



**TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022**

Registered Charity Number: 1132144

THE GARTH MINISTRY AREA
REGISTERED CHARITY NUMBER: 1132144

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

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Structure and governance

The Benefice of The Garth Ministry Area is situated in the communities of Capel Llaniltern, Creigiau, Danescourt, Groes Faen, Pentyrch, Radyr, St Fagans, Taffs Well and Tongwynlais, all situated to or in the North and North West of Cardiff.

The Ministry Area is within the Deanery of Cardiff, part of the Diocese of Llandaff and within the Church in Wales.

The dedication of the Ministry Area for the year under review and their locations are:

Christ Church	Radyr, Cardiff
Creigiau Church Hall	Creigiau
St Catwg	Pentyrch
St David	Groes Faen
St Ellteyrn	Capel Llanilltern
St John Baptist	Danescourt, Cardiff
St James	Taffs Well
St Mary	St Fagans
St Michael	Tongwynlais

It was the responsibility of both the Ministry Area Council (MAC) and the Incumbents to work together and co-operate in all matters of concern and importance to the Ministry Area for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical.

On 1st January 2022 Radyr Parochial Church Council changed its name to The Garth Ministry Area.

In addition on 1st January 2022, the Ministry Area absorbed the following parishes:

- The Parish of Pentyrch
- The Parish of St Fagans and Michaelston-Super-Ely
- The Parish of Tongwynlais

The appointed clergy are:

- | | |
|----------------------------|-----------------------------|
| • Reverend SG Willson | <i>Ministry Area Leader</i> |
| • Reverend SH Birdsall | <i>Vicar</i> |
| • Reverend II Yemm | <i>Vicar</i> |
| • Reverend R Coombs | <i>Vicar</i> |
| • Reverend BJ Huxtable-Goy | <i>Curate</i> |

The principal address of the charity:

- The Rectory, Rectory Close, Radyr, Cardiff CF15 8EW

Independent Examiner:

- Mr Robert Hugh, Robert Hugh Ltd, 15 Dan y Bryn Avenue, Radyr, Cardiff CF15 8DD

Bankers:

- The Cooperative Bank, PO Box 250, Skelmersdale, Lancashire, WN8 6WT
- Lloyds Bank
- Natwest Bank

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The trustees, who are also members of the Ministry Area Council ("MAC"), during the financial year were as follows.

Name	Position	Date of appointment
Reverend Steve Willson	Vicar and Ministry Area Leader	23 January 2022
Reverend Sandra Birdsall	Vicar	24 July 2022
Reverend Ruth Coombs	Vicar	5 August 2022
Reverend Belinda Huxtable-Goy	Curate	
Reverend Ian Yemm	Vicar	24 July 2022
Reverend Vicky Burrows	Vicar	Resigned 17 April 2022
John Kiff	Ministry Area Lay Chair	
Andrew Dodd	Ministry Area Warden	23 January 2022 (Retired 24 June 2023)
Paul Marshall	Ministry Area Warden	23 January 2022
Margaret Jones	Ministry Area Secretary	23 January 2022
Michael Gill	Ministry Area Treasurer	23 January 2022
Amanda Russell-Jones	Elected Member	23 January 2022
Michael Edwards	Elected Member	23 January 2022
Rosalind James	Elected Member	23 January 2022
Geoffrey Moses	Elected Member	23 January 2022
Paul Owens	Elected Member	23 January 2022
Ruth Davies	Ministry Area Warden	24 June 2023

The following Trustees or other officers retired on 23 January 2022 unless otherwise stated

- Margaret Smart
- Cheryl Evans
- Nick Hawkins
- Robert Williams
- Julie Davies
- Rubina Davison
- Pauline Parry
- Malcolm May
- Nicola Webber
- Mary Cooksley
- Sally Morgan
- Derek Bateman
- Rhys James
- Delyth Fagan
- Luke Whitlock

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The charity is an unincorporated entity but is registered with the Charity Commission for England & Wales, registered number 1132144.

The charity is governed by the Constitution of the Church In Wales adopted on 31 March 2020.

The charity is under the control of the Trustees who meet periodically under the title of a "Ministry Area Council ("MAC")" which held eight meetings during the year under review.

The principal role of the MAC is to provide a strategic overview of the charity with day to day management being delegated to nominated individuals for Ministry Area matters or a group of church members for the maintenance of services and buildings for each church or hall. Reports from individual officers and church wardens on behalf of each church are given later in this document.

Subsequent to the year end, the MAC approved the creation of an Executive Committee comprising the clergy, Ministry Area Wardens and Ministry Area Treasurer. The Committee is authorised to meet in-between full MAC meetings to deal with matters arising on a timely basis.

The MAC is also developing a 10 year Vision and Strategy. This is an ongoing project and the current status is as below.

Background / Issue:

- Steady decline in membership (see charts overleaf).
- **We are failing in our mission.** (see the Five Marks of Mission overleaf)
- We need a motivating **vision** of what we want & need to be.
- We need a strategy to get there.

Our 'Big Gaps' (as an MA)

- 1) **Not growing in existing communities and**
- 2) **Not present in our new communities (Plasdwr etc.)**

Our Overall Vision (where we want to get to / what we want to 'look like' as a MA)

<p>We are flourishing, active in all our communities, and confident about using our words and actions to share the love of God to all.</p>

See the five elements of our Vision overleaf.

Root Causes of our Gaps (things that we can address to close our gaps)

- A. Not replacing ageing (increasingly less active) congregation members.
- B. Not effective in attracting all generations / life-stages.
- C. Experience of church (in all its aspects) not sufficiently meaningful/relevant.
- D. Not good at articulating/defending our faith effectively to others.
- E. Insufficiently active/visible in our communities – especially Plasdwr.
- F. Volunteering decreasing so expectations of clergy are becoming greater.

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Our Key Strategic Actions

No	Root Cause Letter	Key Strategic Actions Aim for 'Belonging before Believing' in each
1.	E	Establish a welcoming Christian presence, worship & activity in the new communities in the MA
2.	A, B, C	Establish friendly, accessible worship and activities that appeal to all generations, young families and children – with meaningful follow-up
3.	C, D	Communicate what we do and why we do it and our own faith stories, meaningfully – online, in our buildings and via activities and services
4.	D, F	Grow each of our abilities to articulate our faith effectively to others (Telling the Joyful Story)
5	C, E, F	Engage all our people in having a role in the life of the church and in achieving our Vision with a succession plan for all roles
6	F	Grow and develop new leaders to collaborate with the clergy in delivering the Vision

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Digital Communications Team (DCT) Report

In May 2022, The MAC decided there was a need to create a team, to take forward the initiatives and changes needed to facilitate good communication. With several volunteers, the Digital Communications Team (DCT) was formed. The inaugural meeting was held on 23rd of August 2022 and consisted of people from across the Ministry Area (MA). DCT has met nine times since its inauguration.

During the initial scoping discussions, it became apparent that three outcomes were necessary to succeed. They were:

1. A New Ministry Area Website

That a new Garth MA website be developed. This would involve the decommissioning of all existing church websites and new areas set up within the Ministry Area's site. One of the benefits in achieving this is collaboration of people from across our MA, which is well underway.

Progress to date – we have created a test website. The structure of the website is in place and currently being populated with content. With eight churches and four halls to consider, content creation has been slow but is now advanced. It will be complete by September 2023 when we will launch the new website.

2. Secure Storage Facility

As the old "parishes" carried out similar activities (e.g. kept churches well maintained, applied for grants, booked out Halls, carried out accessibility checks etc) it was evident that all would benefit by sharing resources and not 'reinventing the wheel'. To this end, a single, secure, digital storage system was required for sharing information. This would also benefit the Clergy enabling them to share information in carrying out their day-to-day tasks.

Progress to date – several solutions were assessed and DCT finally opted for a Windows based solution which is free of charge to charitable organisations. Detailed analyses were carried out to determine the many folders required for storage and most importantly, who would have access. A few areas will be accessible to Ministry Area Council members only, and many will be only to be accessible to Clergy. However, most will be available to everyone.

It is planned that we move away from personal email addresses for all external facing communications and move to a "role" based solution. Several role-based email addresses have already been created and this is to be further rolled out over the forthcoming weeks. The storage facility is in the process of being created and once finished, will enable even more collaborative work and data sharing across the MA.

3. Branding

The DCT recognise the need for people to identify the Garth Ministry Area and its media, be it online or in paper format, and that branding is key to this. In late 2022, we asked for help in creating a logo. DCT were looking for a logo which reflects the Garth Mountain and the Cross and were open to suggestions.

Progress to date – several solutions were assessed and DCT finally opted for the logo they considered best fitted the requirement. The new logo was put before the Ministry Area Council after the Vestry Meeting in April 2023 and was unanimously agreed.

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Since that time, logos for each church (in both colour and greyscale) have been created, all with transparent backgrounds to enable them to suit any media. A Style Guide has also been produced and circulated, outlining how to use the logos.

4. Social Media

Currently several Facebook pages exist throughout the MA. Also, YouTube contained many videos created during lockdown.

Progress to date – Facebook pages are to be rationalised into one group with a page for each church. YouTube videos have been archived, leaving the most recent. A Social Media Policy has been agreed along with a Consent Form (for people to complete giving authority for the publication of photographs on the website or social media).

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Safeguarding Officers Report

Safeguarding is Everyone's Responsibility

The Church in Wales aims to create and maintain an organisational culture that reflects the importance of safeguarding. The welfare of children and adults at risk is paramount and takes precedence over all other considerations.

Just as Jesus is the ultimate refuge and place of safety, as His representative on earth we are called to 'embody' Him. Safeguarding is part of our core faith and an integral feature of Christian life in our churches across the Garth Ministry Area.

Safeguarding means preventing harm to children and adults at risk by protecting them from abuse or neglect. The Church in Wales is committed to safeguarding as an integral part of its life, mission and ministry. Within the Garth Ministry Area we uphold the Church in Wales aims to:

- promote the wellbeing of children and adults at risk;
- raise awareness of safeguarding within the Church;
- work to prevent abuse or harm from occurring;
- seek to protect and respond well to those that have been abused.

To make the policies and procedures more accessible to all members of the church community, the Church in Wales has reviewed and updated all of them and made them available for everyone on the Church in Wales website.

<https://www.churchinwales.org.uk/en/clergy-and-members/safeguarding/>

As a Ministry Area we have formally adopted this policy and its associated procedures.

In the Garth Ministry Area we use the Church in Wales secure dashboard, My Church People, to support the Ministry Area in maintaining accurate records about those who work or volunteer across our churches. It is used to manage the DBS process, records completed training and triggers reminders when checks or additional training is required.

We promote the completion of safeguarding training for all within our churches. This includes the Church in Wales 'Core Learning Pathways' which provide a range of safeguarding learning developed to build knowledge according to role and responsibility. Additional learning modules have been developed to enhance safeguarding knowledge on particular subject areas, or for specific roles, and these are undertaken where required. The current additional modules from the 'Issue Based Learning Pathways' include Domestic Abuse Awareness, Pastoral Care, Supporting Survivors and Modern Slavery and Exploitation.

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Objectives and Activities

The principal objective of the charity is the promotion of the mission of the church, pastoral, evangelistic, social and ecumenical in the Ministry Area. Individual Church Reports detailing the activities undertaken in respect of the above are as follows:

Christ Church, Radyr - Warden's Report 2022

Clergy

Thank you to all the clergy who supported us during the vacancy. On 24th July 2023, the Rev'd Ian Yemm and the Rev'd Sandra Birdsall were licensed as Vicars in the Garth Ministry Area. It has been lovely to welcome Ian and Bernhard to Radyr and Danescourt.

Attendance, Mission Activities and Outreach

Christ Church is open most days for visitors seeking a bit of solitude or the comfort of prayer.

Activities within the church included

- 5 public concerts, including those of Radyr Comprehensive School and Radyr Primary School. All were well attended.
- A 2-day Christmas Experience in church for Pupils from Bryn Deri Primary School.
- The annual civic service for Radyr and Morganstown Community Council
- 20 Baptisms, 7 Funerals and 3 Weddings
- A 'Mock Wedding' for pupils from Bryn Deri Primary school came, complete with bride, bridegroom, bridesmaids, best man, wedding guests and even a Vicar!
- Harvest- with themed arrangements decorating the church, and donations of food for the Cardiff Food Bank.
- Remembrance Sunday traditional service and parade for and by uniformed organizations
- A Christmas Tree Festival
- A Christmas Crib service including lots of angels, wise men and shepherds.
- Advent discussion sessions and 4 Lenten Talks.
- A well attended series of services during Holy Week, culminating with the 11a.m. Easter Sunday Holy Eucharist in our beautifully decorated church, Thank you to everyone involved.

Thank you to those kind people who put flowers on the Altar, and to those who serve refreshments each week. To the choir, organists, bell ringers, sides people, readers and intercessors, money counters, sub wardens, and clergy, all of whom make Christ Church such a welcoming place in which to worship.

Sunday Club Report

The children enjoy a mix of crafts, puzzles & discussions as we explore the Gospels & Bible stories in our weekly sessions. They are always keen to help lead worship at the Family Services.

Youth Club and confirmation classes have been well attended. These have been staffed from across the Ministry Area, and hosted in Radyr, with the confirmation service being held in Christ Church.

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Streaming

The church continues to stream the 11.00 a.m Sunday service, along with some special services, plus weddings and funerals on request, We are aware that the live transmissions of weddings and funerals have been seen in the U.S.A, Australia, New Zealand, South Africa as well as Europe and the U.K. The number of recoded viewings considerably exceeds the number of live viewings. The total number of subscribers justifies the provision of the service but the team responsible for streaming is seeking another team member to spread the load.

Activities

The two large activities were:

- In July there was the annual Family Fun Day themed "Jubilee". The usual stalls and entertainments were present, the weather held and many families came from the wider community, and fun was had by everyone. We raised over £3,000.
- November hosts the Get Ready For Christmas event. This was very well attended and again we raised over £3,000.

Other events included:

- Harvest and Candlemas lunches, both of which were very successful, with delicious food provided by everyone who came.
- The popular Shrove Tuesday quiz was held in February, and for the first time in three years, Lent lunches were re-instated taking place on 6 consecutive Fridays. These two events raised the magnificent sum of £1,673 for Christian Aid.

Many thanks to everyone who worked so hard at both these events especially the event leaders.

Choir Report

Christ Church Choir has sung faithfully at all relevant services over the past year, including one wedding, in September 2022. David Hutchings was appointed Choir Leader in April 2022 and has given us new direction to our singing and improved our tone and competence. Numbers remain small and new members are always welcome. We would also like to note and express our appreciation to Ian Yemm for being so supportive of our effort.

Radyr Bellringers 2022

Membership is unfortunately falling but is sufficient to allow regular practice and provision of bell ringing at services.

The Bell Assembly is in good general condition with little maintenance required.

Buildings

In the last year:

- The periodic Quinquennial report recommended work on the Bell Tower leadwork to stop the ingress of water. This has been completed and the effectiveness of the work is under continuing review. There was no other work of significance undertaken on either the Church or New School Rooms
- All regular maintenance issues, PAT testing, fire equipment checks, heating system servicing have been completed.

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New Schoolrooms

Several church activities take place in the hall every year and these have been described above in activities. On a regular basis, Sunday Club, Mothers Union and Good Neighbours meet there too. Bumps a Daisy filled a regular Wednesday morning slot until October. The Ministry Area Council regularly meet there and the MA Youth Club and Confirmation Group meet on some Sunday evenings. We welcomed pupils from Danescourt Primary School for sessions connected to their curriculum topics incorporating evacuation during World War II. They travelled by train, suitably dressed for the period and carrying their gas mask boxes!

Priority is always given to church functions but use by the community is something that the Church continues to actively encourage and has been regularly used by many local organizations. It is also a very popular venue for children's and adult parties and, occasionally, for receptions following funerals.

St John Baptist, Danescourt - Warden's Report 2022

Clergy

Following the retirement of Rev'd Vicky Burrows in April 2022, in July we welcomed Rev'd Ian Yemm and Bernhard and with the help of the remaining clergy this became a very smooth and welcome transition.

Attendance

We had lost a number of worshippers over the pandemic and slowly some have had confidence to return. We have seen a steady if small growth in worshippers over the last year and we have all worked together to ensure we have practised welcome and hospitality to everyone. We are grateful to the large team who enable services to be held. The Thursday morning Holy Eucharist continues to be well supported. The summer evening prayer services were continued during Winter 2022/2023 and it is pleasing to report that numbers have kept up during the winter months and this has become an area of growth and fellowship. We are grateful to the large team who enable services to be held throughout the week and indeed the year.

Mission Activities and Outreach

In September 2022 two new activities run by church members started with a Toddler group and Coffee Morning alternating on Tuesday mornings during term time. Both are proving successful.

Our Sunday Club is growing and we are very grateful to our small but very dedicated band of leaders.

All Christmas services were well supported and the Christingle service was a delight with lots of children attending.

A St David's Day lunch for Guide Dogs Cymru which produced a full Parish Hall and raised £1000.

Our Easter Services were particularly well attended. This year (2023) we held our Maundy Thursday evening service in St John's which included a foot wash and a central altar in church for the Last Supper.

We are grateful to the event leaders and team members who contributed to the success of the above.

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Our Church Hall continues to be well used by the community. We warmly welcomed Caroline Murphy as our Bookings manager for the Church Hall and give thanks to her and the maintenance and cleaning team for their work.

We look forward to reviving the relationship with Danescourt Primary School with a new head and Rev'd Ian.

Buildings

In the autumn someone broke a window near the altar and gained access to the Church. Fortunately no internal damage occurred and a permanent window repair is outstanding. There were no large maintenance works in the year, with all regular utility and other checks continuing.

St Catwg, St David, St Ellteyrn, Creigiau Church Hall - Wardens Report 2022

Attendance Trends

The number of parishioners attending St Catwg is an average of 50 which is almost back to the pre covid average. A regular group of 20 attend the Wednesday morning service.

The numbers of parishioners attending St David has increased to an average of 24 which is an increase of about 4 people. The Tuesday morning service has also increased from an average of 3-4 attending to 6 people

The number of parishioners attending St Ellteyrn remains stable with an average of 5 regular members with 1 new addition. This is comparable with pre covid numbers.

The monthly family service structure has recently changed. The numbers attending prior to this change has slowly increased back to pre covid levels. Unfortunately the number of young people attending remains very low.

The Sunday Club sadly has very few children currently attending, at most 4.

Mission Activities and Outreach

Coffee is served following Sunday and midweek services in all three churches.

St Catwg have held a number of successful concerts over the year.

St David's is being used to host a monthly coffee morning run by a local group to raise funds for the community. It has also been the venue for a number of concerts and is used as a polling station.

St Ellteyrn held a coffee morning in the autumn and would like to provide this on a more regular basis for the growing community in the new houses nearby.

The monthly Good News Coffee Morning continues to be held and supported by the local community and groups in the Creigiau Church Hall.

The monthly Community Market has restarted and again is well supported by the local community.

The social committee have reformed and organised a number of successful events well attended by our parishioners and some members of the local community.

Creigiau Church Hall continues to be well used by local groups and private individuals. In total 10 groups use the hall weekly with two new additions about to start in the coming month.

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Buildings

There is nothing of significance to report from St Catwg or St David, both churches remain in good order.

The repointing of the boundary wall is due to start soon at St Ellteyrn's and the handrails have at last been fitted.

Creigiau Church Hall will have a new fence erected at the side of the building and the ground covering replaced to the rear of the building this summer. A new notice board has been purchased and will also be erected at this time.

St Mary, St Fagans - Wardens Report 2022

Attendance Trends

Attendance on Sunday mornings is not yet fully back to pre-Covid levels, currently 30 – 40 people attend Morning Worship on a weekly basis. An early morning service has recently been re-introduced on the first Sunday of each month.

Mission Activities

During the latter part of 2022 links have been strengthened with St Fagans 'Church in Wales Primary School, which has included regular assemblies, a visit to St Mary's from year 4 pupils, a whole school Eucharist, and the whole school attending Experience Christmas led by volunteers from St Mary's and the wider Ministry Area.

Social Activities

We have an active Social Committee which organises a range of fundraising activities, including Summer & Winter Fairs, skittle events and quizzes, to raise funds for the church.

Buildings

We have a full maintenance and servicing programme which is carried out annually, including the heating system, church organ, roof alarm, fire extinguishers, and PAT testing of electrical equipment. Roof repairs were carried out at a cost of over £33,000. It has been decided not to proceed with the installation of a kitchenette at the rear of the north aisle for financial reasons.

St Michael and All Angels - Warden's Report for year 2022.

2022 was year of challenge and change. We officially became part of the Garth Ministry Area under the leadership of Rev Vicky Burrows. Rev Vicky resigned early in the year and Rev Steve Wilson took over from her. Also Rev Sandra and Rev Ian were appointed. We are of course very grateful for all that Lindsay does to help.

Attendance trends

We are still recovering from COVID and attendance at the regular Sunday Eucharist service has been around 30 communicants. There are still a small number who have not returned to Sunday worship although it was lovely to see a few of those members when they joined us for worship on Easter Sunday. The Sunday school has a small number of regular students led by Linda and Louise. Two of our young members Rhiannon and Morgan will be confirmed on April 30th in Radyr.

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Mission and Social Activities

On the social side we have been able to resurrect our St David's Quiz and once again the Lent Lunches proved not only a means of raising money for charity but also an excellent chance for people to meet and talk. Our two annual Fayres are also an occasion where members come together in friendship whilst at the same time raising much needed funds for the church.

We have two well supported groups in the Mothers' Union and Ladies Circle, which are open to ladies from outside the congregation as well as the Gardening Club.

Thanks to all those who help in anyway whatsoever with the running of our church but we always need more volunteers.

Buildings

The church building itself does need some attention, this was mentioned in the last quinquennial report but again COVID has had an impact. We really need someone to take on responsibility for maintenance of the building, Thanks to Kathryn Jones who has obtained a quote for some work. We need a PAT test on our electrics and the gas boilers need a service. These are matters that the late Mike Griffiths previously organised.

We hope that this year 2023 will be one of stability and progress.

St Mary and St James, Taffs Well - Warden's Report 2022

Attendance

Attendance has risen steadily post Covid to around 17-20 and has been particularly good for our more innovative services 30+. The weekly Tuesday morning Eucharist has restarted and has a steady attendance of between 4 and 6 people. We have two very dedicated young servers at our main Sunday Service.

Mission and Social Activities

Special services in 2022 included a Pet Blessing Service and the service of Remembrance in Taffs Well Park. We had a particularly moving and well attended service of carols, readings and remembrance at Christmas where we were supported by the local community choir and musicians from our congregation. The orange glow of the heaters adding to the atmosphere.

Our social events have picked up post Covid and are well supported particularly the Advent Quiz which was a great success. The church and hall is used by outside organisations such as hand bell ringers, table football as well as for hosting concerts by the Taffs Well Community Choir.

Buildings

It has taken many years but we finally were able to obtain a faculty to replace the heaters so a big thank you to Ian Fergus for his dedication to making new heaters a reality.

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Public Benefit

We have referred to the guidance contained in the Charity Commission's general guidance on public benefit when reviewing our aims and objectives and in planning future activities. The benefit to the public is a feeling of spiritual stability and freedom within the Ministry Area for the benefit of all God's people. This is exercised through:

- the provision of regular public worship and pastoral work, including visiting the sick and bereaved.
- the teaching of Christianity through sermons and small groups, and the taking of assemblies in local schools.
- the promotion of Christianity through staging special services.

The activities take place in both the churches and church halls within the Ministry Area.

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Financial Review

Background

This is the first set of consolidated accounts for the MA following its creation on 1 January 2022. Accordingly there are no readily available comparative results for 2021.

The year under review was also the first one after the removal of Covid-19 restrictions and saw a return to more normal activity levels in the churches and halls.

The Finance Team

My appreciation is expressed to the Church treasurers and Gift Aid secretaries who served during 2022. They have all had a particularly challenging time managing church finances through the Coronavirus period.

Accounting system

The Diocese now requires financial transactions to be recorded using special church and charity accounting software. Implementation did not start until the last quarter of 2022 and it is impossible to quantify the amount of additional work this has caused in entering transactions from 1 January 2022. That work was in addition to treasurers looking after the day to day financial affairs. My thanks go to the individual treasurers for undertaking this additional work.

Banking arrangements

There are 8 current accounts operated by church treasurers. There was just one change in the year with Christ Church/St John's changing from Nat West Bank to Co-operative Bank to utilise internet banking arrangements.

A number of under-used and low yielding deposit accounts were closed in the year.

Four new deposit accounts were opened with Epworth Investment Management to add to the existing account used by the Pentyrch Churches. Epworth is related to the Methodist Church and offers attractive interest rates on deposits and readily available funds. The MA is benefitting from rising interest rates on surplus funds.

Financial Results - Summary

The overall result for the year is a loss of £59k, split as follows:

- The General Fund, being day to day income and expenditure of running the MA, churches and halls, incurred a loss of £22k. Only one former parish broke-even in the year, the other three incurred losses.
- A reduction in Designated Funds of £4k being exceptional expenditure on church buildings.
- A reduction in Restricted Funds of £33k of which £5.7k relates to support of church projects and the balance to exceptional expenditure on church buildings. The exceptional expenditure on church buildings is not expected to recur in 2023.
- Although there is a minor deficit on one of the restricted funds, subsequent to the year end, the charity should receive sufficient funds to place it in credit. The full impact of that receipt will be included in the 2023 Financial Statements.

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Financial Results – General Fund income

The following comments are considered relevant:

- Within the total of £201k, there is £21k of non recurring grants that were received from the Llandaff Diocese in respect of Coronavirus support and certain administrative and other expenses. The Diocese is giving a 10% rebate on the Fair Share for 2023.
- Planned giving being a mixture of Gift Direct, weekly envelopes and standing orders amounts to £107k or 36% of total income. Related to this are tax refunds of £35k or 12% of total income. This is the core funding of any church and with a combined total of 48% of total income means that the churches are dependent on many other sources of income to try and meet costs.
- Fees comprise fees from weddings, baptisms and funerals.
- Fund raising includes traditional events held by individual churches such as summer fetes.
- Church hall and other property income continues to be a very important source of income.
- Investment income comprises quarterly income from long term investments with the Church in Wales,
- Interest received is expected to rise in 2023 as rates rise with additional funds having been placed on deposit during 2022. Rental income is also expected to rise in 2023 reflecting full occupancy rather than the partial occupancy in 2022.

Financial Results – General Fund expenditure

The following comments are considered relevant:

- Maintenance of churches includes amongst other expenses, insurance, electricity, gas and repairs. The first three are largely fixed in nature; repairs will vary widely from year to year.
- Most churches have contracts in place for gas and electricity, but with a number of contracts expiring this year, it is inevitable that costs will rise in the second half of 2023. Early indications are that energy costs will double.
- Maintenance of other properties includes church halls and the residential property. The latter was subject to its first refurbishment for many years in 2022, and thus the overall cost is predicted to fall in 2023.
- Other expenses comprise a high volume of low value transactions to maintain services and church activities.

Overall the expectation is that whilst some costs will not recur in 2023, there are or will be rises in other costs leaving potentially little difference in annual costs of £300k or £25k per month.

Reserves and bank balances

Despite the loss for the year, the MA had aggregate current and deposit account balances of £370k. Although there is no formal policy regarding the holding of cash, as the closing readily available bank balances are equivalent to approx 15 months expenditure on the unrestricted reserves account, it is considered that the charity has adequate reserves to continue in operation for the foreseeable future.

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Long term investments

The MA had aggregate long term investments with the Church in Wales of £197k at the year-end, this value reflecting a fall in value of approx 10% compared to their 2021 year end value. The investments are held for a combination of restricted and general funds with the probability that they would be cashed in for the purposes of acquiring additional property for use by the Ministry Area or major repairs for existing buildings.

The MA owns a residential investment property, located within the Ministry Area which is let to a unrelated third party and is managed by a third party letting agent. The property was originally purchased for use as clergy accommodation within a former parish. It continues to be held either as a source of income or future use by Ministry Area clergy.

The future

If the MA is to reach a breakeven position, then as costs are mainly fixed or increasing, income must rise; specifically more people giving more regularly in a tax efficient manner.

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

Statement of Trustees' Responsibilities

Financial statements are required to be prepared for each financial year which give a true and fair view of its state of affairs at the balance sheet date and of the income and expenditure for the year then ended. These financial statements are required to be examined by independent accountants and copies made available to parishioners. In preparing these financial statements the trustees will have due regard to:

- selecting suitable accounting policies and applying them consistently making judgements and estimates that are reasonable and prudent observing applicable Accounting Standards
- preparing the financial statements on a going concern basis

The trustees, who are also members of the Ministry Area Council are responsible also for keeping proper accounting records which disclose with reasonable accuracy the financial position of the Garth Ministry Area and for safeguarding its assets.

The above report has been prepared in accordance with the Statement of Recommended Practice – Accounting and Reporting by Charities.

Approved by The Ministry Area Council on 13th September 2023 and signed on its behalf by:

Reverend S H Birdsall
Ministry Area Leader

TRUSTEES' REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2022

**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF THE GARTH
MINISTRY AREA**

I report on the accounts of the charity for the year ended 31 December 2022 which are set out on pages 21 to 26.

Respective Responsibilities of Trustees and Examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of The Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

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

Basis of Independent Examiner's Report

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

Independent Examiner's Statement

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

- which gives me reasonable cause to believe that, in any material respect, the requirements to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signature:.....

Date: 14th September 2023

Name: Mr Robert Hugh

Qualification: BSc., FCA

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022**

	Notes	Unrestricted £	Designated Funds £	Restricted Funds £	Endowment Funds £	This Year Total £	Last Year Total £
INCOMING RESOURCES							
Voluntary resources							
Direct giving: Planned		107,422				107,422	41,175
Church collections		26,434				26,434	5,608
Indirect giving : Tax refunds		35,226				35,226	9,948
Activities for generating funds							
Fees		18,251				18,251	6,182
Fund raising		18,238				18,238	2,229
Special collections		110				110	166
Miscellaneous income		4,822				4,822	1,162
Church Hall and other property income		33,160				33,160	14,145
Donations and legacies		9,371		3,938		13,309	9,199
Investment income							
Interest received		2,344				2,344	4
Common Investment Fund		1,681	586	1,085		3,352	559
Other incoming resources							
Grants from DBF		17,270		10,536		27,805	19,302
Ministry Area rebate		11,448				11,448	2,864
Total Incoming resources		285,779	586	15,558	0	301,923	112,543
Outgoing resources expended for the promotion of the mission of the Church in the Parish							
Maintenance of Ministry	4	174,092				174,092	59,319
Parochial expenses of Clerics		6,602				6,602	86
Maintenance of services		19,126		540		19,666	16,617
General church expenses	5	11,246				11,246	3,840
Maintenance of Churches		49,420	4,578	40,294		94,292	12,989
Maintenance of halls and other property		35,707		1,620		37,327	15,971
Missions Home	6a	2,909		5,691		8,600	4,285
World	6b	6,134				6,134	2,000
Costs of fund raising		2,757				2,757	0
Total Outgoing resources		307,993	4,578	48,145	0	360,716	115,107
Net incoming/(outgoing) resources before transfers		(22,214)	(3,993)	(32,587)	0	(58,794)	(2,564)
Transfer between funds		1,468	(1,468)	0	0	0	0
Unrealised gains/(losses) on revaluation of:							
Investments		(13,215)	(3,449)	(6,391)		(23,055)	4,248
Investment property				175,000		175,000	149,500
Net increase/(decrease) in funds		(33,961)	(8,910)	136,022	0	93,151	151,184
Fund balances brought forward at 1st January		565,110	33,737	0	0	598,847	447,663
Fund balances introduced on creation of Ministry Area at 1 January 2022		323,514	36,555	174,580	0	534,649	0
Fund balances carried forward at 31 December		854,662	61,382	310,603	0	1,226,647	598,847

BALANCE SHEET AT 31 DECEMBER 2022

	Notes	This Year £	Last Year £
Fixed assets			
Tangible assets	7	246,265	481,615
Investments	8	606,635	58,972
Total of Fixed Assets		852,900	540,587
Current assets			
Debtors	9	31,419	5,480
Cash at bank & in hand		371,368	55,784
		402,786	61,264
Creditors falling due within one year	10	29,039	3,004
Net Current Assets		373,747	58,260
Total assets less current liabilities		1,226,647	598,847
TOTAL NET ASSETS	12	1,226,647	598,847
Income funds			
Unrestricted: Ordinary	13	854,662	415,610
Designated	13	61,382	33,737
Restricted	13	310,603	
Revaluation reserve	11		149,500
TOTAL FUNDS		1,226,647	598,847

Approved by The Ministry Area Council on 13 September 2023

and signed on its behalf by:

..... Reverend SH Birdsall (Ministry Area Leader)

..... Mr M Gill (Ministry Area Treasurer)

NOTES TO THE FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

1. Accounting Policies

The Financial Statements have been prepared in accordance with applicable United Kingdom accounting standards, the "Statement of Recommended Practice" issued by the Charity Commissioners and the Church in Wales Accounting Regulations.

The historical cost convention is used as modified to include the revaluation of investments.

The accruals basis of accounting has been adopted.

The principal accounting policies are applied consistently.

a. Fixed assets

Freehold property: 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 Ministry Area. Moveable Church contents require a faculty for disposal so are considered to be inalienable property and are not valued, nor recognised on the Balance Sheet. Expenditure incurred on Churches (including contents), Churchyards and Vicarages is written off when incurred.

Other freehold land and buildings are held in trust for the Ministry Area 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 cost

Freehold property not used for church purposes is stated at valuation

No provision for depreciation of land and buildings is made.

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

b. Funds

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

Designated funds: are funds which have been set aside for specific purposes but which can be returned to the general fund at any time if the trustees so decide.

Restricted funds: represent income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

c. Incoming resources:

these 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 Ministry Area is legally entitled to the amounts due.

Investment income: Dividends are accounted for when receivable; interest and tax recoverable are accrued. Where the Ministry Area 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

Ministry Area Fair share is paid in periodic instalments and is included in expenditure for the year to which it relates.

All other expenditure is generally recognised when it is incurred.

e. Investments

Investments are stated at valuation as advised by the Church in Wales.

2. Fees for Financial Statements Examination

	This Year £	Last Year £
Independent examiner's fees for reporting on the Financial Statements	2,400	970

3. Number of employees.

There are four paid employees. No payments were made to MAC members.

	Unrestricted £	Designated £	Restricted £	This Year £	Last Year £
4 Maintenance of ministry:					
Diocesan Fair Share	171,596			171,596	57,422
Other expenses	2,496			2,496	1,897
				0	0
				0	0
				0	0
	174,092	-	-	174,092	59,319

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

(continued)

	Unrestricted £	Designated £	Restricted £	This Year £	Last Year £
5 General Parish Expenses:					
Examiner's fees	2,400			2,400	970
Payroll and other professional fees	1,468			1,468	426
Bank charges and interest paid	112			112	350
Depreciation	350			350	410
Printing postage and stationery	2,425			2,425	-
Office and general expenditure	4,491			4,491	-
Donations				-	1,298
Children and young people activity costs				-	163
	11,246	-	-	11,246	3,840
6a Payments to Ministry Area missions:					
Children and young people activity costs	466			466	-
Cost of church publications	1,743			1,743	-
Other mission work	700			700	-
Danescourt Primary School				-	1,000
Bryn Deri Primary School				-	1,000
Radyr Primary School				-	1,000
Radyr Comprehensive School				-	1,000
Cardiff Food Bank				-	115
RCSM				-	110
Syrian Refugees: 1 Family Cardiff			5,691	5,691	60
	2,909	-	5,691	8,600	4,285
6b Missions and Grants Home/World					
UK Charities	3,830			3,830	0
International mission and projects	2,304			2,304	0
Christian Aid				-	2,000
	6,134	-	-	6,134	2,000
Total Missions	9,043	0	5,691	14,734	6,285
7 Tangible Fixed Assets		Freehold property £	Fixtures & fittings £	This Year £	Last Year £
Cost or valuation:	Balance 1st January 2022	480,914	2,214	483,128	333,628
	Additions			0	0
	Reclassification	(235,000)		(235,000)	0
	Revaluation			0	0
	Disposals			0	0
	Balance 31 December 2022	245,914	2,214	248,128	333,628
Accumulated depreciation	Balance 1st January 2022	0	1,513	1,513	813
	On disposals			0	0
	Charge for the year		350	350	350
	Eliminated on disposals			0	0
Accumulated depreciation	Balance 31 December 2022	0	1,863	1,863	1,163
Net book value:	Balance 31 December 2022	245,914	351	246,265	332,465
	Balance 31 December 2021	480,914	701	481,615	332,815

Freehold Property at 31 December 2022 comprises church halls at cost.

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

(continued)

8 Investments	Investment Properties	Other investments	This Year	Last Year
At valuation:	£	£	£	£
Balance 1 January 2022		58,972	58,972	29,726
Fund balances introduced on creation of Ministry Area at 1 January 2022		160,718	160,718	0
Reclassification	235,000		235,000	
Additions			0	25,000
Unrealised (defecit)/gain on revaluation of investments	175,000	(23,055)	151,945	4,246
Balance 31 December 2022	410,000	196,635	606,635	58,972
Investment Properties comprise	At valuation			
Residential Investment Property	235,000			
Agricultural land	175,000			
	<u>410,000</u>			

The market value of the residential investment property has been assessed by the Trustees following the receipt of independent advice.

Investment properties are held by The Representative Body of the Church in Wales on behalf of The Garth Ministry Area.

Other Investments represents shares in the Common Investment Fund held by The Representative Body of the Church in Wales on behalf of The Garth Ministry Area.

9 Debtors

Income tax recoverable	11,606	492
Diocesan Fair Share Rebate	13,401	2,864
Other debtors and prepayments	6,412	2,124
	31,419	5,480

10 Creditors falling due within one year

Other creditors and accrued expenses	29,039	3,004
	29,039	3,004

11 Revaluation reserve

At 31st December 2021	149,500	0
Transfer to unrestricted fund	(149,500)	0
Arising from revaluation of investment property	0	149,500
At 31st December 2022	0	149,500

Analysis of Net
12 Assets by Fund

	Unrestricted £	Designated £	Restricted £	This Year £
At 31 December 2022				
Tangible assets	246,265			246,265
Investments	347,716	29,418	229,501	606,635
Debtors	31,419			31,419
Cash at Bank and in Hand	257,224	31,693	82,450	371,367
	882,623	61,111	311,952	1,255,686
Creditors amounts falling due within one year	(36,217)	(599)	(2,224)	(39,039)
	846,406	60,512	309,728	1,216,647
	Unrestricted £	Designated £	Restricted £	Last Year £
At 31 December 2021				
Tangible assets	481,615			481,615
Investments	26,105	32,867		58,972
Debtors	5,480			5,480
Cash at Bank and in Hand	54,914	870		55,784
	568,114	33,737	0	601,851
Creditors amounts falling due within one year	(3,004)			(3,004)
	565,110	33,737	0	598,847

THE GARTH MINISTRY AREA

NOTES TO THE FINANCIAL STATEMENTS
YEAR ENDED 31 DECEMBER 2022

(continued)

Note 13: Movement in Reserves

		Fund balances brought forward	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers between Funds	Revaluation of Investments	Revaluation of land	Fund balances carried forward
		31 December 2021	31 December 2021						31 December 2022
Church		Radyr PCC	Other parishes						
General unrestricted fund	All churches combined	565,110	321,576	287,716	(307,993)	1,468	(13,215)	0	854,663
Designated Funds:									
Fabric Repairs	Christ Church, Radyr	33,737		586		870	(3,449)		31,743
Incumbent Fees for internal expenditure	St Marys, St Fagans		4,516		(4,578)	62			0
Legacies For Internal Expenditure	St Marys, St Fagans		11,964			(2,400)			9,564
Restoration And Heating Fund	St Mary and James, Taffs Well		9,639						9,639
DBF re Sale Of Land	St Mary and James, Taffs Well:		10,436						10,436
Sub-total: Designated Funds		33,737	36,555	586	(4,578)	(1,468)	(3,449)	0	61,382
Restricted Funds:									
1 Family Cardiff			874	4,316	(5,691)				(501)
St Davids Churchyard	St David, Groesfaen		9,178	164			(963)		8,378
COIF	St Ellteyrn, Capel Llanilltern		45,866	817			(4,813)		41,870
Davies Dec'd Legacy	St Ellteyrn, Capel Llanilltern		32,000	1,938					33,938
Land adj to St Ellteyrns, Capel Llanillterm	St Ellteyrn, Capel Llanilltern							175,000	175,000
GM Jones Dec'd Legacy	St John the Baptist, Danescourt			2,000	(540)				1,460
Earl Of Plymouth	St Marys, St Fagans		72,773	6,219	(40,294)				38,698
St Mary's Churchyard Fund - The Forrest Family	St Marys, St Fagans		7,843		(1,620)				6,223
The Honorable G Lewis Memorial Fund	St Marys, St Fagans		6,046	104			(615)		5,535
Sub-total: Restricted Funds		0	174,580	15,558	(48,145)	0	(6,391)	175,000	310,603
Total for all funds		598,847	532,711	303,860	(360,716)	0	(23,055)	175,000	1,226,648