



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 2023

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 2023.

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	77,793.69	12,882.06	4,693.93	-	95,369.68	85,891.35
Income from charitable activities	8,837.10	-	-	-	8,837.10	9,040.00
Other trading activities	190,489.35	-	-	-	190,489.35	152,825.81
Investments	8,611.35	-	-	-	8,611.35	5,059.02
Other income	9,525.00	-	-	-	9,525.00	16,668.44
Total income	295,256.49	12,882.06	4,693.93	-	312,832.48	269,484.62
Expenditure on:						
Raising funds	242.11	-	-	-	242.11	426.76
Expenditure on charitable activities	301,784.32	1,708.37	3,164.43	-	306,657.12	271,618.63
Other expenditure	307.00	-	-	-	307.00	2,385.11
Total expenditure	302,333.43	1,708.37	3,164.43	-	307,206.23	274,430.50
Net income / (expenditure) resources before transfer	(7,076.94)	11,173.69	1,529.50	-	5,626.25	(4,945.88)
Transfers						
Gross transfers between funds - in	-	93.37	-	-	93.37	788.87
Gross transfers between funds - out	(93.37)	-	-	-	(93.37)	(788.87)
Other recognised gains / losses						
Gains/losses on investment assets	1,711.41	-	-	13,761.24	15,472.65	(32,520.03)
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	1,649.00
Net movement in funds	(5,458.90)	11,267.06	1,529.50	13,761.24	21,098.90	(35,816.91)
Reconciliation of funds						
Total funds brought forward	124,785.94	13,902.74	931.00	270,441.37	410,061.05	448,743.96
Total funds carried forward	119,327.04	25,169.80	2,460.50	284,202.61	431,159.95	412,927.05

Represented by

Unrestricted

General Fund	119,327.04	-	-	-	119,327.04	124,785.94
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Designated

(St Mary's) Faithful Butetown	-	(482.00)	-	-	(482.00)	(248.00)
(St Mary's) Croeso Butetown (New)	-	161.91	-	-	161.91	-
(St Mary's) Flowers	-	82.91	-	-	82.91	24.84
(St Mary's) Garden	-	298.15	-	-	298.15	655.85
(St Mary's) Homeless	-	563.61	-	-	563.61	563.61
(St Mary's) Major Projects	-	8,396.60	-	-	8,396.60	8,396.60
(St Mary's) Refugee Week	-	-	-	-	-	-
(St Mary's) Sunday School Fund	-	51.22	-	-	51.22	118.44
(St Saviours) Chairs	-	15,847.40	-	-	15,847.40	4,141.40
(St Saviours) Light Bulbs	-	250.00	-	-	250.00	250.00

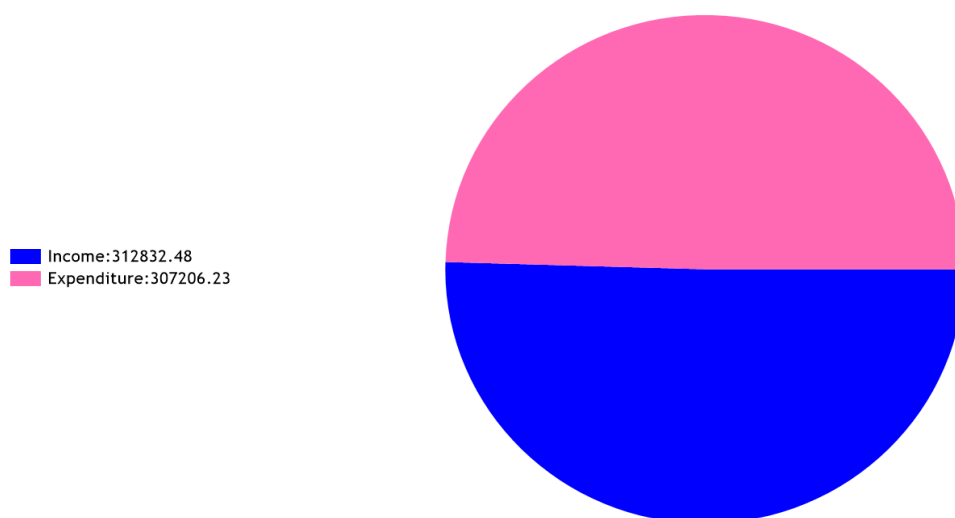
Restricted

(D&S) Heart Defibrillator	-	-	544.00	-	544.00	544.00
(St Mary's) Sunday School Fund	-	-	-	-	-	-
Charity Collections	-	-	1,916.50	-	1,916.50	387.00

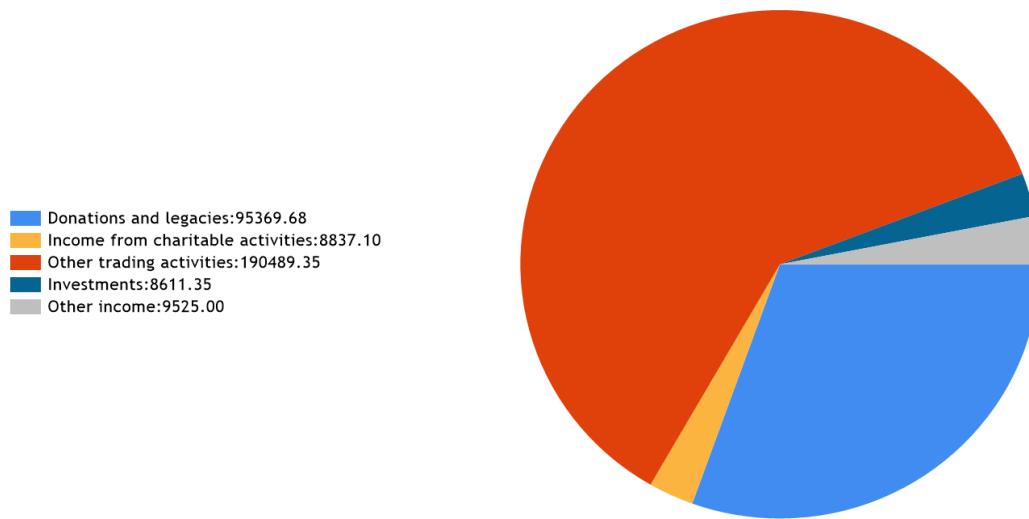
Endowment

(D&S) 43 Pentre Street	-	-	-	223,920.49	223,920.49	212,089.39
(D&S) St Dyfrigs Hall	-	-	-	36,530.59	36,530.59	34,600.45
(St Pauls) Iron Room Endowment	-	-	-	23,751.53	23,751.53	23,751.53

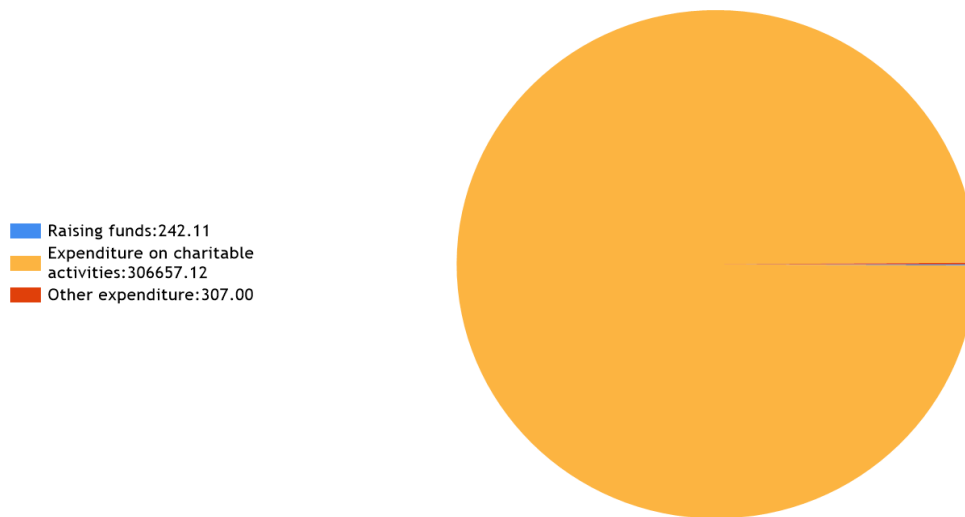
Sofa Separate Designated-Total Income vs Expenditure



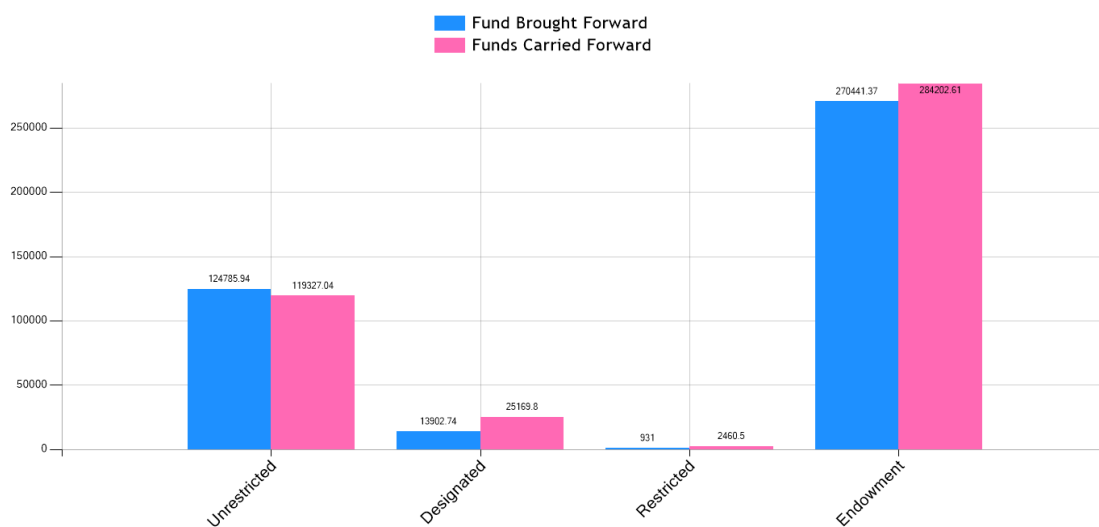
Sofa Separate Designated-Income



Sofa Separate Designated-Expenditure



Sofa Separate Designated-Funds Brought Forward vs Funds Carried Forward



Balance Sheet (Summary)

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
	-	-
Current assets		
Investments	292,842.07	277,369.42
Cash At Bank And In Hand	138,317.88	132,691.63
	431,159.95	410,061.05
Liabilities		
	-	-
Net current assets less current liabilities	431,159.95	410,061.05
Total assets less current liabilities	431,159.95	410,061.05
Liabilities		
	-	-
Total net assets less liabilities	431,159.95	410,061.05
Represented by		
Unrestricted		
Unrestricted - General Funds	119,327.04	124,785.94
Designated		
Designated - (St Mary's) Faithful Butetown	(482.00)	(248.00)
Designated - (St Mary's) Croeso Butetown (New)	161.91	-
Designated - (St Mary's) Flowers	82.91	24.84
Designated - (St Mary's) Garden	298.15	655.85
Designated - (St Mary's) Homeless	563.61	563.61
Designated - (St Mary's) Major Projects	8,396.60	8,396.60
Designated - (St Mary's) Sunday School Fund	51.22	118.44
Designated - (St Saviours) Chairs	15,847.40	4,141.40
Designated - (St Saviours) Light Bulbs	250.00	250.00
Restricted		
Restricted - (D&S) Heart Defibrillator	544.00	544.00
Restricted - Charity Collections	1,916.50	387.00

Endowment

Endowment - (D&S) 43 Pentre Street	223,920.49	212,089.39
Endowment - (D&S) St Dyfrigs Hall	36,530.59	34,600.45
Endowment - (St Pauls) Iron Room Endowment	23,751.53	23,751.53
Fund Totals	431,159.95	410,061.05

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	544.00
(St Mary's) Faithful Butetown	Designated	(482.00)	(248.00)
(St Mary's) Croeso Butetown (New)	Designated	161.91	-
(St Mary's) Flowers	Designated	82.91	24.84
(St Mary's) Garden	Designated	298.15	655.85
(St Mary's) Homeless	Designated	563.61	563.61
(St Mary's) Major Projects	Designated	8,396.60	8,396.60
(St Saviours) Chairs	Designated	15,847.40	4,141.40
(St Saviours) Light Bulbs	Designated	250.00	250.00
Charity Collections	Restricted	580.00	-
Charity Collections	Restricted	541.00	387.00
Charity Collections	Restricted	353.50	-
General Fund	Unrestricted	6,339.96	5,155.17
General Fund	Unrestricted	2,214.94	5,677.45
General Fund	Unrestricted	4,463.72	10,701.37
General Fund	Unrestricted	4,047.76	9,088.18
General Fund	Unrestricted	60,597.51	14,986.31
(St Mary's) Sunday School Fund	Designated	51.22	118.44
		<hr/> 104,852.19	<hr/> 60,442.22
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	3,298.96	8,013.94
General Fund	Unrestricted	30,150.73	29,714.15
General Fund	Unrestricted	-	34,505.32
		<hr/> 33,449.69	<hr/> 72,233.41
6590: Cash in hand (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), Grangetown St Paul)			
Charity Collections	Restricted	442.00	-
General Fund	Unrestricted	(442.00)	-
General Fund	Unrestricted	16.00	16.00
		<hr/> 16.00	<hr/> 16.00

Cash At Bank And In Hand	138,317.88	132,691.63
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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	223,920.49	212,089.39
(D&S) St Dyfrigs Hall	Endowment	36,530.59	34,600.45
(St Pauls) Iron Room Endowment	Endowment	23,751.53	23,751.53
General Fund	Unrestricted	7,314.52	6,928.05
General Fund	Unrestricted	1,324.94	-
		292,842.07	277,369.42

Investments	292,842.07	277,369.42
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Grand Total	431,159.95	410,061.05
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Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
(D&S) 43 Pentre Street							
Endowment	212,089.39	-	-	-	-	11,831.10	223,920.49
Sub-totals	212,089.39	-	-	-	-	11,831.10	223,920.49
(D&S) Defib - Res							
Restricted	544.00	-	-	-	-	-	544.00
Sub-totals	544.00	-	-	-	-	-	544.00
(D&S) St Dyfrigs Hall							
Endowment	34,600.45	-	-	-	-	1,930.14	36,530.59
Sub-totals	34,600.45	-	-	-	-	1,930.14	36,530.59
(St Mary's) Faithful Butetown							
Designated	(248.00)	-	234.00	-	-	-	(482.00)
Sub-totals	(248.00)	-	234.00	-	-	-	(482.00)
(St Mary's) Croeso Butetown (New)							
Designated	-	161.91	-	-	-	-	161.91
Sub-totals	-	161.91	-	-	-	-	161.91
(St Mary's) Flowers							
Designated	24.84	410.00	351.93	-	-	-	82.91
Sub-totals	24.84	410.00	351.93	-	-	-	82.91
(St Mary's) Garden							
Designated	655.85	-	357.70	-	-	-	298.15
Sub-totals	655.85	-	357.70	-	-	-	298.15
(St Mary's) Homeless							
Designated	563.61	-	-	-	-	-	563.61
Sub-totals	563.61	-	-	-	-	-	563.61
(St Mary's) Major Projects							
Designated	8,396.60	-	-	-	-	-	8,396.60

Sub-totals	8,396.60	-	-	-	-	-	8,396.60
(St Pauls) Iron Room							
Endowment	23,751.53	-	-	-	-	-	23,751.53
Sub-totals	23,751.53	-	-	-	-	-	23,751.53
(St Saviours) Chairs							
Designated	4,141.40	11,706.00	-	-	-	-	15,847.40
Sub-totals	4,141.40	11,706.00	-	-	-	-	15,847.40
(St Saviours) Light Bulbs							
Designated	250.00	-	-	-	-	-	250.00
Sub-totals	250.00	-	-	-	-	-	250.00
Charity Collections							
Restricted	387.00	4,693.93	3,164.43	-	-	-	1,916.50
Sub-totals	387.00	4,693.93	3,164.43	-	-	-	1,916.50
General							
Unrestricted	124,785.94	295,256.49	302,333.43	(93.37)	-	1,711.41	119,327.04
Sub-totals	124,785.94	295,256.49	302,333.43	(93.37)	-	1,711.41	119,327.04
Refugee							
Designated	-	604.15	697.52	93.37	-	-	-
Sub-totals	-	604.15	697.52	93.37	-	-	-
Sunday School							
Designated	118.44	-	67.22	-	-	-	51.22
Sub-totals	118.44	-	67.22	-	-	-	51.22
Totals	410,061.05	312,832.48	307,206.23	-	-	15,472.65	431,159.95

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	9,396.00	-	-	-	9,396.00	13,521.00
0102 - Occasional Giving via Bank	-	-	-	-	-	701.00
0110 - Gift Aid Envelopes - Occasional	-	-	-	-	-	13.20
0111 - Gift Direct	28,260.80	-	-	-	28,260.80	21,821.77
0112 - Other planned giving	-	-	-	-	-	-
0113 - Weekly envelope planned giving	9,486.94	-	-	-	9,486.94	9,601.10
0114 - Special Service Giving Envelopes	-	-	-	-	-	-
0201 - Loose plate offering	4,126.98	-	-	-	4,126.98	5,515.16
0202 - Offerings - Weddings	876.44	-	-	-	876.44	26.00
0203 - Offerings - Baptisms	-	-	-	-	-	48.00
0204 - Offerings - Funerals	2,538.75	-	-	-	2,538.75	2,804.59
0301 - Gift day receipts	-	-	-	-	-	-
0302 - Wall safe / box donations	-	-	-	-	-	-
0303 - One off Gift Aid donations	500.00	-	-	-	500.00	2,085.40
0304 - Gifts of quoted securities	-	-	-	-	-	-
0305 - Donations appeals etc	7,964.87	5,528.00	-	-	13,492.87	11,550.48
0306 - Contactless Donations	-	-	-	-	-	-
0401 - Mission Boxes	-	-	-	-	-	-
0402 - Other collections/mission appeals	1,035.26	655.31	4,693.93	-	6,384.50	4,545.29
0501 - Recovered HMRC Gift Aid receipts	983.05	-	-	-	983.05	5,475.44
0502 - Recovered HMRC GASDS receipts	1,152.01	110.75	-	-	1,262.76	-
0503 - Recovered Gift Direct Gift Aid	8,902.11	-	-	-	8,902.11	5,322.56
0601 - Legacies	-	-	-	-	-	1,000.00
0701 - Recurring grants	-	-	-	-	-	-
0702 - Non-recurring one-off grants	2,570.48	6,588.00	-	-	9,158.48	1,860.36
Donations and legacies Totals	77,793.69	12,882.06	4,693.93	-	95,369.68	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	212.10	-	-	-	212.10	430.00
0901 - Fees for Occasional Offices	-	-	-	-	-	-
0902 - Wedding fee	580.00	-	-	-	580.00	305.00
0903 - Blessing fee	-	-	-	-	-	-
0904 - Publication of Banns	325.00	-	-	-	325.00	280.00
0905 - Funeral fee	7,720.00	-	-	-	7,720.00	8,003.00
0906 - Burial fee	-	-	-	-	-	-
0907 - Memorial fee	-	-	-	-	-	-
0908 - Search of registers	-	-	-	-	-	22.00
Income from charitable activities Totals	8,837.10	-	-	-	8,837.10	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	10,131.63	-	-	-	10,131.63	12,696.77
0802 - Other funds generated	122,688.74	-	-	-	122,688.74	103,862.41
0803 - Hall Rental Income	17,780.00	-	-	-	17,780.00	15,762.57
0804 - Magazine/other publication sales	65.00	-	-	-	65.00	-
0805 - Sundry income	2,499.50	-	-	-	2,499.50	1,133.80
0806 - Printing Income	3,114.53	-	-	-	3,114.53	-
0807 - Church Building Rental	625.00	-	-	-	625.00	140.00
0808 - MA/Parish share rebate	23,934.14	-	-	-	23,934.14	11,973.28
0809 - Car Parking Income	9,650.81	-	-	-	9,650.81	7,256.98
Other trading activities Totals	190,489.35	-	-	-	190,489.35	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	8,000.60	-	-	-	8,000.60	4,833.11
1020 - Bank and building society interest	610.75	-	-	-	610.75	225.91
1030 - Rent from investment land or buildings	-	-	-	-	-	-
Investments Totals	8,611.35	-	-	-	8,611.35	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)

0809 - Bingo income	-	-	-	-	-	-
0810 - Bingo income	9,525.00	-	-	-	9,525.00	1,200.00
1101 - Insurance claims	-	-	-	-	-	15,468.44
1102 - Surplus - Sales of fixed assets	-	-	-	-	-	-

1103 - Sales of fixed assets	-	-	-	-	-	-
1104 - Sale of investments	-	-	-	-	-	-
1105 - Loans received	-	-	-	-	-	-
1106 - Loan repayments received	-	-	-	-	-	-
Other income Totals	9,525.00	-	-	-	9,525.00	16,668.44
Income and endowments Grand totals	295,256.49	12,882.06	4,693.93	-	312,832.48	269,484.62

EXPENDITURE ON:

Raising funds

3101 - Fees paid to fund raisers	-	-	-	-	-	-
3102 - Costs of applying for grants	-	-	-	-	-	-
3103 - Costs of generating resources - giving	35.52	-	-	-	35.52	-
3104 - Costs of fund raising	206.59	-	-	-	206.59	426.76
Raising funds Totals	242.11	-	-	-	242.11	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	95,882.76	-	-	-	95,882.76	87,990.62
2101 - Clergy expenses	121.87	-	-	-	121.87	522.94
2102 - Clergy expenses - mileage	748.25	-	-	-	748.25	608.87
2103 - Clergy expenses - printing/postage/stationery	-	-	-	-	-	25.99
2104 - Clergy expenses - equipment	23.00	-	-	-	23.00	14.99
2120 - Council tax	-	-	-	-	-	-
2145 - Parsonage - water	1,298.28	-	-	-	1,298.28	1,919.91
2146 - Parsonage - gas	-	-	-	-	-	-
2147 - Parsonage - electricity	906.75	-	-	-	906.75	813.45
2148 - Parsonage - Oil/wood/LPG/other	-	-	-	-	-	-
2149 - Parsonage - other expenses	-	-	-	-	-	-
2150 - Clergy - telephone/mobile/internet	898.91	-	-	-	898.91	363.30
2170 - Professional development & training cost	-	-	-	-	-	1,050.00
2201 - Assistant clergy fees/expenses	-	-	-	-	-	-
2202 - Readers Expenses	-	-	-	-	-	-
2203 - Curate expenses	-	-	-	-	-	-
2210 - Readers expenses - mileage	-	-	-	-	-	-

2211 - Readers expenses - printing/postage/stationery	-	-	-	-	-	-
2212 - Readers expenses - equipment	-	-	-	-	-	-
2220 - Curate expenses - mileage	-	-	-	-	-	-
2221 - Curate expenses - printing/postage/stationery	-	-	-	-	-	-
2222 - Curate expenses - equipment	-	-	-	-	-	-
2230 - Lay Ministers expenses	-	-	-	-	-	-
2231 - Lay Ministers expenses - mileage	-	-	-	-	-	-
2232 - Lay Ministers expenses - printing/postage/stationery	-	-	-	-	-	-
2233 - Lay Ministers expenses - equipment	-	-	-	-	-	-
2234 - Lay Ministers Salary	-	-	-	-	-	-
2235 - Lay Ministers HMRC payments	-	-	-	-	-	-
2236 - Lay Ministers Pension contributions	-	-	-	-	-	-
2340 - Maintenance of services	3,205.28	351.93	-	-	3,557.21	4,734.98
2341 - Costs of vergers, organists and choir	2,245.00	-	-	-	2,245.00	1,680.00
2342 - Music & performance expenses	-	-	-	-	-	-
2343 - Music Instrument Tuning/Maintenance	876.00	-	-	-	876.00	-
2344 - Costs of digital services (streaming, subscriptions)	-	-	-	-	-	-
2345 - Costs of Copyright License	-	-	-	-	-	270.00
2401 - Costs of meetings	-	-	-	-	-	-
2402 - Bank and Credit Card Charges	370.93	-	-	-	370.93	341.65
2403 - Cost of printing, post and stationery	6,272.20	-	-	-	6,272.20	2,975.00
2404 - MA - telephone/mobile/internet	126.00	-	-	-	126.00	255.00
2405 - Office and general expenditure	-	-	-	-	-	-
2406 - Admin/Staff Salary	-	-	-	-	-	-
2407 - Depreciation	-	-	-	-	-	-
2408 - Leasing and Hire purchase charges	-	-	-	-	-	-

2409 - Professional Fees	-	-	-	-	-	-
2410 - IE/Audit and accountancy fees	-	-	-	-	-	266.00
2411 - Investment management fees	-	-	-	-	-	-
2412 - Trustee Training and development	-	-	-	-	-	-
2413 - Trustee expenses	-	-	-	-	-	-
2414 - Trustee Other Costs	-	-	-	-	-	-
2415 - Gifts to individuals	-	-	-	-	-	-
2421 - Admin/Staff HMRC payments	-	-	-	-	-	-
2422 - Admin/Staff Pension contributions	-	-	-	-	-	-
2423 - Admin/Staff Expenses	-	-	-	-	-	-
2424 - Admin/Staff Equipment	-	-	-	-	-	-
2425 - Admin/Staff Other Costs	-	-	-	-	-	-
2450 - MA/LMA central costs	122,273.35	-	-	-	122,273.35	103,778.17
2501 - Church operating costs - insurance	9,546.65	-	-	-	9,546.65	8,015.16
2502 - Church operating costs - electricity	4,225.22	-	-	-	4,225.22	2,529.38
2503 - Church operating costs - gas	9,597.17	-	-	-	9,597.17	8,274.12
2504 - Church operating costs - water	1,200.81	-	-	-	1,200.81	1,073.59
2505 - Church operating costs - other	439.93	-	-	-	439.93	-
2506 - Church operating costs - oil/LPG	-	-	-	-	-	-
2507 - Interest on parish loans	-	-	-	-	-	-
2508 - Church repairs and maintenance	6,744.74	357.70	-	-	7,102.44	24,527.46
2509 - Church Cleaning	30.93	-	-	-	30.93	43.15
2510 - Church operating costs - tel/mob/internet	641.80	-	-	-	641.80	662.48
2511 - Church operating costs - fire equipment, roof alarm, CCTV service	4,511.18	-	-	-	4,511.18	1,564.19
2601 - Churchyard management costs	-	-	-	-	-	-
2602 - Church hall operating costs - other	-	-	-	-	-	-
2603 - Church hall operating costs - electric	1,182.38	-	-	-	1,182.38	752.93
2604 - Church hall operating costs - gas	1,100.13	-	-	-	1,100.13	1,390.59

2605 - Church hall operating costs - insurance	-	-	-	-	-	-
2606 - Church hall costs - repairs/maintenance	18,879.80	-	-	-	18,879.80	809.53
2607 - Church hall costs - tel./mob./internet	-	-	-	-	-	-
2608 - Church hall operating costs - water	-	-	-	-	-	-
2609 - Church hall - equipment repair & renewal	1,048.85	-	-	-	1,048.85	227.99
2611 - Church hall operating costs - cleaning	1,697.32	-	-	-	1,697.32	1,149.88
2612 - Other property repairs/maintenance	107.58	-	-	-	107.58	544.38
2613 - Other property - insurance	-	-	-	-	-	-
2614 - Other property - electricity	-	-	-	-	-	-
2615 - Other property - gas	-	-	-	-	-	-
2616 - Other property - oil/LPG	-	-	-	-	-	-
2617 - Other property - water	-	-	-	-	-	-
2618 - Other property - tel./mob./internet	-	-	-	-	-	-
2619 - Other property - compliance costs	-	-	-	-	-	-
2641 - Churchyard grass cutting	-	-	-	-	-	-
2642 - Churchyard structural repairs	-	-	-	-	-	-
2643 - Churchyard memorial costs	-	-	-	-	-	-
2644 - Churchyard grave costs	-	-	-	-	-	-
2701 - Major building repairs and renovations	-	-	-	-	-	5,451.60
2801 - Children & young people activity costs	-	67.22	-	-	67.22	50.56
2803 - Payments to parish lay workers	-	-	-	-	-	-
2804 - Cost of church publications	384.51	-	-	-	384.51	216.00
2805 - Cost of mission & evangelism	321.20	697.52	-	-	1,018.72	-
2806 - Other costs of parish mission work	1,016.41	234.00	-	-	1,250.41	-
2807 - Cost of maintaining websites and social media platforms	-	-	-	-	-	36.00
2901 - Support of diocesan projects	-	-	-	-	-	-
2902 - Support of church charities & projects	1,050.00	-	-	-	1,050.00	-
2903 - Support of UK charities	1,144.38	-	2,229.40	-	3,373.78	3,004.57

2904 - Support of international mission & projects	1,664.75	-	935.03	-	2,599.78	3,684.20
Expenditure on charitable activities Totals	301,784.32	1,708.37	3,164.43	-	306,657.12	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	307.00	-	-	-	307.00	2,385.11
3002 - Purchase of investments	-	-	-	-	-	-
3003 - Loans made	-	-	-	-	-	-
3004 - Loans received repayments	-	-	-	-	-	-
3005 - Loss on sale of fixed asset	-	-	-	-	-	-
Other expenditure Totals	307.00	-	-	-	307.00	2,385.11
Expenditure Grand totals	302,333.43	1,708.37	3,164.43	-	307,206.23	274,430.50



SOUTH CARDIFF MINISTRY AREA

BUTETOWN | GRANGETOWN | SPLOTT



Overview of the Total Ministry Area

- Total Income £190,559.13 (As £122,273.35 is movement between accounts)
- Total Expenditure £184,932.88 (As £122,273.35 is movement between accounts)
- Movement +£5626.25

Income

- Giving – £51270.72 (26%) (£13,613.92 still cash)
- Gift Aid – £11,147.92
- Income from our buildings and grounds circa £30k (15%)

Expenditure

- Fairer Share £95,882.76 (52%) in 2024 £101,748 (6% increase) and 2025 we move to common fund £110k (8% increase)
- Operating cost of our buildings £33,702.66 (18%) (without repairs)
- Supporting UK and World - £5973.56



Overview of Financial Report 2023

- Overall Movements

Ministry Area	-£5,040.42	Cost from 2022 Printing
St Dyfrig and St Samson	-£7,597.49	£18879.80 Lessor Hall, Electrical works and New Boiler. 9.5k Donation from the Bingo
St Pauls	-£5,647.07	Increase Organist Fees and Fair Share Payments
St Marys	£11,020.44	2022 Printing Income, Increase Car Parking Revenue for I North Church Street
St Saviours	£12,890.79	Donations and Grants for Chairs £11706
Total	£5,626.25	

- Cash Position (9 months running cost)

Year	General	Designated	Restricted	Total	Change
2022	£117,857.89	£13,902.74	£ 931.00	£132,691.63	-£4,945.88
2023	£119,327.04	£25,169.80	£2,460.50	£138,317.88	£5626.25

- Investments

Year	General	Change
2022	277,369.42	-£32,520.03
2023	292,842.07	£15,472.65

	As at 31/12/2023	As at 31/12/2022
Fixed assets		
	-	-
Current assets		
Investments	292,842.07	277,389.42
Cash At Bank And In Hand	138,317.88	132,691.63
	431,159.95	410,081.05
Liabilities		
	-	-
Net current assets less current liabilities	431,159.95	410,081.05
Total assets less current liabilities	431,159.95	410,081.05
Liabilities		
	-	-
Total net assets less liabilities	431,159.95	410,081.05

2023
Monthly Income / Expenditure totals - Details
As at: 31 December 2023

Nominal code	Jan_23	Feb_23	Mar_23	Apr_23	May_23	Jun_23	Jul_23	Aug_23	Sep_23	Oct_23	Nov_23	Dec_23	Code total
Income													
0101: Standing Order Planned Giving	1,948.00	918.00	840.00	690.00	640.00	620.00	640.00	640.00	620.00	580.00	630.00	630.00	9,396.00
0111: Gift Direct	1,928.70	1,928.70	2,028.70	2,293.30	2,392.05	2,517.05	2,517.05	2,517.05	2,537.05	2,567.05	2,517.05	2,517.05	28,260.80
0113: Weekly envelope planned giving	787.00	515.00	1,045.00	925.00	664.00	862.00	989.53	747.00	760.00	716.62	814.79	661.00	9,486.94
0201: Loose plate offering	286.50	284.66	353.10	389.61	348.41	319.95	222.38	339.40	321.60	295.70	458.89	506.78	4,126.98
0202: Offerings - Weddings	-	-	-	-	-	876.44	-	-	-	-	-	-	876.44
0204: Offerings - Funerals	75.00	111.57	136.96	378.79	185.99	373.70	578.55	185.70	-	252.81	-	259.68	2,538.75
0303: One off Gift Aid donations	-	-	-	-	500.00	-	-	-	-	-	-	-	500.00
0305: Donations appeals etc	1,015.93	200.00	1,513.40	470.00	1,060.00	307.00	20.00	1,690.00	225.00	2,211.54	230.00	4,750.00	13,692.87
0402: Other collections/mission appeals	889.35	623.20	365.00	1,385.85	1,018.70	318.34	894.35	209.41	75.00	520.30	-	85.00	6,384.50
0501: Recovered HMRC Gift Aid receipts	-	983.05	-	-	-	-	-	-	-	-	-	-	983.05
0502: Recovered HMRC GASDS receipts	-	-	-	-	-	-	-	-	-	-	1,262.76	-	1,262.76
0503: Recovered Gift Direct Gift Aid	451.68	138.83	928.36	542.82	542.51	573.76	573.76	696.75	573.76	581.26	2,717.36	581.26	8,902.11
0702: Non-recurring one-off grants	-	1,000.00	-	-	-	-	300.00	-	-	-	7,858.48	-	9,158.48
0801: Fund raising	70.00	20.00	1,074.20	1,027.00	293.00	-	1,730.60	50.00	315.00	50.00	3,936.83	1,565.00	10,131.63
0802: Other funds generated	9,332.72	10,401.10	13,246.00	6,761.88	10,610.35	10,032.89	10,322.30	9,513.31	13,445.14	16,676.78	10,020.56	11,976.52	132,339.55
0803: Hall Rental Income	1,215.00	815.00	720.00	2,095.00	1,575.00	345.00	1,425.00	2,035.00	1,475.00	840.00	3,590.00	1,650.00	17,780.00
0804: Magazine/other publication sales	-	-	-	10.00	5.00	-	-	30.00	10.00	10.00	-	-	65.00
0805: Sundry income	130.72	110.00	28.86	1,001.97	79.90	66.00	246.49	5,316.41	218.00	194.75	33.50	4,610.00	12,036.60
0806: Printing Income	2,299.04	-	-	-	-	-	-	-	-	815.49	-	-	3,114.53
0807: Church Building Rental	-	-	-	-	625.00	-	-	-	-	-	-	-	625.00
0808: MA/Parish share rebate	10,579.79	124.55	-	2,397.07	-	-	-	2,397.07	4,796.50	2,397.07	-	1,242.09	23,934.14
0902: Wedding fee	-	-	-	290.00	-	290.00	-	-	-	-	-	-	580.00
0904: Publication of Banns	-	45.00	50.00	-	-	45.00	140.00	45.00	-	-	-	-	325.00
0905: Funeral fee	486.00	608.00	732.00	1,406.00	1,231.00	738.00	316.00	687.00	118.00	360.00	574.00	464.00	7,720.00
1001: Dividends/investment income	-	3,473.52	-	-	1,682.36	-	-	1,134.08	-	1,710.64	-	-	8,000.60
1020: Bank and building society interest	5.45	5.90	160.13	7.99	9.94	109.43	11.35	7.89	128.39	6.71	7.41	150.16	610.75
Income totals	31,500.88	22,306.08	23,221.71	22,072.28	23,463.21	18,394.56	20,927.36	28,241.07	25,618.44	30,786.72	34,651.63	31,648.54	312,832.48

2023
Monthly Income / Expenditure totals - Details
As at: 31 December 2023

Nominal code	Jan_23	Feb_23	Mar_23	Apr_23	May_23	Jun_23	Jul_23	Aug_23	Sep_23	Oct_23	Nov_23	Dec_23	Code total
Expenditure													
2001: Diocesan share	7,990.23	7,990.23	7,990.23	7,990.23	7,990.23	7,990.23	7,990.23	7,990.23	7,990.23	7,990.23	7,990.23	7,990.23	95,882.76
2101: Clergy expenses	-	12.68	-	-	-	-	-	109.19	-	-	-	-	121.87
2102: Clergy expenses - mileage	-	77.24	75.44	33.86	13.29	-	-	225.77	7.98	75.38	18.82	220.47	748.25
2104: Clergy expenses - equipment	-	-	-	-	-	-	-	-	-	-	-	23.00	23.00
2145: Parsonage - water	50.00	89.47	89.48	123.61	123.59	73.59	73.59	223.59	123.59	123.59	102.09	102.09	1,298.28
2147: Parsonage - electricity	38.75	140.25	38.75	38.75	38.75	-	-	269.00	38.75	38.75	38.75	226.25	906.75
2150: Clergy - telephone/mobile/internet	26.20	336.20	26.20	26.20	26.20	-	-	194.56	26.20	26.20	28.00	182.95	898.91
2340: Maintenance of services	22.50	652.36	302.55	705.85	629.10	144.07	-	45.00	65.61	259.39	29.61	701.17	3,557.21
2341: Costs of vergers, organists and choir	160.00	200.00	200.00	120.00	160.00	160.00	240.00	230.00	120.00	160.00	335.00	160.00	2,245.00
2343: Music Instrument Tuning/Maintenance	-	-	876.00	-	-	-	-	-	-	-	-	-	876.00
2402: Bank and Credit Card Charges	52.10	27.88	26.87	25.18	38.75	28.64	24.19	33.33	25.44	20.10	35.34	33.11	370.93
2403: Cost of printing, post and stationery	2,741.73	482.08	-	-	909.60	-	-	-	931.62	815.49	195.84	195.84	6,272.20
2404: MA - telephone/mobile/internet	-	21.00	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	126.00
2450: MALMA central costs	13,384.18	8,779.57	8,655.00	8,655.17	8,655.17	8,655.17	8,655.09	8,385.09	18,518.25	8,655.17	8,400.74	12,874.75	122,273.35
2501: Church operating costs - insurance	825.71	825.77	825.77	825.77	825.77	825.77	628.70	628.70	833.71	833.66	833.66	833.66	9,546.65
2502: Church operating costs - electricity	373.43	191.04	435.87	331.77	353.55	223.33	329.48	502.10	361.96	394.19	367.59	360.91	4,225.22
2503: Church operating costs - gas	890.20	1,636.32	829.56	1,513.70	1,988.60	268.59	207.71	126.99	148.93	126.75	311.41	1,548.41	9,597.17
2504: Church operating costs - water	94.95	69.25	69.25	107.44	107.49	107.49	107.49	107.49	107.49	107.49	107.49	107.49	1,200.81
2505: Church operating costs - other	415.93	24.00	-	-	-	-	-	-	-	-	-	-	439.93
2508: Church repairs and maintenance	-	-	817.00	-	-	775.00	432.41	169.06	-	-	249.97	4,659.00	7,102.44
2509: Church Cleaning	-	-	-	-	30.93	-	-	-	-	-	-	-	30.93
2510: Church operating costs - tel/mob/internet	24.60	28.03	105.26	-	59.92	119.84	28.14	91.70	28.14	59.92	68.11	28.14	641.80
2511: Church operating costs - fire equipment, roof alarm, CCTV service	1,084.00	667.60	415.26	-	288.96	333.36	330.00	741.00	-	165.00	312.00	174.00	4,511.18
2603: Church hall operating costs - electric	-	222.92	78.01	71.12	72.96	70.59	71.01	68.26	73.93	234.58	106.03	112.97	1,182.38
2604: Church hall operating costs - gas	373.94	-	-	459.12	-	-	191.83	-	75.24	-	-	-	1,100.13
2606: Church hall costs - repairs/maintenance	-	167.27	-	-	-	2,309.60	697.85	10,485.00	528.05	580.00	76.97	4,035.06	18,879.80
2609: Church hall - equipment repair & renewal	-	-	-	680.00	368.85	-	-	-	-	-	-	-	1,048.85
2611: Church hall operating costs - cleaning	670.00	149.00	100.00	-	-	122.00	200.00	100.00	-	256.32	100.00	-	1,697.32
2612: Other property repairs/maintenance	-	-	-	-	-	-	-	-	-	107.58	-	-	107.58
2801: Children & young people activity costs	-	-	-	-	-	-	-	-	-	67.22	-	-	67.22
2804: Cost of church publications	-	52.00	-	-	-	-	-	-	-	135.00	62.40	135.11	384.51
2805: Cost of mission & evangelism	-	-	-	-	150.77	253.78	443.74	-	-	-	-	170.43	1,018.72
2806: Other costs of parish mission work	876.87	16.49	-	-	-	-	-	123.05	-	234.00	-	-	1,250.41
2902: Support of church charities & projects	-	-	-	-	-	-	-	-	-	1,050.00	-	-	1,050.00
2903: Support of UK charities	-	-	-	-	806.30	208.00	-	555.80	15.00	431.75	-	1,356.93	3,373.78
2904: Support of international mission & projects	-	-	1,158.20	30.00	-	-	-	-	341.83	171.75	115.00	783.00	2,599.78
3001: Purchase of asstes for church purposes	-	-	-	-	-	-	222.00	-	-	85.00	-	-	307.00
3103: Costs of generating resoucrues - giving	35.52	-	-	-	-	-	-	-	-	-	-	-	35.52
3104: Costs of fund raising	-	-	-	-	-	-	-	40.00	110.00	20.00	-	36.59	206.59
Expenditure totals	30,130.84	22,858.65	23,125.20	21,748.27	23,649.28	22,679.55	20,883.96	31,455.41	30,482.45	23,235.01	19,895.55	37,062.06	307,206.23

Balance (income - expenditure) **5,626.25**



Central Ministry Area Account

Monthly Income / Expenditure totals - Details

As at: 31 December 2023

[illegible]

South Cardiff MA

Balance Sheet detailed

		As at 31/12/2023	As at 31/12/2022
Current assets			
	6501: Current Account	4,047.76	9,088.18
	Total Current assets	4,047.76	9,088.18
	Net Asset surplus (deficit)	4,047.76	9,088.18
Reserves			
	Excess/(deficit) to date	(5,040.42)	9,088.18
	Starting balance	9,088.18	-
	Total Reserves	4,047.76	9,088.18

Represented by Funds

General (Unrestricted)	4,047.76	9,088.18
Total	4,047.76	9,088.18

St Dyfrig and St Samson

- Total Income – £46,405.90
- Total Outgoings – £54,003.39
- Balance **-£7,597.49** without major repairs and donation £1,782.31

- Major Income (Without major projects)
 1. £9,650.81 – Car Parking – 26%
 2. £6,642.06 – Giving associated Gift Aid - 18%
 3. £6,715.00 – Hall Rentals - 18%
 4. £7,495.45 – Investment income - 20%
- Major Outgoings (Without major projects)
 1. £ 21,197.23 – Parish Share and Ministry Area Cost – 60%
 2. £1,489.08 – Church Gas – 4%
 3. £1,263.79 – Insurance – 3%

Grangetown St Paul
Monthly Income / Expenditure totals - Details
As at: 31 December 2023

Nominal code	Jan_23	Feb_23	Mar_23	Apr_23	May_23	Jun_23	Jul_23	Aug_23	Sep_23	Oct_23	Nov_23	Dec_23	Code total
Income													
0111: Gift Direct	371.22	371.22	401.22	417.39	391.14	391.14	391.14	391.14	391.14	391.14	391.14	391.14	4,690.17
0113: Weekly envelope planned giving	487.00	350.00	566.00	451.00	400.00	472.00	531.00	409.10	397.00	419.00	405.00	400.00	5,287.10
0201: Loose plate offering	148.30	47.10	57.00	93.00	42.00	65.00	107.00	150.40	56.00	96.00	70.00	132.00	1,063.80
0204: Offerings - Funerals	75.00	-	-	170.09	29.35	165.24	-	129.00	-	252.81	-	-	821.49
0303: One off Gift Aid donations	-	-	-	-	500.00	-	-	-	-	-	-	-	500.00
0305: Donations appeals etc	1,015.93	-	100.00	25.00	20.00	-	-	80.00	20.00	360.00	20.00	45.00	1,685.93
0402: Other collections/mission appeals	280.00	-	120.00	454.60	575.70	208.00	687.80	50.00	-	480.30	-	-	2,856.40
0501: Recovered HMRC Gift Aid receipts	-	983.05	-	-	-	-	-	-	-	-	-	-	983.05
0503: Recovered Gift Direct Gift Aid	85.06	138.83	177.62	96.59	90.03	90.03	90.03	213.02	90.03	90.03	90.03	90.03	1,341.33
0801: Fund raising	-	-	603.20	-	-	-	1,383.50	-	-	-	1,704.50	50.00	3,741.20
0803: Hall Rental Income	830.00	650.00	305.00	1,930.00	890.00	180.00	895.00	1,180.00	930.00	440.00	2,705.00	130.00	11,065.00
0805: Sundry income	50.00	-	-	40.00	-	-	-	60.00	-	-	-	-	150.00
0808: M/V Parish share rebate	1,480.88	-	-	-	-	-	-	-	1,526.58	-	-	762.18	3,769.64
0904: Publication of Banns	-	-	50.00	-	-	-	95.00	45.00	-	-	-	-	190.00
0905: Funeral fee	118.00	-	-	-	225.00	118.00	-	115.00	-	124.00	118.00	-	818.00
1001: Dividends/investment income	-	-	-	-	164.60	-	-	-	-	167.36	-	-	331.96
1020: Bank and building society interest	-	-	69.30	-	-	99.75	-	-	122.83	-	-	144.70	436.58
Income totals	4,941.39	2,540.20	2,449.34	3,677.67	3,327.82	1,789.16	4,180.47	2,822.66	3,533.58	2,820.64	5,503.67	2,145.05	39,731.65
Expenditure													
2340: Maintenance of services	-	-	-	182.36	180.85	30.00	-	-	-	-	-	198.50	591.71
2341: Costs of vergers, organists and choir	160.00	200.00	200.00	120.00	160.00	160.00	240.00	160.00	120.00	160.00	160.00	160.00	2,000.00
2402: Bank and Credit Card Charges	17.72	8.18	10.61	10.74	11.24	9.63	11.55	17.55	11.02	8.53	11.03	11.06	138.86
2450: MALMA central costs	2,803.33	2,803.16	2,803.16	2,803.33	2,803.33	2,803.33	2,803.25	2,533.25	3,073.41	2,803.33	2,803.33	1,663.51	32,499.72
2501: Church operating costs - insurance	197.07	197.07	197.07	197.07	197.07	197.07	-	-	205.01	204.96	204.96	204.96	2,002.31
2502: Church operating costs - electricity	206.19	-	215.35	112.60	108.42	-	108.84	280.46	142.86	123.30	141.06	134.15	1,573.23
2504: Church operating costs - water	26.41	26.41	26.41	29.71	29.73	29.73	29.73	29.73	29.73	29.73	29.73	29.73	346.78
2505: Church operating costs - other	415.93	24.00	-	-	-	-	-	-	-	-	-	-	439.93
2510: Church operating costs - tel/mob/internet	24.60	-	49.20	-	28.14	56.28	28.14	28.14	28.14	28.14	28.14	28.14	327.06
2511: Church operating costs - fire equipment, roof alarm, CCTV service	144.00	-	-	-	288.96	144.00	330.00	-	-	90.00	-	-	996.96
2609: Church hall - equipment repair & renewal	-	-	-	680.00	332.86	-	-	-	-	-	-	-	1,012.86
2611: Church hall operating costs - cleaning	100.00	149.00	100.00	-	-	122.00	200.00	100.00	-	256.32	100.00	-	1,127.32
2612: Other property repairs/maintenance	-	-	-	-	-	-	-	-	-	107.58	-	-	107.58
2903: Support of UK charities	-	-	-	-	806.30	208.00	-	555.80	-	-	-	644.30	2,214.40
Expenditure totals	4,095.25	3,407.82	3,601.80	4,135.81	4,946.90	3,760.04	3,751.51	3,704.93	3,610.17	3,811.89	3,478.25	3,074.35	45,378.72
Balance (income - expenditure)													(5,647.07)

St Dyfrig and St Samson, Grange town (PRSN: 4523)

Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
Current assets		
6501: Current Account	3,338.94	6,221.45
6505: Deposit Account	3,298.96	8,013.94
6534: Other investments	260,451.08	246,689.84
Total Current assets	267,088.98	260,925.23
Net Asset surplus (deficit)	267,088.98	260,925.23
Reserves		
Excess/(deficit) to date	(7,597.49)	(702.46)
Z01: Starting balances	289,848.55	290,551.01
Z02: Gains/(losses) on investment assets	(15,162.08)	(28,923.32)
Total Reserves	267,088.98	260,925.23

Represented by Funds

General (Unrestricted)	5,513.90	13,691.39
Restricted	1,124.00	544.00
Endowment	260,451.08	246,689.84
Total	267,088.98	260,925.23



SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SPLOTT

St Paul's

- Total Income – £39,731.65
 - Total Outgoings – £45,378.72
 - Balance **-£5,647.07** (2024 Fair Share reduced by £4,360.34)
-
- Major Income
 1. £14,880.52 – Giving associated Gift Aid - 37%
 2. £11,065.00 – Hall Rentals - 27%
 - Major Outgoings
 1. £ 21,197.23 – Parish Share and Ministry Area Cost – 72%
 2. £ 2,002.31 – Insurance – 4%
 3. £ 2,000 – Organist – 4%

Grangetown St Paul
Monthly Income / Expenditure totals - Details
As at: 31 December 2023

Nominal code	Jan_23	Feb_23	Mar_23	Apr_23	May_23	Jun_23	Jul_23	Aug_23	Sep_23	Oct_23	Nov_23	Dec_23	Code total
Income													
0111: Gift Direct	371.22	371.22	401.22	417.39	391.14	391.14	391.14	391.14	391.14	391.14	391.14	391.14	4,690.17
0113: Weekly envelope planned giving	487.00	350.00	566.00	451.00	400.00	472.00	531.00	409.10	397.00	419.00	405.00	400.00	5,287.10
0201: Loose plate offering	148.30	47.10	57.00	93.00	42.00	65.00	107.00	150.40	56.00	96.00	70.00	132.00	1,063.80
0204: Offerings - Funerals	75.00	-	-	170.09	29.35	165.24	-	129.00	-	252.81	-	-	821.49
0303: One off Gift Aid donations	-	-	-	-	500.00	-	-	-	-	-	-	-	500.00
0305: Donations appeals etc	1,015.93	-	100.00	25.00	20.00	-	-	80.00	20.00	360.00	20.00	45.00	1,685.93
0402: Other collections/mission appeals	280.00	-	120.00	454.60	575.70	208.00	687.80	50.00	-	480.30	-	-	2,856.40
0501: Recovered HMRC Gift Aid receipts	-	983.05	-	-	-	-	-	-	-	-	-	-	983.05
0503: Recovered Gift Direct Gift Aid	85.06	138.83	177.62	96.59	90.03	90.03	90.03	213.02	90.03	90.03	90.03	90.03	1,341.33
0801: Fund raising	-	-	603.20	-	-	-	1,383.50	-	-	-	1,704.50	50.00	3,741.20
0803: Hall Rental Income	830.00	650.00	305.00	1,930.00	890.00	180.00	895.00	1,180.00	930.00	440.00	2,705.00	130.00	11,065.00
0805: Sundry income	50.00	-	-	40.00	-	-	-	60.00	-	-	-	-	150.00
0808: MA/Parish share rebate	1,480.88	-	-	-	-	-	-	-	1,526.58	-	-	762.18	3,769.64
0904: Publication of Banns	-	-	50.00	-	-	-	95.00	45.00	-	-	-	-	190.00
0905: Funeral fee	118.00	-	-	-	225.00	118.00	-	115.00	-	124.00	118.00	-	818.00
1001: Dividends/investment income	-	-	-	-	164.60	-	-	-	-	167.36	-	-	331.96
1020: Bank and building society interest	-	-	69.30	-	-	99.75	-	-	122.83	-	-	144.70	436.58
Income totals	4,941.39	2,540.20	2,449.34	3,677.67	3,327.82	1,789.16	4,180.47	2,822.66	3,533.58	2,820.64	5,503.67	2,145.05	39,731.65
Expenditure													
2340: Maintenance of services	-	-	-	182.36	180.85	30.00	-	-	-	-	-	198.50	591.71
2341: Costs of vergers, organists and choir	160.00	200.00	200.00	120.00	160.00	160.00	240.00	160.00	120.00	160.00	160.00	160.00	2,000.00
2402: Bank and Credit Card Charges	17.72	8.18	10.61	10.74	11.24	9.63	11.55	17.55	11.02	8.53	11.03	11.06	138.86
2450: MALMA central costs	2,803.33	2,803.16	2,803.16	2,803.33	2,803.33	2,803.33	2,803.25	2,533.25	3,073.41	2,803.33	2,803.33	1,663.51	32,499.72
2501: Church operating costs - insurance	197.07	197.07	197.07	197.07	197.07	197.07	-	-	205.01	204.96	204.96	204.96	2,002.31
2502: Church operating costs - electricity	206.19	-	215.35	112.60	108.42	-	108.84	280.46	142.86	123.30	141.06	134.15	1,573.23
2504: Church operating costs - water	26.41	26.41	26.41	29.71	29.73	29.73	29.73	29.73	29.73	29.73	29.73	29.73	346.78
2505: Church operating costs - other	415.93	24.00	-	-	-	-	-	-	-	-	-	-	439.93
2510: Church operating costs - tel/mob/internet	24.60	-	49.20	-	28.14	56.28	28.14	28.14	28.14	28.14	28.14	28.14	327.06
2511: Church operating costs - fire equipment, roof alarm, CCTV service	144.00	-	-	-	288.96	144.00	330.00	-	-	90.00	-	-	996.96
2609: Church hall - equipment repair & renewal	-	-	-	680.00	332.86	-	-	-	-	-	-	-	1,012.86
2611: Church hall operating costs - cleaning	100.00	149.00	100.00	-	-	122.00	200.00	100.00	-	256.32	100.00	-	1,127.32
2612: Other property repairs/maintenance	-	-	-	-	-	-	-	-	-	107.58	-	-	107.58
2903: Support of UK charities	-	-	-	-	806.30	208.00	-	555.80	-	-	-	644.30	2,214.40
Expenditure totals	4,095.25	3,407.82	3,601.80	4,135.81	4,946.90	3,760.04	3,751.51	3,704.93	3,610.17	3,811.89	3,478.25	3,074.35	45,378.72
Balance (income - expenditure)													(5,647.07)

Grangetown St Paul

Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
Current assets		
6501: Current Account	5,004.72	11,088.37
6505: Deposit Account	30,150.73	29,714.15
6534: Other investments	25,076.47	23,751.53
6590: Cash in hand	-	-
Total Current assets	60,231.92	64,554.05
Net Asset surplus (deficit)	60,231.92	64,554.05
Reserves		
Excess/(deficit) to date	(5,647.07)	(3,525.73)
Z01: Starting balances	67,338.81	70,864.54
Z02: Gains/(losses) on investment assets	(1,459.82)	(2,784.76)
Total Reserves	60,231.92	64,554.05

Represented by Funds

General (Unrestricted)	35,695.89	40,415.52
Restricted	784.50	387.00
Endowment	23,751.53	23,751.53
Total	60,231.92	64,554.05



SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SLOTT

St Mary the Virgin

- Total Income – £60,267.59
- Total Outgoings – £ 49,247.15
- Balance £11,020.44

- Major Income –
 1. £23,179.01 – Giving including associated Gift Aid – 38%
 2. £13,664.32 – Car Parking – 23%
 3. £3,520.00 – Funeral Fees – 6%
- Major Outgoings –
 1. £30,253.14 – Parish Share and Ministry Area Cost – 61%
 2. £4,809.81 – Gas – 10%
 3. £3,971.76 – Insurance – 8%

St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524)

Monthly Income / Expenditure totals - Details

As at: 31 December 2023

Nominal code	Jan_23	Feb_23	Mar_23	Apr_23	May_23	Jun_23	Jul_23	Aug_23	Sep_23	Oct_23	Nov_23	Dec_23	Code total
Income													
0101: Standing Order Planned Giving	1,205.00	285.00	305.00	285.00	305.00	285.00	305.00	285.00	285.00	245.00	295.00	295.00	4,380.00
0111: Gift Direct	1,024.16	1,024.16	974.16	1,013.74	1,038.74	1,038.74	1,038.74	1,038.74	1,038.74	1,068.74	1,068.74	1,068.74	12,436.14
0113: Weekly envelope planned giving	95.00	120.00	105.00	105.00	85.00	125.00	237.53	108.00	118.00	161.62	127.79	167.00	1,554.94
0201: Loose plate offering	98.00	67.60	208.10	146.31	57.90	82.85	93.02	153.00	41.50	185.00	114.97	280.08	1,528.33
0202: Offerings - Weddings	-	-	-	-	-	876.44	-	-	-	-	-	-	876.44
0204: Offerings - Funerals	-	111.57	136.96	208.70	156.64	208.46	578.55	56.70	-	-	-	259.68	1,717.26
0305: Donations appeals etc	-	-	140.00	315.00	-	44.00	20.00	30.00	35.00	616.54	175.00	295.00	1,670.54
0402: Other collections/mission appeals	389.35	593.20	-	343.50	393.00	61.83	66.55	159.41	-	-	-	10.00	2,016.84
0502: Recovered HMRC GASDS receipts	-	-	-	-	-	-	-	-	-	-	1,262.76	-	1,262.76
0503: Recovered Gift Direct Gift Aid	253.54	-	494.58	250.94	257.19	257.19	257.19	257.19	257.19	264.69	2,400.79	264.69	5,215.18
0702: Non-recurring one-off grants	-	-	-	-	-	-	-	-	-	-	1,270.48	-	1,270.48
0801: Fund raising	-	-	-	327.00	30.00	-	-	-	-	-	1,177.33	445.00	1,979.33
0802: Other funds generated	-	1,134.32	631.80	66.00	1,184.38	583.58	654.82	572.52	588.02	5,131.53	611.75	2,505.60	13,664.32
0805: Sundry income	-	100.00	28.86	-	74.90	-	129.64	61.41	-	89.75	-	60.00	544.56
0806: Printing Income	2,299.04	-	-	-	-	-	-	-	-	815.49	-	-	3,114.53
0808: MAParish share rebate	1,422.07	-	-	-	-	-	-	-	1,413.53	-	-	-	2,835.60
0902: Wedding fee	-	-	-	-	-	290.00	-	-	-	-	-	-	290.00
0904: Publication of Banns	-	45.00	-	-	-	45.00	45.00	-	-	-	-	-	135.00
0905: Funeral fee	148.00	428.00	444.00	752.00	484.00	148.00	316.00	336.00	-	-	-	464.00	3,520.00
1001: Dividends/investment income	-	40.49	-	-	48.01	-	-	35.87	-	48.82	-	-	173.19
1020: Bank and building society interest	-	-	82.15	-	-	-	-	-	-	-	-	-	82.15
Income totals	6,934.16	3,949.34	3,550.61	3,813.19	4,114.76	4,046.09	3,742.04	3,093.84	3,776.98	8,627.18	8,504.61	6,114.79	60,267.59
Expenditure													
2340: Maintenance of services	-	652.36	16.79	144.41	246.78	-	-	45.00	65.61	21.00	29.61	125.12	1,346.68
2341: Costs of vergers, organists and choir	-	-	-	-	-	-	-	70.00	-	-	175.00	-	245.00
2343: Music Instrument Tuning/Maintenance	-	-	876.00	-	-	-	-	-	-	-	-	-	876.00
2403: Cost of printing, post and stationery	442.69	372.80	-	-	-	-	-	-	-	-	-	-	815.49
2450: MALMA central costs	2,563.50	2,563.50	2,563.50	2,563.50	2,563.50	2,563.50	2,563.50	2,563.50	2,563.50	2,563.50	2,309.07	2,309.07	30,253.14
2501: Church operating costs - insurance	330.98	330.98	330.98	330.98	330.98	330.98	330.98	330.98	330.98	330.98	330.98	330.98	3,971.76
2502: Church operating costs - electricity	111.24	64.70	60.11	56.27	82.15	63.29	59.22	60.44	59.42	55.08	57.82	85.76	815.50
2503: Church operating costs - gas	418.22	333.32	325.14	908.80	1,233.19	-	-	-	-	55.43	165.15	1,370.56	4,809.81
2504: Church operating costs - water	21.42	21.42	21.42	24.29	24.30	24.30	24.30	24.30	24.30	24.30	24.30	24.30	282.95
2508: Church repairs and maintenance	-	-	817.00	-	-	60.00	197.41	169.06	-	-	-	75.00	1,318.47
2509: Church Cleaning	-	-	-	-	30.93	-	-	-	-	-	-	-	30.93
2511: Church operating costs - fire equipment, roof alarm, CCTV service	940.00	-	415.26	-	-	-	-	156.00	-	-	312.00	-	1,823.26
2801: Children & young people activity costs	-	-	-	-	-	-	-	-	-	67.22	-	-	67.22
2804: Cost of church publications	-	52.00	-	-	-	-	-	-	-	135.00	62.40	-	249.40
2805: Cost of mission & evangelism	-	-	-	-	-	253.78	443.74	-	-	-	-	-	697.52
2806: Other costs of parish mission work	-	16.49	-	-	-	-	-	-	-	234.00	-	-	250.49
2903: Support of UK charities	-	-	-	-	-	-	-	-	15.00	171.75	-	100.00	286.75
2904: Support of international mission & projects	-	-	563.20	30.00	-	-	-	-	341.83	171.75	-	-	1,106.78
Expenditure totals	4,828.05	4,407.57	5,989.40	4,058.25	4,511.83	3,295.85	3,619.15	3,419.28	3,400.64	3,830.01	3,466.33	4,420.79	49,247.15

Balance (income - expenditure) 11,020.44

Balance Sheet detailed

		As at 31/12/2023	As at 31/12/2022
Current assets			
	6501: Current Account	70,023.41	24,497.65
	6505: Deposit Account	-	34,505.32
	6523: Other debtors	-	-
	6534: Other investments	7,314.52	6,928.05
	6590: Cash in hand	16.00	16.00
	Z05: Accounts Receivable	-	-
	Total Current assets	77,353.93	65,947.02
Liabilities			
	Z04: Accounts Payable	-	-
	Total Liabilities	-	-
	Net Asset surplus (deficit)	77,353.93	65,947.02
Reserves			
	Excess/(deficit) to date	11,020.44	(2,561.96)
	Z01: Starting balances	66,758.97	69,320.93
	Z02: Gains/(losses) on investment assets	(425.48)	(811.95)
	Total Reserves	77,353.93	65,947.02

Represented by Funds

General (Unrestricted)	67,928.03	56,435.68
Designated	9,072.40	9,511.34
Restricted	353.50	-
Total	77,353.93	65,947.02



SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SLOTT

St Saviours

- Total Income – £43,435.22
- Total Outgoings – £30,544.43
- Balance £12,890.79

- Major Income (Without Chairs fundraising)
 1. £16,033.78 – Standing Order Giving – 51%
 2. £3,032.00 – Funeral Fees – 10%
 3. £2614.10 – Fundraising – 8%
- Major Outgoings
 1. £20036.92 – Parish Share and Ministry Area Cost – 65%
 2. £3,298.28 – Gas – 10%
 3. £2,308.79 – Insurance – 8%

St Saviour, Splott (PRSN: 4193)
Monthly Income / Expenditure totals - Details
As at: 31 December 2023

Nominal code	Jan_23	Feb_23	Mar_23	Apr_23	May_23	Jun_23	Jul_23	Aug_23	Sep_23	Oct_23	Nov_23	Dec_23	Code total
Income													
0101: Standing Order Planned Giving	733.00	623.00	525.00	395.00	325.00	325.00	325.00	345.00	325.00	325.00	325.00	325.00	4,896.00
0111: Gift Direct	170.00	170.00	290.00	490.00	590.00	715.00	715.00	715.00	735.00	735.00	685.00	685.00	6,695.00
0113: Weekly envelope planned giving	205.00	45.00	374.00	369.00	179.00	265.00	221.00	229.90	245.00	136.00	282.00	94.00	2,644.90
0201: Loose plate offering	40.20	5.96	20.00	57.30	49.51	39.40	22.36	36.00	34.00	14.70	132.20	17.50	469.13
0305: Donations appeals etc	-	-	1,273.40	130.00	1,040.00	263.00	-	1,290.00	120.00	725.00	35.00	4,410.00	9,286.40
0402: Other collections/mission appeals	220.00	-	135.00	287.75	50.00	48.51	-	-	75.00	40.00	-	75.00	931.26
0503: Recovered Gift Direct Gift Aid	30.00	-	90.00	110.00	110.00	141.25	141.25	141.25	141.25	141.25	141.25	141.25	1,328.75
0702: Non-recurring one-off grants	-	-	-	-	-	-	-	-	-	-	6,588.00	-	6,588.00
0801: Fund raising	70.00	-	270.00	700.00	50.00	-	347.10	50.00	80.00	50.00	947.00	50.00	2,614.10
0802: Other funds generated	-	-	-	-	-	-	-	-	-	-	-	356.12	356.12
0805: Sundry income	80.72	5.00	-	118.87	-	-	116.85	5.00	-	105.00	33.50	-	464.94
0807: Church Building Rental	-	-	-	-	625.00	-	-	-	-	-	-	-	625.00
0808: MA/Parish share rebate	2,193.85	124.55	-	-	-	-	-	-	895.22	-	-	-	3,213.62
0902: Wedding fee	-	-	-	290.00	-	-	-	-	-	-	-	-	290.00
0905: Funeral fee	220.00	-	288.00	654.00	522.00	472.00	-	236.00	118.00	236.00	286.00	-	3,032.00
Income totals	3,962.77	973.51	3,265.40	3,601.92	3,540.51	2,269.16	1,888.56	3,048.15	2,768.47	2,507.95	9,454.95	6,153.87	43,435.22
Expenditure													
2340: Maintenance of services	22.50	-	285.76	-	187.53	114.07	-	-	-	187.89	-	95.55	893.30
2402: Bank and Credit Card Charges	34.38	19.70	16.26	14.44	27.51	19.01	12.64	15.78	14.42	11.57	24.31	22.05	232.07
2450: MALMA central costs	1,688.80	1,688.80	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	2,581.25	20,036.92
2501: Church operating costs - insurance	192.39	192.40	192.40	192.40	192.40	192.40	192.40	192.40	192.40	192.40	192.40	192.40	2,308.79
2502: Church operating costs - electricity	56.00	56.00	131.38	141.14	141.14	141.14	141.14	141.14	141.14	141.00	141.00	141.00	1,513.22
2503: Church operating costs - gas	471.98	471.98	504.42	604.90	260.70	268.59	207.71	126.99	34.36	71.32	97.48	177.85	3,298.28
2504: Church operating costs - water	21.42	21.42	21.42	24.29	24.30	24.30	24.30	24.30	24.30	24.30	24.30	24.30	282.95
2511: Church operating costs - fire equipment, roof alarm, CCTV service	-	667.60	-	-	-	-	-	-	-	-	-	174.00	841.60
2805: Cost of mission & evangelism	-	-	-	-	64.81	-	-	-	-	-	-	-	64.81
2903: Support of UK charities	-	-	-	-	-	-	-	-	-	220.00	-	-	220.00
2904: Support of international mission & projects	-	-	595.00	-	-	-	-	-	-	-	115.00	70.38	780.38
3103: Costs of generating resoucres - giving	35.52	-	-	-	-	-	-	-	-	-	-	-	35.52
3104: Costs of fund raising	-	-	-	-	-	-	-	-	-	-	-	36.59	36.59
Expenditure totals	2,522.99	3,117.90	3,310.87	2,541.40	2,462.62	2,323.74	2,142.42	2,064.84	1,970.85	2,412.71	2,158.72	3,515.37	30,544.43
Balance (income - expenditure)													12,890.79

St Saviour, Splott (PRSN: 4193)

Balance Sheet detailed

		As at 31/12/2023	As at 31/12/2022
Current assets			
	6501: Current Account	22,437.36	9,546.57
	Total Current assets	22,437.36	9,546.57
	Net Asset surplus (deficit)	22,437.36	9,546.57
Reserves			
	Excess/(deficit) to date	12,890.79	(7,243.91)
	Z01: Starting balances	9,546.57	16,790.48
	Total Reserves	22,437.36	9,546.57

Represented by Funds

General (Unrestricted)	6,339.96	5,155.17
Designated	16,097.40	4,391.40
Total	22,437.36	9,546.57



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 claims.

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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Key points

- Remove Cash and cheques as this cost us fees on some accounts as well as more time to build the Statement of Accounts
- Move to direct giving

To note for 2025

- Common Fund 2025 – £110k
- Current Giving and Gift Aid – £62k

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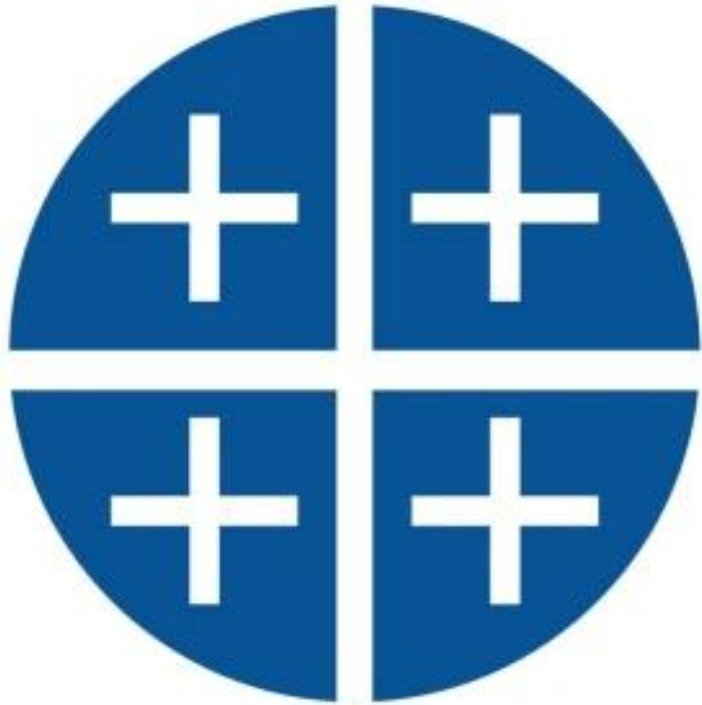


To find out more and to sign up for Gift Direct, scan the QR code below with your phone-camera or visit:
www.churchinwales.org.uk/en/clergy-and-members/gift-direct



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