

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

CARSTON ETL

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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

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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

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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.

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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

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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.

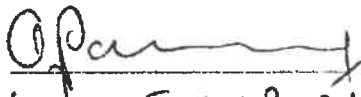
Financial Management of the MAC adheres to the Diocesan "Ministry Areas Finance Guide" with the exception that it was considered impractical that there be one central Bank Account so each Church has its own Treasurer, Bank Accounts(s) and access to its own accounts via the Diocesan Mandated "MyFundAccountingOnline"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

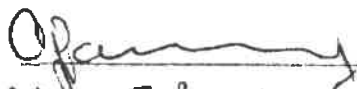
Statement of Financial Position

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 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
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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	396,084	359,755	81,390	837,229

	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	423,909	334,036	77,518	835,463

22. Analysis of changes in net debt

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