate income for the general upkeep of the building.

A fire alarm system is installed in the building. There are 32 smoke detectors, 16 sounders, 4 wall mounted beacons, 7 call points at all exits, 3 heat detectors and the main control panel in the foyer, all of which are monitored and checked regularly. Emergency lighting is also installed. There is a CCTV system in the office, so we can see who comes and goes. The system has an ir ptz dome camera which runs on a recordable dvr system which is on 24 hours a day.

The building consists of a main hall which has a large wooden floored area with a spacious stage with blackout curtains. The hall has large windows with new and improved red black out blinds, all child safe. We have a large commercial kitchen which is used every week by the Luncheon Club on a Wednesday, when they serve lunch for the community. Members of the parish prepare a two course lunch with tea to some 25-30 people of all ages enjoying the fellowship and food. The kitchen is also used by several caterers during the year, when we have wedding parties. We can cater for over 85 people with a range of crockery and cutlery.

We also have a stunning ballet room upstairs, usually used every week by 70 ballerinas. There are also usually Pilates classes every week. The room has a mirrored wall. Room Two is our meeting room. This room is also widely used every day by the National Childbirth Trust, Parish Discussion Group, Ladies Circle, Unknown Theatre Group, Knitting and Crochet Group and Quilting Group

Income from rental sources is necessary to facilitate the running of the building and also contributes positively to the finances of the Parish. Groups who benefit from the use of the building include – St. Margaret's Sunday school, uniformed organisations, a Welsh medium Nursery, parents and toddlers group, ballet, yoga, youth drama, an art group, a men's choir and pilates just to mention a few.

The Parish Office is upstairs in Roath Church House, Parish Surgery is normally on a Monday 6–7pm. for the booking of weddings, baptisms with the vicar, The Reverend Canon Stewart Lisk.

Parish Safeguarding Officer

Dr Heather Payne (Doe) continues in this role. The requirements of the Document are being followed at all Sunday Schools throughout the Parish. Each place of worship is periodically reviewed to ensure that the established system is being followed and regulations complied with.

The Mission Action Plan for the Parish

Previous proposed topics were as mentioned below and still remain the basis of our discussions.

Community - to connect with people of all faiths (and none) to help create an inclusive, welcoming community in this area.

Growing in Faith - to support people seeking, searching, exploring and growing in their faith.

Sharing together in Ministry - discerning, sharing and using our gifts to care for each other and those around us (e.g. visiting and bereavement.)

Worship and Prayer - widening our styles of prayer and worship and becoming more welcoming to all.

All Ages - finding ways of engaging with and meeting the needs of all ages within our communities of faith.

PARISH OF ROATH

INDEPENDENT EXAMINERS REPORT TO THE MEMBERS OF THE PAROCHIAL CHURCH COUNCIL

I report on the Financial Statements of the Parish of Roath :

for the year ended 31 December 2020 which are set out on pages F2 to F9

Respective responsibilities of Parochial Church Council and Examiner:

As the Parochial Church Council, you are responsible for preparing the Financial Statements: you consider that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, 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 Commissioners. An examination includes a review of the accounting records kept by the Parochial Church Council and a comparison of the Financial Statements presented with those records. It also includes consideration of any unusual items or disclosures in the Financial Statements, and seeking explanations from you as Parochial Church Council members concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently I do not express an audit opinion on the view given by the Financial Statements.

Independent Examiner's statement:

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

(a) to keep accounting records in accordance with section 41 of the Act; and

(b) to prepare Financial Statements which accord with the accounting records and to comply with the accounting requirements of the Act

have not been met; or

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

Independent Examiner:

Signature: 
Name: GEOFFREY GEORGE MOORE
Address: 4 LONSDALE ROAD
PEWYLLAN CARDIFF

Date: 6TH April 2021

PARISH OF ROATH
STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	This Year Total £	Last Year Total £
INCOMING RESOURCES							
Voluntary income							
From Donors		40,587	0	0	0	40,587	49,847
Planned giving		3,292				3,292	14,590
Church collections		19,335				19,335	13,984
Tax refunds		11,619	251			11,870	75,538
Other voluntary	6D	24,310				24,310	0
Donations	6A	0				0	0
Grants		2,529				2,529	16,320
Legacies	6B						
For the world-wide Church							
Generated funds							
Money-raising	6C	1,147	172			1,319	16,276
Hall / property	6E	17,722	20	9,989		27,731	51,957
Investment income							
	6F	980	68	170		1,218	1,951
Church activities Fees							
		735				735	1,916
Miscellaneous Receipts							
	6G					0	0
		122,256	511	10,159	0	132,926	242,379
RESOURCES EXPENDED							
Cost of generating funds							
Church activities							
Missions		4,834				4,834	15,707
Home	5A	384				384	3,468
World	5B	57,855				57,855	72,530
Ministry		0				0	0
Parish share							
Other expenditure							
Maintenance of Churches	6H	55,076	58,141			113,217	20,327
Maintenance of Services	6I	5,455				5,455	7,502
Parochial expenses of Clerics	6J	2,635				2,635	2,748
General Parish expenses	6K	3,148	4,001			7,149	8,653
Maintenance of halls / property	6L	17,490				17,490	33,255
Capital expenditure		0				0	0
Governance costs							
		0				0	0
		146,877	62,142	0	0	209,019	164,190
NET INCOMING RESOURCES BEFORE TRANSFERS							
		-24,621	-61,631	10,159	0	-76,093	78,189
Transfers between funds							
		13,866	0	-13,866	-5,913	-5,913	
Net incoming resources before other recognised gains and losses							
		-10,755	-61,631	-3,707	-5,913	-82,006	78,189
Gains/(losses) on investment assets							
				404	2,779	0	0
Gains/(losses) on revaluation of assets retained for Church use							
						3,183	7,272
							0
Net movement in funds							
		-10,755	-61,631	-3,303	-3,134	-78,823	85,461
Balances B / fwd 1 Jan.							
		277,288	14,450	264,083	52,222	693,504	608,043
Balances C / fwd 31 Dec.							
		266,533	-47,181	260,780	49,088	614,681	693,504

PARISH OF ROATH

BALANCE SHEET AT 31ST DECEMBER 2020

	Notes	Unrestricted Funds £	Designated Funds £	Restricted Funds £	Endowment Funds £	This Year Total £	Last Year Total £
Fixed assets							
Tangible assets	7			232,914		232,914	232,914
Heritage assets						0	0
Investments	8			7,064	48,556	55,620	58,349
		0	0	239,978	48,556	288,534	291,263
Current assets							
Debtors and stocks	10	16,626				16,626	10,962
Short term investments	9	59,335		28,640	5,444	93,419	101,326
Cash & bank balances		94,866	121,948			216,814	290,590
		170,827	121,948	28,640	5,444	326,859	402,878
Creditors falling due within one year	11	712	0	0	0	712	637
Net Current Assets		170,115	121,948	28,640	5,444	326,147	402,241
Total assets less current liabilities		170,115	121,948	268,618	54,000	614,681	693,504
Creditors falling due after one year	12	0	0	0	0	0	
TOTAL NET ASSETS		170,115	121,948	268,618	54,000	614,681	693,504
Capital funds							
Permanent endowments					0	0	0
Expendable endowments					54,000	54,000	57,133
Income funds							
Restricted				268,618		268,618	271,920
Unrestricted: Ordinary		170,115				170,115	254,911
Designated			121,948			121,948	109,540
TOTAL FUNDS		170,115	121,948	268,618	54,000	614,681	693,504

APPROVED by the Parochial Church Council on
and signed on its behalf by

26th April 2021

(Signature)

[Handwritten Signature]

PARISH OF ROATH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

1. Accounting policies

The Financial Statements have been prepared in accordance with applicable United Kingdom accounting standards, the "Statement of Recommended Practice" (SOIRP 2005) 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

The basis for valuation of other freehold land and buildings is :

Church Halls are stated at nil value

Other freehold property at Market Value or Net Book Value

Freehold Land and Buildings are depreciated over 10 years

Routine additions and replacements to Church Hall contents are charged to current expenditure.

Equipment; stated at cost is written off by depreciation over 4 years

Investment assets: are stated at mid-market values on the balance sheet date.

b. Funds

Endowments funds: are funds the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

Restricted funds: represent a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and b) 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.

Indirect giving: 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: Dividends are accounted for when receivable; interest and tax recoverable are accrued. 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.

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 payment is recognised when the amounts are received.

All other expenditure is generally recognised when it is incurred.

PARISH OF ROATH

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

	This year £	Last year £
2. Fees for Financial Statements examination/audit		
Independent examiners fees for reporting on the Financial statements	0	0
Audit fees	0	0
Other fees paid to independent examiner or auditor	0	0

3. Paid employees		
Gross wages and salaries	0	0
Employer's national insurance costs	0	0
Pension contributions	0	0
Total staff costs	0	0
Average number of employees in the year	0	0

4. Payments to PCC members		
Expenses paid to PCC members (other than clergy)	0	0
Number of PCC members paid expenses	0	0
Some insignificant clergy expenses may relate to their duties as PCC members.		
PCC members receiving other benefits:	were employed as:	Total benefits received
		0
		0

5 Missions	Unrestricted £	Designated £	Restricted £		
A Payments to Home missions:					
Home Caring	25			25	152
Home Mission	2,327			2,327	7,533
Parish Mission				0	5822
Luncheon Club	1,791			1,791	1,077
Sunday School	71			71	133
100 Club Prize Monies	620			620	990
	4,834	0	0	4,834	15,707
B Payments to World missions					
Christian Aid				0	1,843
Overseas Mission and Caring	384			384	1,334
USPG				0	291
				0	0
				0	0
				0	0
				0	0
				0	0
				0	0
	384	0	0	384	3,468
C Other grants					
	0			0	0
	0			0	0
	0	0	0	0	0
Total Missions	5,218	0	0	5,218	19,175

PARISH OF ROATH
NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

6. Analysis incoming and outgoing resources		Unrestricted £	Designated £	Restricted £	This year £	Last year £
A	Grants					
	Grants	24,310			24,310	0
	Legacy	0			0	0
		24,310	0	0	24,310	0
B	For the Worldwide Church					
	Christian Aid				0	1,842
	Home Caring				0	134
	Home Mission	1,446			1,446	4,180
	Parish Mission	43			43	5,435
	Luncheon Club	879			879	3,298
	Overseas Caring	161			161	1,270
	USPG					161
		2,529	0	0	2,529	16,320
C	Money Raising					
	100 Club				0	3,232
	Bazaars / Fairs	133	30		163	2,268
	Misc Fund Raising	1,014	142		1,156	10,776
	Organ Fund				0	0
					0	
		1,147	172	0	1,319	16,276
D	Donations					
	Gift Days				0	0
	Donations	11,619	251		11,870	75,538
	Other Voluntary				0	0
					0	0
		11,619	251	0	11,870	75,538
E	Hall / Property					
	Ballet	2,650			2,650	4,950
	Kendo				0	0
	Misc Hall / Property	50			50	1,038
	Non Parochial Lettings	4,582	20	9,989	14,591	27,074
	Playgroup	3,570			3,570	6,870
	Unknown Theatre	330			330	3,360
	Yoga	900			900	2,160
	Parochial Lettings	5,640			5,640	6,505
		17,722	20	9,989	27,731	51,957
F	Investment Income					
	Bank Interest	58	68	40	166	504
	Investment Income	922		130	1,052	1,447
						0
						0
						0
		980	68	170	1,218	1,951
G	Miscellaneous Income					
	Miscellaneous Income	0			0	0
		0	0	0	0	0

PARISH OF ROATH
NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

6. Analysis incoming and outgoing resources		Unrestricted	Designated	Restricted £	This year £	Last year £
H	Maintenance of churches					
	Repairs	43,476	58,141		101,617	2,596
	Utilities	4,249			4,249	9,212
	Insurances	2,152			2,152	2,745
	Cleaning	1,350			1,350	1,050
	Property Other	3,849			3,849	4,724
		55,076	58,141	0	113,217	20,327
I	Maintenance of Services					
	Altar Requisites	190			190	1,185
	Choir / Organ	4,893			4,893	5,142
	Service Costs	51			51	954
	Sunday School				0	0
	Stationary	204			204	201
	Other	117			117	20
		5,455	0	0	5,455	7,502
J	Parochial Expenses of clerics					
	Clergy expenses	2,635			2,635	2,648
	Clergy Training				0	100
	Other				0	0
					0	0
		2,635	0	0	2,635	2,748
K	General Parish Expenses					
	Wages	0			0	0
	Office Supplies	535			535	602
	Telephone	915			915	857
	Postage	197			197	65
	Printing/photocopying	353			353	425
	Office Equipment	1,042			1,042	1,316
	Legal & Professional	20	4,001		4,021	5,160
	Other	86			86	228
		3,148	4,001	0	7,149	8,653
L	Maintenance of Halls / Property					
	Rent	0			0	0
	Insurance	2,159			2,159	1,930
	Repairs	300			300	3,453
	Rates	0			0	836
	Utilities	5,968			5,968	6,428
	Depreciation	0			0	0
	Cleaning	3,640			3,640	7,009
	Miscellaneous	5423			5,423	13,599
		17,490	0	0	17,490	33,255

PARISH OF ROATH
NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

7. Tangible fixed assets

		Unrestricted		Restricted		Total
		Freehold property	Equipment	Freehold property	Equipment	
		£	£	£	£	£
Cost or valuation:	Balance 1st January	0	24,523	232,914		257,437
	Additions during year	0				0
	Disposals during year	0	0			0
	Balance 31December	0	24523	232914	0	257,437
Accumulated depreciation	Balance 1st January	0	24,523			24,523
	On disposals					0
	Charge for the year					0
	Balance 31December	0	24523	0	0	24,523
Net book value 31December this year		0	0	232914	0	232914
Net book value 31December last year		0	0	232914	0	232914

Freehold property descriptions:

8. Fixed asset investments

	Unrestricted	Restricted	Endowment	Total
	£	£	£	£
Market value at 1st January		6,659	51,690	58,349
Additions during year at cost		0		0
Disposals at value brought forward			5,913	5,913
Net gains/(losses) on revaluation		405	2,779	3,184
Market value at 31st December	0	7,064	48,556	55,620
Historical cost at 31December.				0

Fixed asset investment descriptions (including year end values)

9. Debtors Short term investments

Deposit Accounts	0			0
Deposit Accounts with Diocese		28,640		28,640
Building Society Accounts			5,444	5,444
	0	28,640	5,444	34,084
				0

10. Debtors and stocks

	Unrestricted	Designated	Restricted	This year	Last year
	£	£	£	£	£
Stocks					0
Income tax recoverable	12,566				7,145
Prepayments and accrued interest					
Quota Rebate due Llandaff	4,060				3,817
	16,626	0	0	0	10,962

11. Creditors falling due within one year

Accrued Expenditure				0	637
Other Creditors				0	0
	0	0	0	0	637

12. Creditors falling due after one year

	0			0	0
				0	0
	0	0	0	0	0

PARISH OF ROATH
FUNDS ANALYSIS
Year Ended 31st December 2020

	B/Fwd 01/01/2019	Added	Income	Expended	Fund Transfer	Revalued	Balance at 31/12/2020	
Funds								
Endowment (Category 400)								
Picton	5,175.34		0.00				5,175.34	Building Society Income for St Margaret's Church
Riddett	268.53		0.00				268.53	Building Society Income for St Edward's Church
E M Long (43 shares) Reval @ 2.1175	85.84					5.21	91.05	CIF - Income St Edward's Choir Prize
Barbier (2962 shares) Reval @ 2.1175	5,913.04				-5,913.04		0.00	Benefit of St Annes Church Fund Reverted to Diocese
Shaw (22888 shares) Reval @ 2.1175	45,691.31					2,774.03	48,465.34	CIF - Income St Margaret's Church
Total Endowment	57,134.06	0.00	0.00	0.00	-5,913.04	2,779.24	54,000.26	
Restricted (Category 300)								
St M Chancel(3259 shares)Reval@ 2.1175	6,659.66					404.32	7,063.98	CIF - St Margaret's Chancel Repair Fund Shares
St M Chancel	47.95		130.33				178.28	RB Bank - St Margaret's Chancel Repair Fund
St Phillips House	11,982.76		15.35				11,998.11	Deposit Account - Improvement of Churches & Clergy Housing
D M Brothers	20,316.51		10,013.09		-13,866.24		16,463.36	Deposit Account - Benefit of St Edwards
D M Brothers (Doe Close)	232,914.00						232,914.00	Property - Benefit of St Edward's Church
Total Restricted	271,920.88	0.00	10,158.77	0.00	-13,866.24	404.32	268,617.73	
Designated (Category 200)								
St Margaret's WC Fund	86,618.83		67.79				86,686.62	St Margaret's Reserve Fund
St Margaret's Organ Fund	15,000.00		6,427.98				21,427.98	Donation specifically for Restoration & Expenditure on Organ
St Edwards Accessibility Fund	5,320.89				2,812.29		8,133.18	Specifically for Improvement of Church Hall
St Edwards Organ Fund	2,600.00				3,100.00		5,700.00	Specifically for Maintenance of Organ
Total Designated	109,539.72	0.00	6,495.77	0.00	5,912.29		121,947.78	
Total Funds	438,594.66	0.00	16,654.54	0.00	-13,866.99	3,183.56	444,565.77	