



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Charity Name

South Cardiff Ministry Area

On accounts for the year
ended

31 December 2022

**Charity no
(if any)**

1155549

Set out on pages

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2022.

Responsibilities and basis of
report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts 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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:
the accounting records were not kept in accordance with section 130 of the Charities Act;
or
the accounts did not accord with the accounting records; or
the accounts did 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.

** Please delete the words in the brackets if they do not apply.*

Signed:

Date:

23 Dec 2024

Name:

Peter Chapman ACMA CGMA

Relevant professional
qualification(s) or body (if
any):

CIMA Chartered Institute of Management Accountants. Practicing
Certificate Holder

Address:

Chapman & Co (Penarth) Ltd, 31 Coleridge Avenue, Penarth, CF64 2SQ

Sofa Separate Designated

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	79,605.66	3,875.40	2,410.29	-	85,891.35	-
Income from charitable activities	9,040.00	-	-	-	9,040.00	-
Other trading activities	148,854.48	1,696.00	2,275.33	-	152,825.81	-
Investments	5,059.02	-	-	-	5,059.02	-
Other income	16,668.44	-	-	-	16,668.44	-
Total income	259,227.60	5,571.40	4,685.62	-	269,484.62	-
Expenditure on:						
Raising funds	426.76	-	-	-	426.76	-
Expenditure on charitable activities	259,010.94	6,862.54	5,745.15	-	271,618.63	-
Other expenditure	2,385.11	-	-	-	2,385.11	-
Total expenditure	261,822.81	6,862.54	5,745.15	-	274,430.50	-
Net income / (expenditure) resources before transfer	(2,595.21)	(1,291.14)	(1,059.53)	-	(4,945.88)	-
Transfers						
Gross transfers between funds - in	-	133.87	655.00	-	788.87	-
Gross transfers between funds - out	(788.87)	-	-	-	(788.87)	-
Other recognised gains / losses						
Gains/losses on investment assets	(811.95)	-	-	(31,708.08)	(32,520.03)	-
Gains on revaluation, fixed assets, charity's own use	(1,217.00)	-	-	-	(1,217.00)	(16,790.48)
Net movement in funds	(5,413.03)	(1,157.27)	(404.53)	(31,708.08)	(38,682.91)	(16,790.48)
Reconciliation of funds						
Total funds brought forward	130,198.97	15,060.01	1,335.53	302,149.45	448,743.96	431,953.48
Total funds carried forward	124,785.94	13,902.74	931.00	270,441.37	410,061.05	415,163.00

Represented by**Unrestricted**

General Fund	124,785.94	-	-	-	124,785.94	130,198.97
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Designated

(St Mary's) Faithful Butetown	-	(248.00)	-	-	(248.00)	-
(St Mary's) Croeso Butetown (New)	-	-	-	-	-	-
(St Mary's) Flowers	-	24.84	-	-	24.84	(2.03)
(St Mary's) Garden	-	655.85	-	-	655.85	1,150.23
(St Mary's) Homeless	-	563.61	-	-	563.61	563.61
(St Mary's) Major Projects	-	8,396.60	-	-	8,396.60	13,348.20
(St Saviours) Chairs	-	4,141.40	-	-	4,141.40	-
(St Saviours) Light Bulbs	-	250.00	-	-	250.00	-
Refugee Week	-	-	-	-	-	-
Sunday School Fund	-	118.44	-	-	118.44	-

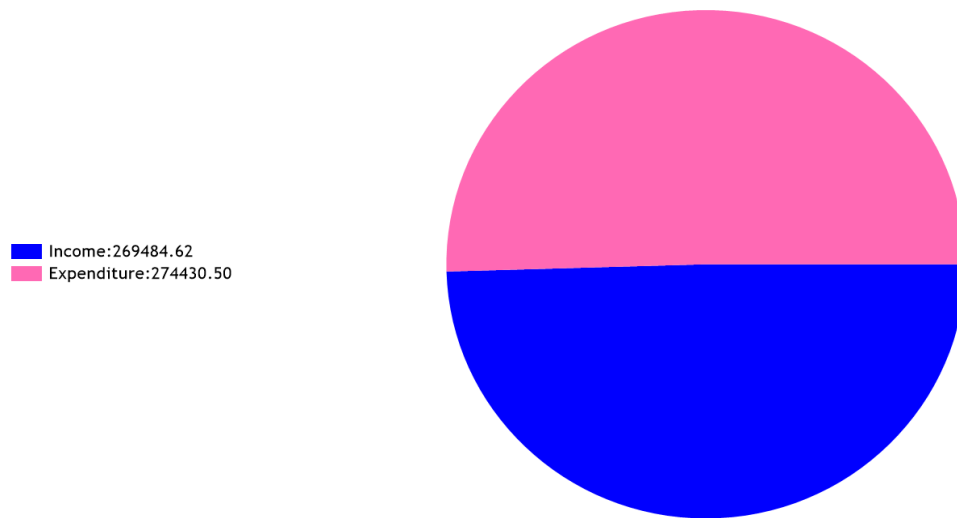
Restricted

(D&S) Heart Defibrillator	-	-	544.00	-	544.00	742.00
Charity Collections	-	-	387.00	-	387.00	558.40
Sunday School Fund	-	-	-	-	-	35.13

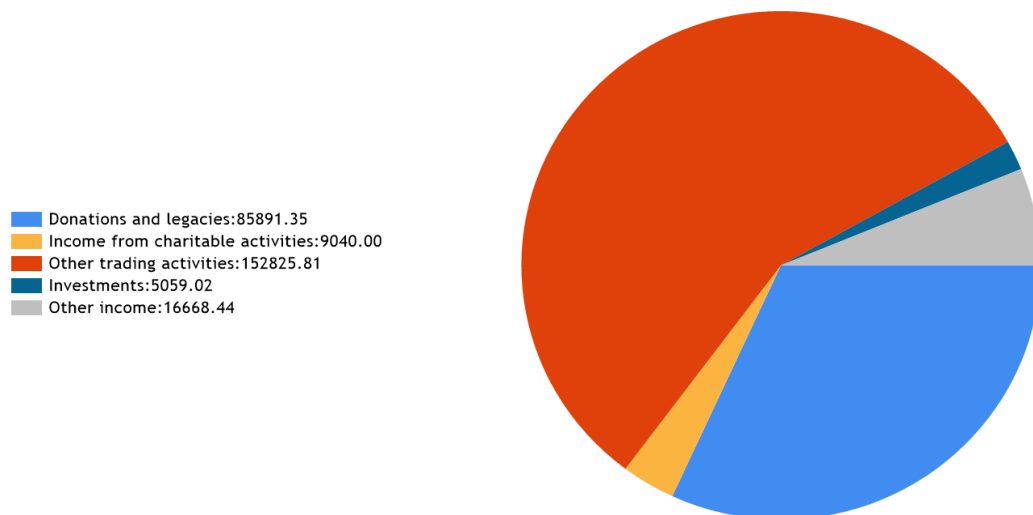
Endowment

(D&S) 43 Pentre Street	-	-	-	212,089.39	212,089.39	236,955.95
(D&S) St Dyfrigs Hall	-	-	-	34,600.45	34,600.45	38,657.21
(St Pauls) Iron Room Endowment	-	-	-	23,751.53	23,751.53	26,536.29

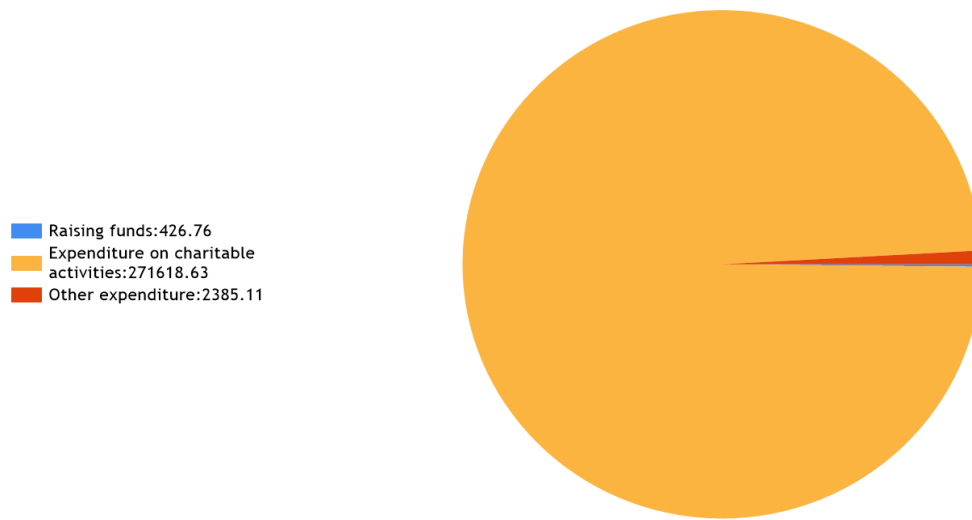
Sofa Separate Designated-Total Income vs Expenditure



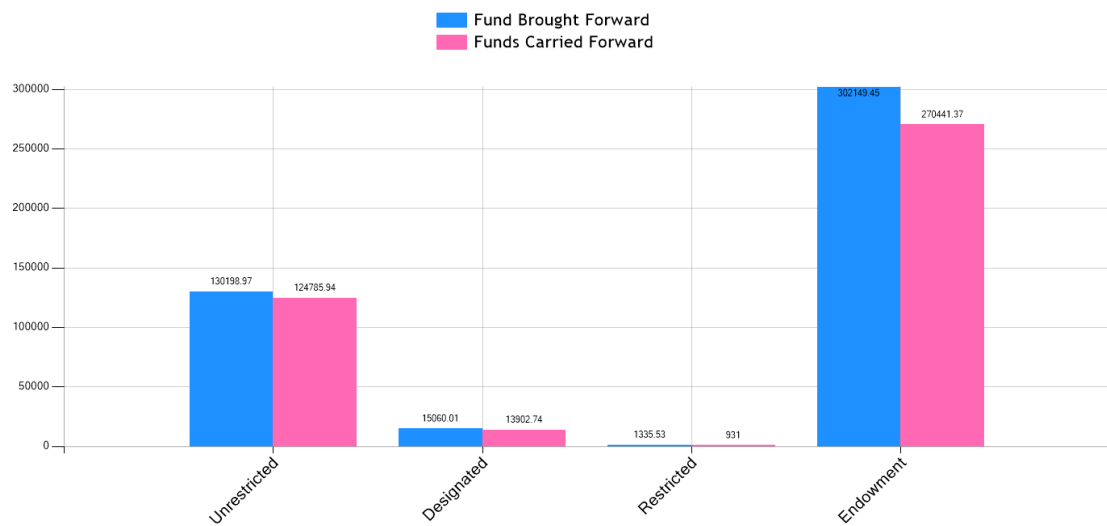
Sofa Separate Designated-Income



Sofa Separate Designated-Expenditure



Sofa Separate Designated-Funds Brought Forward vs Funds Carried Forward



Balance Sheet (Summary)

	As at 31/12/2022	As at 31/12/2021
Fixed assets		
	-	-
Current assets		
Debtors	-	1,433.00
Investments	277,369.42	309,889.45
Cash At Bank And In Hand	132,691.63	137,637.51
	410,061.05	448,959.96
Liabilities		
Creditors: Amounts Falling Due In One Year	-	216.00
	-	216.00
Net current assets less current liabilities	410,061.05	448,743.96
Total assets less current liabilities	410,061.05	448,743.96
Liabilities		
	-	-
Total net assets less liabilities	410,061.05	448,743.96
Represented by		
Unrestricted		
Unrestricted - General Funds	124,785.94	130,198.97
Designated		
Designated - (St Mary's) Faithful Butetown	(248.00)	-
Designated - (St Mary's) Flowers	24.84	(2.03)
Designated - (St Mary's) Garden	655.85	1,150.23
Designated - (St Mary's) Homeless	563.61	563.61
Designated - (St Mary's) Major Projects	8,396.60	13,348.20
Designated - (St Saviours) Chairs	4,141.40	-
Designated - (St Saviours) Light Bulbs	250.00	-
Designated - Sunday School Fund	118.44	-
Restricted		
Restricted - (D&S) Heart Defibrillator	544.00	742.00

Restricted - Charity Collections	387.00	558.40
Restricted - Sunday School Fund	-	35.13
Endowment		
Endowment - (D&S) 43 Pentre Street	212,089.39	236,955.95
Endowment - (D&S) St Dyfrigs Hall	34,600.45	38,657.21
Endowment - (St Pauls) Iron Room Endowment	23,751.53	26,536.29
Fund Totals	410,061.05	448,743.96

Statement of Assets and Liabilities (by fund)

		Balance	Previous balance
Cash At Bank And In Hand			
6501: Current Account (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)			
(D&S) Heart Defibrillator	Restricted	544.00	742.00
(St Mary's) Faithful Butetown	Designated	(248.00)	-
(St Mary's) Flowers	Designated	24.84	(2.03)
(St Mary's) Garden	Designated	655.85	1,150.23
(St Mary's) Homeless	Designated	563.61	563.61
(St Mary's) Major Projects	Designated	8,396.60	13,348.20
(St Saviours) Chairs	Designated	4,141.40	-
(St Saviours) Light Bulbs	Designated	250.00	-
Charity Collections	Restricted	-	30.00
Charity Collections	Restricted	-	257.40
Charity Collections	Restricted	387.00	271.00
General Fund	Unrestricted	9,088.18	-
General Fund	Unrestricted	10,701.37	12,387.99
General Fund	Unrestricted	14,986.31	2,097.42
General Fund	Unrestricted	5,155.17	16,790.48
General Fund	Unrestricted	5,677.45	7,937.58
Sunday School Fund	Restricted	-	35.13
Sunday School Fund	Designated	118.44	-
		<hr/> 60,442.22	<hr/> 55,609.01
6505: Deposit Account (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523))			
General Fund	Unrestricted	8,013.94	6,000.87
General Fund	Unrestricted	34,505.32	44,342.37
General Fund	Unrestricted	29,714.15	31,669.26
		<hr/> 72,233.41	<hr/> 82,012.50
6590: Cash in hand (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524))			
General Fund	Unrestricted	16.00	16.00
		<hr/> 16.00	<hr/> 16.00
Cash At Bank And In Hand		<hr/> 132,691.63	<hr/> 137,637.51

Debtors**Z05: Accounts Receivable (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524))**

General Fund	Unrestricted	-	1,433.00
			<hr/>
		-	1,433.00
	Debtors	-	1,433.00

Investments**6534: Other investments (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523))**

(D&S) 43 Pentre Street	Endowment	212,089.39	236,955.95
(D&S) St Dyfrigs Hall	Endowment	34,600.45	38,657.21
(St Pauls) Iron Room Endowment	Endowment	23,751.53	26,536.29
General Fund	Unrestricted	6,928.05	7,740.00
			<hr/>
		277,369.42	309,889.45
	Investments	277,369.42	309,889.45

Creditors: Amounts Falling Due In One Year**Z04: Accounts Payable (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524))**

General Fund	Unrestricted	-	216.00
			<hr/>
		-	216.00
	Creditors: Amounts Falling Due In One Year	-	216.00
			<hr/>
	Grand Total	410,061.05	448,743.96
			<hr/> <hr/>

Fund movement summary

	Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
(D&S) 43 Pentre Street								
Endowment		236,955.95	-	-	-	-	(24,866.56)	212,089.39
Sub-totals		236,955.95	-	-	-	-	(24,866.56)	212,089.39
(D&S) Defib - Res								
Restricted		742.00	-	198.00	-	-	-	544.00
Sub-totals		742.00	-	198.00	-	-	-	544.00
(D&S) St Dyfrigs Hall								
Endowment		38,657.21	-	-	-	-	(4,056.76)	34,600.45
Sub-totals		38,657.21	-	-	-	-	(4,056.76)	34,600.45
(St Mary's) Faithful Butetown								
Designated		-	70.00	318.00	-	-	-	(248.00)
Sub-totals		-	70.00	318.00	-	-	-	(248.00)
(St Mary's) Flowers								
Designated		(2.03)	560.00	533.13	-	-	-	24.84
Sub-totals		(2.03)	560.00	533.13	-	-	-	24.84
(St Mary's) Garden								
Designated		1,150.23	50.00	544.38	-	-	-	655.85
Sub-totals		1,150.23	50.00	544.38	-	-	-	655.85
(St Mary's) Homeless								
Designated		563.61	-	-	-	-	-	563.61
Sub-totals		563.61	-	-	-	-	-	563.61
(St Mary's) Major Projects								
Designated		13,348.20	500.00	5,451.60	-	-	-	8,396.60
Sub-totals		13,348.20	500.00	5,451.60	-	-	-	8,396.60
(St Pauls) Iron Room								

Endowment	26,536.29	-	-	-	-	(2,784.76)	23,751.53
Sub-totals	26,536.29	-	-	-	-	(2,784.76)	23,751.53
(St Saviours) Chairs							
Designated	-	4,141.40	-	-	-	-	4,141.40
Sub-totals	-	4,141.40	-	-	-	-	4,141.40
(St Saviours) Light Bulbs							
Designated	-	250.00	-	-	-	-	250.00
Sub-totals	-	250.00	-	-	-	-	250.00
Charity Collections							
Restricted	558.40	4,685.62	5,512.02	655.00	-	-	387.00
Sub-totals	558.40	4,685.62	5,512.02	655.00	-	-	387.00
General							
Unrestricted	130,198.97	259,227.60	261,822.81	(788.87)	-	(811.95)	126,002.94
Sub-totals	130,198.97	259,227.60	261,822.81	(788.87)	-	(811.95)	126,002.94
Sunday School							
Designated	-	-	15.43	133.87	-	-	118.44
Restricted	35.13	-	35.13	-	-	-	-
Sub-totals	35.13	-	50.56	133.87	-	-	118.44
Totals	448,743.96	269,484.62	274,430.50	-	-	(32,520.03)	411,278.05

Analysis of income and expenditure

						Total	
	Unrestricted	Designated	Restricted	Endowment	This year	Last year	
INCOME AND ENDOWMENTS FROM:							
Donations and legacies							
0101 - Standing Order Planned Giving	13,521.00	-	-	-	13,521.00	-	
0102 - Occasional Giving via Bank	701.00	-	-	-	701.00	-	
0110 - Gift Aid Envelopes - Occasional	13.20	-	-	-	13.20	-	
0111 - Gift Direct	21,821.77	-	-	-	21,821.77	-	
0113 - Weekly envelope planned giving	9,601.10	-	-	-	9,601.10	-	
0201 - Loose plate offering	5,515.16	-	-	-	5,515.16	-	
0202 - Offerings - Weddings	26.00	-	-	-	26.00	-	
0203 - Offerings - Baptisms	48.00	-	-	-	48.00	-	
0204 - Offerings - Funerals	2,804.59	-	-	-	2,804.59	-	
0303 - One off Gift Aid donations	1,620.00	465.40	-	-	2,085.40	-	
0305 - Donations appeals etc	8,640.48	2,910.00	-	-	11,550.48	-	
0402 - Other collections/mission appeals	2,135.00	-	2,410.29	-	4,545.29	-	
0501 - Recovered HMRC Gift Aid receipts	5,475.44	-	-	-	5,475.44	-	
0503 - Recovered Gift Direct Gift Aid	5,322.56	-	-	-	5,322.56	-	
0601 - Legacies	500.00	500.00	-	-	1,000.00	-	
0702 - Non-recurring one-off grants	1,860.36	-	-	-	1,860.36	-	
Donations and legacies Totals	79,605.66	3,875.40	2,410.29	-	85,891.35	-	
Income from charitable activities (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)							
0403 - Candles Income	430.00	-	-	-	430.00	-	
0902 - Wedding fee	305.00	-	-	-	305.00	-	
0904 - Publication of Banns	280.00	-	-	-	280.00	-	
0905 - Funeral fee	8,003.00	-	-	-	8,003.00	-	
0908 - Search of registers	22.00	-	-	-	22.00	-	

Income from charitable activities Totals	9,040.00	-	-	-	9,040.00	-
Other trading activities (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)						
0801 - Fund raising	8,795.44	1,626.00	2,275.33	-	12,696.77	-
0802 - Other funds generated	103,862.41	-	-	-	103,862.41	-
0803 - Hall Rental Income	15,692.57	70.00	-	-	15,762.57	-
0805 - Sundry income	1,133.80	-	-	-	1,133.80	-
0807 - Church Building Rental	140.00	-	-	-	140.00	-
0808 - MA/Parish share rebate	11,973.28	-	-	-	11,973.28	-
0809 - Car Parking Income	7,256.98	-	-	-	7,256.98	-
Other trading activities Totals	148,854.48	1,696.00	2,275.33	-	152,825.81	-
Investments (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Dyfrig and St Samson, Grangetown (PRSN: 4523))						
1001 - Dividends/investment income	4,833.11	-	-	-	4,833.11	-
1020 - Bank and building society interest	225.91	-	-	-	225.91	-
Investments Totals	5,059.02	-	-	-	5,059.02	-
Other income (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)						
0810 - Bingo income	1,200.00	-	-	-	1,200.00	-
1101 - Insurance claims	15,468.44	-	-	-	15,468.44	-
Other income Totals	16,668.44	-	-	-	16,668.44	-
Income and endowments Grand totals	259,227.60	5,571.40	4,685.62	-	269,484.62	-

EXPENDITURE ON:

Raising funds

3104 - Costs of fund raising	426.76	-	-	-	426.76	-
Raising funds Totals	426.76	-	-	-	426.76	-

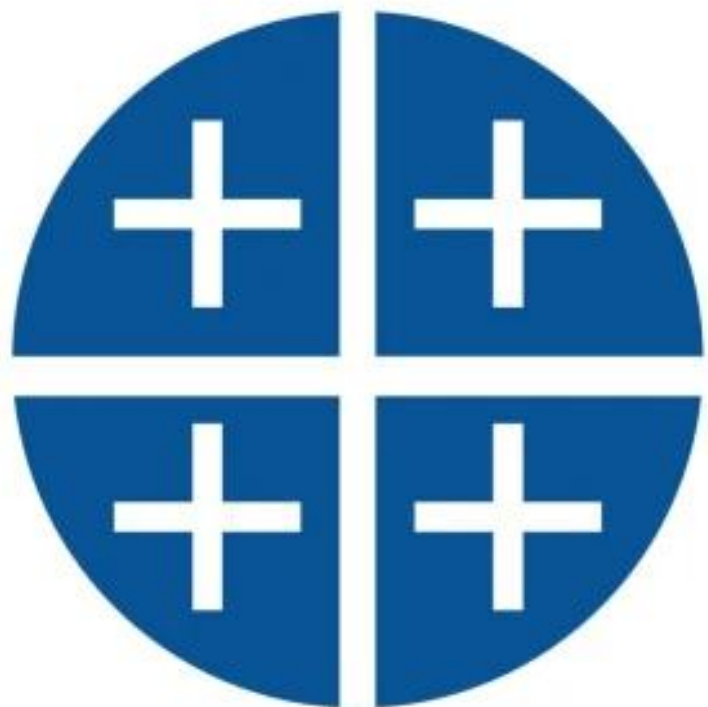
Expenditure on charitable activities

(St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)

2001 - Diocesan share	87,990.62	-	-	-	87,990.62	-
2101 - Clergy expenses	522.94	-	-	-	522.94	-
2102 - Clergy expenses - mileage	608.87	-	-	-	608.87	-
2103 - Clergy expenses - printing/postage/stationery	25.99	-	-	-	25.99	-
2104 - Clergy expenses - equipment	14.99	-	-	-	14.99	-

2145 - Parsonage - water	1,919.91	-	-	-	1,919.91	-
2147 - Parsonage - electricity	813.45	-	-	-	813.45	-
2150 - Clergy - telephone/mobile/internet	363.30	-	-	-	363.30	-
2170 - Professional development & training cost	1,050.00	-	-	-	1,050.00	-
2340 - Maintenance of services	4,201.85	533.13	-	-	4,734.98	-
2341 - Costs of vergers, organists and choir	1,680.00	-	-	-	1,680.00	-
2345 - Costs of Copyright License	270.00	-	-	-	270.00	-
2402 - Bank and Credit Card Charges	341.65	-	-	-	341.65	-
2403 - Cost of printing, post and stationery	2,975.00	-	-	-	2,975.00	-
2404 - MA - telephone/mobile/internet	255.00	-	-	-	255.00	-
2410 - IE/Audit and accountancy fees	266.00	-	-	-	266.00	-
2450 - MA/LMA central costs	103,778.17	-	-	-	103,778.17	-
2501 - Church operating costs - insurance	8,015.16	-	-	-	8,015.16	-
2502 - Church operating costs - electricity	2,529.38	-	-	-	2,529.38	-
2503 - Church operating costs - gas	8,274.12	-	-	-	8,274.12	-
2504 - Church operating costs - water	1,073.59	-	-	-	1,073.59	-
2508 - Church repairs and maintenance	24,527.46	-	-	-	24,527.46	-
2509 - Church Cleaning	43.15	-	-	-	43.15	-
2510 - Church operating costs - tel/mob/internet	662.48	-	-	-	662.48	-
2511 - Church operating costs - fire equipment, roof alarm, CCTV service	1,564.19	-	-	-	1,564.19	-
2603 - Church hall operating costs - electric	752.93	-	-	-	752.93	-
2604 - Church hall operating costs - gas	1,390.59	-	-	-	1,390.59	-
2606 - Church hall costs - repairs/maintenance	809.53	-	-	-	809.53	-
2609 - Church hall - equipment repair & renewal	29.99	-	198.00	-	227.99	-

2611 - Church hall operating costs - cleaning	1,149.88	-	-	-	1,149.88	-
2612 - Other property repairs/maintenance	-	544.38	-	-	544.38	-
2701 - Major building repairs and renovations	-	5,451.60	-	-	5,451.60	-
2801 - Children & young people activity costs	-	15.43	35.13	-	50.56	-
2804 - Cost of church publications	216.00	-	-	-	216.00	-
2807 - Cost of maintaining websites and social media platforms	36.00	-	-	-	36.00	-
2903 - Support of UK charities	423.75	318.00	2,262.82	-	3,004.57	-
2904 - Support of international mission & projects	435.00	-	3,249.20	-	3,684.20	-
Expenditure on charitable activities Totals	259,010.94	6,862.54	5,745.15	-	271,618.63	-
Other expenditure (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)						
3001 - Purchase of asstes for church purposes	2,385.11	-	-	-	2,385.11	-
Other expenditure Totals	2,385.11	-	-	-	2,385.11	-
Expenditure Grand totals	261,822.81	6,862.54	5,745.15	-	274,430.50	-



SOUTH CARDIFF MINISTRY AREA

BUTETOWN | GRANGETOWN | SPLOTT



Overview of Financial Report 2022

- Investment Portfolio movement – **-£32,520.03**

- Overall Movements

Ministry Area	£9,088.18
St Dyfrig and St Samson	-£702.46
St Pauls	-£3,525.73
St Marys	-£2,561.96
St Saviours	-£7,243.91
Total	-£4,945.88

- Cash Position at end of 2022

General	Designated	Restricted	Total 2022	Total 2021
£124,785.94	£13,902.74	£ 931.00	£139619.68	£146594.51

South Cardiff MA
Monthly Income / Expenditure totals - Details
As at: 31 December 2022

[illegible]

South Cardiff Ministry Area

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2022 £	At 31/12/2021 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Debtors	1,433.00	-	-	-	1,433.00	1,433.00
Investments	6,928.05	-	-	270,441.37	277,369.42	309,889.45
Cash At Bank And In Hand	117,857.89	13,902.74	931.00	-	132,691.63	137,637.51
	126,218.94	13,902.74	931.00	270,441.37	411,494.05	448,959.96
Liabilities						
Creditors: Amounts Falling Due In One Year	216.00	-	-	-	216.00	216.00
	216.00	-	-	-	216.00	216.00
Net current assets less current liabilities	126,002.94	13,902.74	931.00	270,441.37	411,278.05	448,743.96
Total assets less current liabilities	126,002.94	13,902.74	931.00	270,441.37	411,278.05	448,743.96
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	126,002.94	13,902.74	931.00	270,441.37	411,278.05	448,743.96
Represented by						
Unrestricted						
Unrestricted - General Fund	57,652.68	-	-	-	57,652.68	55,412.79
Unrestricted - General Fund	5,155.17	-	-	-	5,155.17	16,790.48
Unrestricted - General Fund	40,415.52	-	-	-	40,415.52	44,057.25
Unrestricted - General Fund	13,691.39	-	-	-	13,691.39	13,938.45
Unrestricted - General Fund	9,088.18	-	-	-	9,088.18	-
Designated						
Designated - Chairs	-	4,141.40	-	-	4,141.40	-
Designated - Faithful Butetown	-	(248.00)	-	-	(248.00)	-
Designated - Flowers	-	24.84	-	-	24.84	(2.03)
Designated - Garden	-	655.85	-	-	655.85	1,150.23
Designated - Homeless	-	563.61	-	-	563.61	563.61
Designated - Light Bulbs	-	250.00	-	-	250.00	-
Designated - Major Projects	-	8,396.60	-	-	8,396.60	13,348.20
Designated - Sunday School Fund	-	118.44	-	-	118.44	-
Restricted						
Restricted - Charity	-	-	-	-	-	30.00
Restricted - Charity Collections	-	-	387.00	-	387.00	271.00
Restricted - Charity Collection - Res	-	-	-	-	-	257.40
Restricted - Heart Defibrillator	-	-	544.00	-	544.00	742.00
Restricted - Sunday School Fund	-	-	-	-	-	35.13
Endowment						
Endowment - 43 Pentre Street	-	-	-	212,089.39	212,089.39	236,955.95
Endowment - Iron Room Endowment	-	-	-	23,751.53	23,751.53	26,536.29
Endowment - St Dyfrigs Hall	-	-	-	34,600.45	34,600.45	38,657.21
Fund Totals	126,002.94	13,902.74	931.00	270,441.37	411,278.05	448,743.96



St Dyfrig and St Samson

- Total Income – £30,520.36
- Total Outgoings – £31,222.82
- Balance **-£702.46** with out major repair £1697.54
- Major Income –
 1. £7256.98 – Car Parking – 24%
 2. £6403.10 – Gift Direct including associated Gift Aid - 21%
 3. £4732.57 – Hall Rentals - 15%
 4. £4222.33 – Investment income - 14%
- Major Outgoings –
 1. £18,787.56 – Parish Share and Ministry Area Cost – 60%
 2. £2629.28 – Repairs and Maintenance (Of which £2400 major project to repair entrance to repair car park) – 8%
 3. £1390.59 – Church Gas – 4%
- Investment Portfolio movement – **-£29,665.78**
- Cash Position at end of 2022

General	Designated	Restricted	Total 2022	Total 2021
£13691.39		£544	£14235.39	£14937.85

As at: 31 December 2022

Balance (income - expenditure)	(702.46)
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Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2022 £	At 31/12/2021 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Debtors	855.38	-	-	-	855.38	-
Investments	-	-	-	246,689.84	246,689.84	275,613.16
Cash At Bank And In Hand	13,691.39	-	544.00	-	14,235.39	14,937.85
	14,546.77	-	544.00	246,689.84	261,780.61	290,551.01
Liabilities						
	-	-	-	-	-	-
Net current assets less current liabilities	14,546.77	-	544.00	246,689.84	261,780.61	290,551.01
Total assets less current liabilities	14,546.77	-	544.00	246,689.84	261,780.61	290,551.01
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	14,546.77	-	544.00	246,689.84	261,780.61	290,551.01
Represented by						
Unrestricted						
Unrestricted - General Fund	14,546.77	-	-	-	14,546.77	13,938.45
Designated						
Restricted						
Restricted - Charity Collection - Res	-	-	-	-	-	257.40
Restricted - Heart Defibrillator	-	-	544.00	-	544.00	742.00
Endowment						
Endowment - 43 Pentre Street	-	-	-	212,089.39	212,089.39	236,955.95
Endowment - St Dyfrigs Hall	-	-	-	34,600.45	34,600.45	38,657.21
Fund Totals	14,546.77	-	544.00	246,689.84	261,780.61	290,551.01



St Paul's

- Total Income – £43,638.66
- Total Outgoings – £47,164.39
- Balance **-£3,525.73**

- Major Income –
 1. £10810.00 – Hall Rentals – 25%
 2. £5528.83 – Gift Direct including associated Gift Aid – 13%
 3. £5350.00 – Weekly Giving via Envelopes – 12%
- Major Outgoings –
 1. £35573.75 – Parish Share and Ministry Area Cost – 75%
 2. £1890.30 – Insurance – 4%
 3. £1610.00 – Organist – 3%

- Investment Portfolio movement – **-£2,784.76**

- Cash Position at end of 2022

General	Designated	Restricted	Total 2022	Total 2021
£40415.52		£387.00	£40,802.52	£44,328.25

As at: 31 December 2022

[illegible]

Grangetown St Paul

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2022 £	At 31/12/2021 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Debtors	1,480.88	-	-	-	1,480.88	-
Investments	-	-	-	23,751.53	23,751.53	26,536.29
Cash At Bank And In Hand	40,415.52	-	387.00	-	40,802.52	44,328.25
	41,896.40	-	387.00	23,751.53	66,034.93	70,864.54
Liabilities						
	-	-	-	-	-	-
Net current assets less current liabilities	41,896.40	-	387.00	23,751.53	66,034.93	70,864.54
Total assets less current liabilities	41,896.40	-	387.00	23,751.53	66,034.93	70,864.54
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	41,896.40	-	387.00	23,751.53	66,034.93	70,864.54
Represented by						
Unrestricted						
Unrestricted - General Fund	41,896.40	-	-	-	41,896.40	44,057.25
Designated						
Restricted						
Restricted - Charity Collections	-	-	387.00	-	387.00	271.00
Endowment						
Endowment - Iron Room Endowment	-	-	-	23,751.53	23,751.53	26,536.29
Fund Totals	41,896.40	-	387.00	23,751.53	66,034.93	70,864.54



St Mary the Virgin

- Total Income – £67,958.17
- Total Outgoings – £70,520.13
- Balance **-£2,561.96**

- Major Income –
 1. £15,087.40 – Gift Direct including associated Gift Aid – 22%
 2. £6885.38 – Car Parking – 10%
 3. £5350.00 – Funeral Fees – 8%
- Major Outgoings –
 1. £31321.32 – Parish Share and Ministry Area Cost – 44%
 2. £19555.58 – Maintenance and Repairs – 28%
 3. £5451.60 – Major Repairs – 8%

- Investment Portfolio movement – **-£811.95**

- Cash Position at end of 2022

General	Designated	Restricted	Total 2022	Total 2021
£56435.68	£9,511.34		£65,947.02	£69,320.93

As at: 31 December 2022

Balance (income - expenditure)	(2,561.96)
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St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524)

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2022 £	At 31/12/2021 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Debtors	1,433.00	-	-	-	1,433.00	1,433.00
Investments	6,928.05	-	-	-	6,928.05	7,740.00
Cash At Bank And In Hand	49,507.63	9,511.34	-	-	59,018.97	61,580.93
	57,868.68	9,511.34	-	-	67,380.02	70,753.93
Liabilities						
Creditors: Amounts Falling Due In One Year	216.00	-	-	-	216.00	216.00
	216.00	-	-	-	216.00	216.00
Net current assets less current liabilities	57,652.68	9,511.34	-	-	67,164.02	70,537.93
Total assets less current liabilities	57,652.68	9,511.34	-	-	67,164.02	70,537.93
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	57,652.68	9,511.34	-	-	67,164.02	70,537.93
Represented by						
Unrestricted						
Unrestricted - General Fund	57,652.68	-	-	-	57,652.68	55,412.79
Designated						
Designated - Faithful Butetown	-	(248.00)	-	-	(248.00)	-
Designated - Flowers	-	24.84	-	-	24.84	(2.03)
Designated - Garden	-	655.85	-	-	655.85	1,150.23
Designated - Homeless	-	563.61	-	-	563.61	563.61
Designated - Major Projects	-	8,396.60	-	-	8,396.60	13,348.20
Designated - Sunday School Fund	-	118.44	-	-	118.44	-
Restricted						
Restricted - Charity	-	-	-	-	-	30.00
Restricted - Sunday School Fund	-	-	-	-	-	35.13
Fund Totals	57,652.68	9,511.34	-	-	67,164.02	70,537.93



St Saviours

- Total Income – £26,472.51
- Total Outgoings – £33,716.42
- Balance **-£7,243.91**

- Major Income –
 1. £9101.00 – Standing Order Giving – 34%
 2. £3751.42 – Fundraising – 14%
 3. £2448.00 – Weekly Giving via Envelopes – 9%
- Major Outgoings –
 1. £20265.60 – Parish Share and Ministry Area Cost – 60%
 2. £4679.82 – Gas – 14%
 3. £2508.77 – Maintenance of Services – 7%

- Investment Portfolio movement – No Investments

- Cash Position at end of 2022- (Large movement to Designated funds as fundraised for New Chairs)

General	Designated	Restricted	Total 2022	Total 2021
£5,155.17	£4,391.40		£9,546.57	£16,790.48

St Saviour, Splott (PRSN: 4193)
Monthly Income / Expenditure totals - Details
As at: 31 December 2022

Nominal code	Jan_22	Feb_22	Mar_22	Apr_22	May_22	Jun_22	Jul_22	Aug_22	Sep_22	Oct_22	Nov_22	Dec_22	Code total
Income													
0101: Standing Order Planned Giving	838.00	768.00	768.00	768.00	768.00	768.00	768.00	708.00	748.00	733.00	733.00	733.00	9,101.00
0111: Gift Direct	-	-	100.00	-	-	-	-	-	-	-	-	-	100.00
0113: Weekly envelope planned giving	175.00	250.00	65.00	529.50	265.00	149.20	131.00	349.50	230.00	68.80	270.00	365.00	2,848.00
0201: Loose plate offering	63.02	65.00	25.10	126.35	10.90	46.91	29.00	50.00	74.30	29.00	239.00	92.05	850.63
0204: Offerings - Funerals	-	-	-	50.00	-	-	-	-	-	-	-	-	50.00
0303: One off Gift Aid donations	-	505.00	200.00	-	950.40	70.00	-	-	70.00	-	290.00	-	2,085.40
0305: Donations appeals etc	-	-	-	120.00	50.00	-	2,000.00	-	-	-	250.00	-	2,420.00
0402: Other collections/mission appeals	-	-	-	985.00	100.00	20.00	-	150.00	20.00	205.00	-	-	1,480.00
0501: Recovered HMRC Gift Aid receipts	-	-	510.93	-	-	-	-	-	-	-	-	-	510.93
0503: Recovered Gift Direct Gift Aid	-	-	25.00	-	-	-	-	-	-	-	-	-	25.00
0801: Fund raising	415.00	370.00	30.00	110.00	-	-	-	1,776.00	235.42	465.00	255.00	95.00	3,751.42
0802: Other funds generated	-	-	184.73	-	-	-	-	-	-	-	-	-	184.73
0803: Hall Rental Income	-	-	-	-	-	-	-	-	-	-	100.00	-	100.00
0805: Sundry income	60.00	5.00	71.47	108.81	45.46	-	109.45	103.00	-	-	197.31	-	700.50
0808: M&P Parish share rebate	914.90	-	-	-	-	-	-	-	-	-	-	-	914.90
0905: Funeral fee	-	220.00	110.00	330.00	110.00	-	-	110.00	220.00	-	140.00	110.00	1,350.00
Income totals	2,465.92	2,183.00	2,090.23	3,127.66	2,299.76	1,054.11	3,037.45	3,246.50	1,597.72	1,500.80	2,474.31	1,395.05	26,472.51
Expenditure													
2340: Maintenance of services	246.38	-	298.40	-	862.90	268.43	99.99	-	-	411.31	-	321.36	2,508.77
2402: Bank and Credit Card Charges	15.80	21.97	15.18	23.54	15.15	27.79	11.09	6.78	26.75	10.70	18.52	-	193.27
2450: M&LMA central costs	2,897.60	1,688.80	-	1,688.80	2,168.80	1,688.80	1,688.80	1,688.80	1,688.80	1,688.80	1,688.80	1,688.80	20,265.60
2501: Church operating costs - insurance	151.26	151.16	151.16	151.16	151.16	151.16	151.16	151.16	151.16	151.16	151.16	151.16	1,814.02
2502: Church operating costs - electricity	56.00	56.00	527.98	56.00	56.00	56.00	56.00	56.00	56.00	56.00	56.00	56.00	1,143.98
2503: Church operating costs - gas	216.00	216.00	-	471.98	471.98	471.98	471.98	471.98	471.98	471.98	471.98	471.98	4,679.82
2504: Church operating costs - water	20.11	20.11	20.11	21.37	21.42	21.42	21.42	21.42	21.42	21.42	21.42	21.42	253.06
2508: Church repairs and maintenance	-	-	19.00	2,129.40	-	-	20.00	-	-	16.00	-	13.50	2,197.90
2903: Support of UK charities	-	-	-	-	-	-	-	-	-	-	205.00	-	205.00
2904: Support of international mission & projects	-	-	-	-	-	265.00	-	-	-	-	170.00	-	435.00
3104: Costs of fund raising	-	-	20.00	-	-	-	-	-	-	-	-	-	20.00
Expenditure totals	3,603.15	2,154.04	1,051.83	4,542.25	3,747.41	2,950.58	2,520.44	2,396.14	2,416.11	2,827.37	2,782.88	2,724.22	33,716.42
Balance (income - expenditure)													(7,243.91)

St Saviour, Splott (PRSN: 4193)

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2022 £	At 31/12/2021 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Debtors	869.28	-	-	-	869.28	-
Cash At Bank And In Hand	5,155.17	4,391.40	-	-	9,546.57	16,790.48
	6,024.45	4,391.40	-	-	10,415.85	16,790.48
Liabilities						
	-	-	-	-	-	-
Net current assets less current liabilities	6,024.45	4,391.40	-	-	10,415.85	16,790.48
Total assets less current liabilities	6,024.45	4,391.40	-	-	10,415.85	16,790.48
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	6,024.45	4,391.40	-	-	10,415.85	16,790.48
Represented by						
Unrestricted						
Unrestricted - General Fund	6,024.45	-	-	-	6,024.45	16,790.48
Designated						
Designated - Chairs	-	4,141.40	-	-	4,141.40	-
Designated - Light Bulbs	-	250.00	-	-	250.00	-
Restricted						
Fund Totals	6,024.45	4,391.40	-	-	10,415.85	16,790.48



SOUTH CARDIFF
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Thanks

To the sub treasurers

- Cheryl and Jean – St Pauls
- Virginia – St Marys
- David – St Saviours

To all those who help with the banking processing and Gift Aid Claiming.

To all those support the fundraising activities

To all those who giving – Gift Direct, Bank Transfers, Weekly Envelopes and Loose plate.



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Encourage to!

- Review you giving
- If not already doing so move to Gift Direct

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