



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 2024

Charity no  
(if any)

1155549

Set out on pages

(remember to include the page numbers of additional sheets)

Responsibilities and basis  
of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31<sup>st</sup> December 2024.

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:

15 October 2025

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
<b>Income and endowments from:</b>						
Donations and legacies	81,603.59	565.00	3,034.91	-	85,203.50	95,369.68
Income from charitable activities	10,743.36	-	-	-	10,743.36	8,837.10
Other trading activities	175,426.49	-	-	-	175,426.49	190,489.35
Investments	6,378.44	-	-	-	6,378.44	8,611.35
Other income	7,100.00	-	-	-	7,100.00	9,525.00
<b>Total income</b>	<b>281,251.88</b>	<b>565.00</b>	<b>3,034.91</b>	<b>-</b>	<b>284,851.79</b>	<b>312,832.48</b>
<b>Expenditure on:</b>						
Raising funds	116.69	-	-	-	116.69	242.11
Expenditure on charitable activities	265,946.29	6,645.02	2,265.91	-	274,857.22	306,657.12
Other expenditure	1,377.00	12,261.83	-	-	13,638.83	307.00
<b>Total expenditure</b>	<b>267,439.98</b>	<b>18,906.85</b>	<b>2,265.91</b>	<b>-</b>	<b>288,612.74</b>	<b>307,206.23</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>13,811.90</b>	<b>(18,341.85)</b>	<b>769.00</b>	<b>-</b>	<b>(3,760.95)</b>	<b>5,626.25</b>
<b>Transfers</b>						
Gross transfers between funds - in	3,685.57	-	-	-	3,685.57	93.37
Gross transfers between funds - out	-	(3,685.57)	-	-	(3,685.57)	(93.37)
<b>Other recognised gains / losses</b>						
Gains/losses on investment assets	400.69	-	-	15,641.10	16,041.79	15,472.65
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
<b>Net movement in funds</b>	<b>17,898.16</b>	<b>(22,027.42)</b>	<b>769.00</b>	<b>15,641.10</b>	<b>12,280.84</b>	<b>21,098.90</b>

**Reconciliation of funds**

Total funds brought forward	119,327.04	25,169.80	2,460.50	284,202.61	431,159.95	410,061.05
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Total funds carried forward	137,225.20	3,142.38	3,229.50	299,843.71	443,440.79	431,159.95
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**Represented by****Unrestricted**

General Fund	137,225.20	-	-	-	137,225.20	119,327.04
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**Designated**

(St Mary's) Faithful Butetown	-	(482.00)	-	-	(482.00)	(482.00)
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(St Mary's) Croeso Butetown (New)	-	161.91	-	-	161.91	161.91
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(St Mary's) Flowers	-	186.14	-	-	186.14	82.91
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(St Mary's) Garden	-	298.15	-	-	298.15	298.15
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(St Mary's) Homeless	-	563.61	-	-	563.61	563.61
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(St Mary's) Major Projects	-	2,473.76	-	-	2,473.76	8,396.60
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(St Mary's) Refugee Week	-	(360.41)	-	-	(360.41)	-
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(St Mary's) Sunday School Fund	-	51.22	-	-	51.22	51.22
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(St Saviours) Chairs	-	-	-	-	-	15,847.40
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(St Saviours) Light Bulbs	-	250.00	-	-	250.00	250.00
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**Restricted**

(D&S) Heart Defibrillator	-	-	544.00	-	544.00	544.00
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(St Mary's) Sunday School Fund	-	-	-	-	-	-
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Charity Collections	-	-	2,685.50	-	2,685.50	1,916.50
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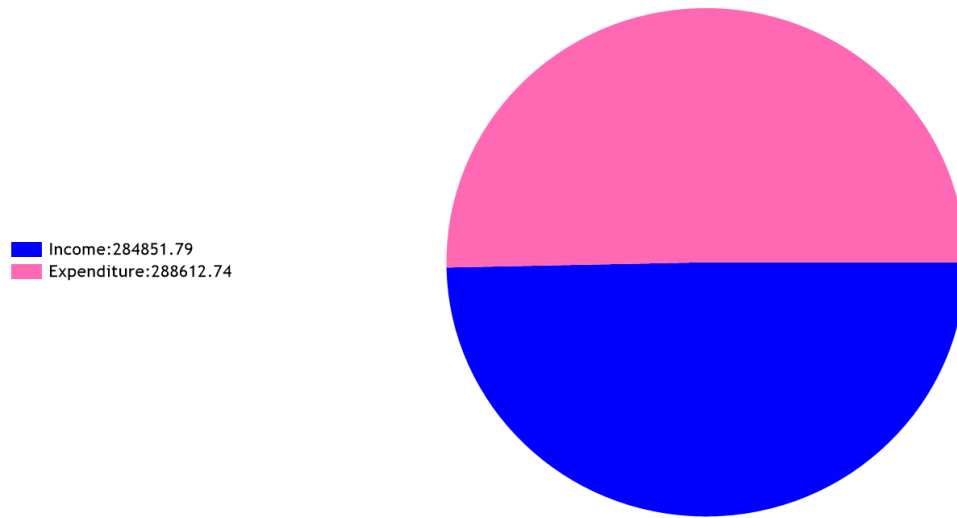
**Endowment**

(D&S) 43 Pentre Street	-	-	-	236,186.78	236,186.78	223,920.49
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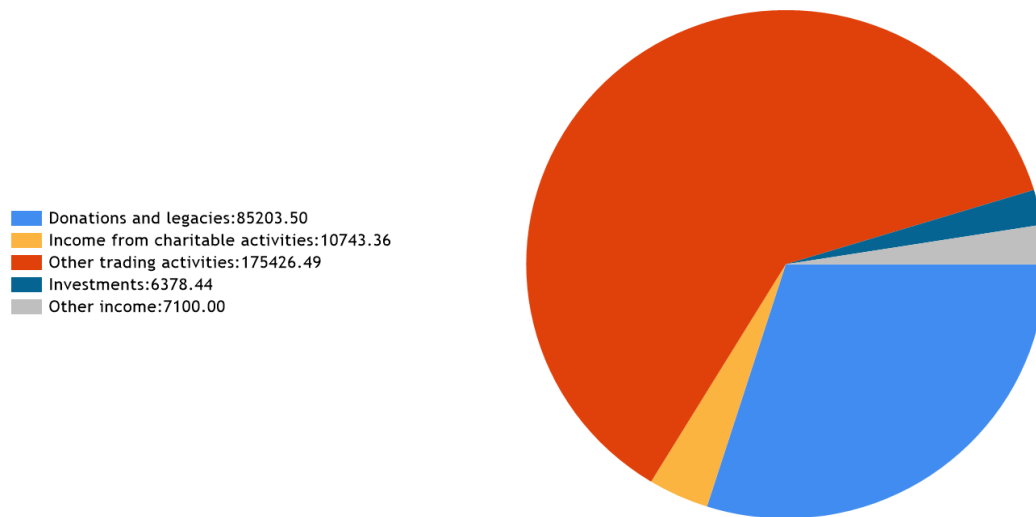
(D&S) St Dyfrigs Hall	-	-	-	38,531.72	38,531.72	36,530.59
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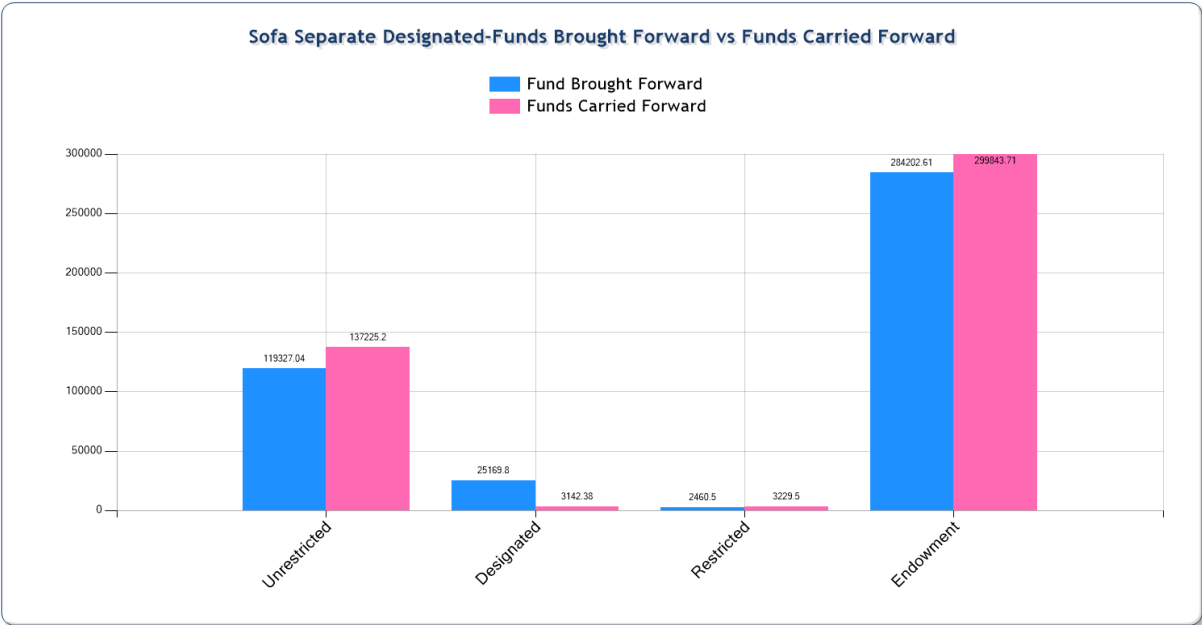
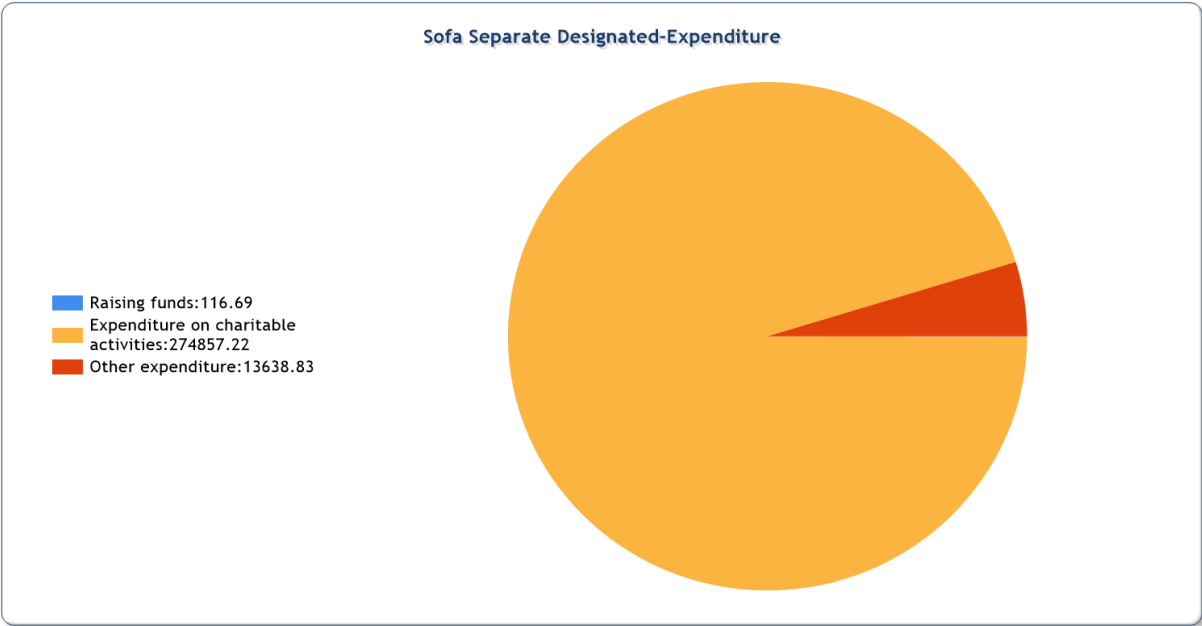
(St Pauls) Iron Room Endowment	-	-	-	25,125.21	25,125.21	23,751.53
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Sofa Separate Designated-Total Income vs Expenditure



Sofa Separate Designated-Income





### Balance Sheet (Summary)

	As at 31/12/2024	As at 31/12/2023
<b>Fixed assets</b>		
	-	-
<b>Current assets</b>		
Investments	308,883.86	292,842.07
Cash At Bank And In Hand	134,556.93	138,317.88
	<b>443,440.79</b>	<b>431,159.95</b>

**Liabilities****Net current assets less current liabilities****Total assets less current liabilities****Liabilities****Total net assets less liabilities****Represented by****Unrestricted**

Unrestricted - General Funds	137,225.20	119,327.04
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**Designated**

Designated - (St Mary's) Faithful Butetown	(482.00)	(482.00)
Designated - (St Mary's) Croeso Butetown (New)	161.91	161.91
Designated - (St Mary's) Flowers	186.14	82.91
Designated - (St Mary's) Garden	298.15	298.15
Designated - (St Mary's) Homeless	563.61	563.61
Designated - (St Mary's) Major Projects	2,473.76	8,396.60
Designated - (St Mary's) Refugee Week	(360.41)	-
Designated - (St Mary's) Sunday School Fund	51.22	51.22
Designated - (St Saviours) Chairs	-	15,847.40
Designated - (St Saviours) Light Bulbs	250.00	250.00

**Restricted**

Restricted - (D&S) Heart Defibrillator	544.00	544.00
Restricted - Charity Collections	2,685.50	1,916.50

**Endowment**

Endowment - (D&S) 43 Pentre Street	236,186.78	223,920.49
Endowment - (D&S) St Dyfrigs Hall	38,531.72	36,530.59
Endowment - (St Pauls) Iron Room Endowment	25,125.21	23,751.53

<b>Fund Totals</b>	<b>443,440.79</b>	<b>431,159.95</b>
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**Statement of Assets and Liabilities (by code)**

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
<b>Current Asset - Cash At Bank And In Hand</b>						
6501: Current Account	102,868.84	3,142.38	2,787.50	-	108,798.72	104,852.19
6505: Deposit Account	25,742.21	-	-	-	25,742.21	33,449.69
6590: Cash in hand	(426.00)	-	442.00	-	16.00	16.00
<b>Total</b>	<b>128,185.05</b>	<b>3,142.38</b>	<b>3,229.50</b>	<b>-</b>	<b>134,556.93</b>	<b>138,317.88</b>
<b>Current Asset - Investments</b>						
6534: Other investments	9,040.15	-	-	299,843.71	308,883.86	292,842.07
<b>Total</b>	<b>9,040.15</b>	<b>-</b>	<b>-</b>	<b>299,843.71</b>	<b>308,883.86</b>	<b>292,842.07</b>
<b>Net total assets</b>	<b>137,225.20</b>	<b>3,142.38</b>	<b>3,229.50</b>	<b>299,843.71</b>	<b>443,440.79</b>	<b>431,159.95</b>
<b>Represented by</b>						
Endowment - (D&S) 43 Pentre Street	-	-	-	236,186.78	236,186.78	223,920.49
Restricted - (D&S) Defib - Res	-	-	544.00	-	544.00	544.00
Endowment - (D&S) St Dyfrigs Hall	-	-	-	38,531.72	38,531.72	36,530.59
Designated - (St Mary's) Faithful Butetown	-	(482.00)	-	-	(482.00)	(482.00)
Designated - (St Mary's) Croeso Butetown (New)	-	161.91	-	-	161.91	161.91
Designated - (St Mary's) Flowers	-	186.14	-	-	186.14	82.91
Designated - (St Mary's) Garden	-	298.15	-	-	298.15	298.15
Designated - (St Mary's) Homeless	-	563.61	-	-	563.61	563.61
Designated - (St Mary's) Major Projects	-	2,473.76	-	-	2,473.76	8,396.60
Endowment - (St Pauls) Iron Room	-	-	-	25,125.21	25,125.21	23,751.53
Designated - (St Saviours) Chairs	-	-	-	-	-	15,847.40
Designated - (St Saviours) Light Bulbs	-	250.00	-	-	250.00	250.00
Restricted - Charity Collections	-	-	2,685.50	-	2,685.50	1,916.50
Unrestricted - General	137,225.20	-	-	-	137,225.20	119,327.04
Designated - Refugee	-	(360.41)	-	-	(360.41)	-
Designated - Sunday School	-	51.22	-	-	51.22	51.22

## Fund movement summary

**(St Mary's) Homeless**





<b>Totals</b>	<b>431,159.95</b>	<b>284,851.79</b>	<b>288,612.74</b>	<b>-</b>	<b>-</b>	<b>16,041.79</b>	<b>443,440.79</b>
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## Analysis of income and expenditure

					<b>Total</b>	
	<b>Unrestricted</b>	<b>Designated</b>	<b>Restricted</b>	<b>Endowment</b>	<b>This year</b>	<b>Last year</b>
<b>INCOME AND ENDOWMENTS FROM:</b>						
<b>Donations and legacies</b>						
0101 - Standing Order Planned Giving	7,210.98	-	-	-	7,210.98	9,396.00
0102 - Occasional Giving via Bank	147.24	-	-	-	147.24	-
0110 - Gift Aid Envelopes - Occasional	-	-	-	-	-	-
0111 - Gift Direct	32,646.27	-	-	-	32,646.27	28,260.80
0112 - Other planned giving	-	-	-	-	-	-
0113 - Weekly envelope planned giving	8,365.89	-	-	-	8,365.89	9,486.94
0114 - Special Service Giving Envelopes	-	-	-	-	-	-
0201 - Loose plate offering	5,518.99	-	-	-	5,518.99	4,126.98
0202 - Offerings - Weddings	82.90	-	-	-	82.90	876.44
0203 - Offerings - Baptisms	-	-	-	-	-	-
0204 - Offerings - Funerals	3,816.66	-	-	-	3,816.66	2,538.75
0301 - Gift day receipts	100.00	-	-	-	100.00	-
0302 - Wall safe / box donations	-	-	-	-	-	-
0303 - One off Gift Aid donations	1,005.70	-	-	-	1,005.70	500.00
0304 - Gifts of quoted securities	-	-	-	-	-	-
0305 - Donations appeals etc	9,275.62	565.00	2,593.65	-	12,434.27	13,492.87
0306 - Contactless Donations	-	-	-	-	-	-
0401 - Mission Boxes	-	-	-	-	-	-

0402 - Other collections/mission appeals	-	-	441.26	-	441.26	6,384.50
0501 - Recovered HMRC Gift Aid receipts	2,666.89	-	-	-	2,666.89	983.05
0502 - Recovered HMRC GASDS receipts	1,566.96	-	-	-	1,566.96	1,262.76
0503 - Recovered Gift Direct Gift Aid	9,199.49	-	-	-	9,199.49	8,902.11
0601 - Legacies	-	-	-	-	-	-
0701 - Recurring grants	-	-	-	-	-	-
0702 - Non-recurring one-off grants	-	-	-	-	-	9,158.48
<b>Donations and legacies Totals</b>	<b>81,603.59</b>	<b>565.00</b>	<b>3,034.91</b>	<b>-</b>	<b>85,203.50</b>	<b>95,369.68</b>

**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	981.36	-	-	-	981.36	212.10
0901 - Fees for Occasional Offices	-	-	-	-	-	-
0902 - Wedding fee	740.00	-	-	-	740.00	580.00
0903 - Blessing fee	-	-	-	-	-	-
0904 - Publication of Banns	700.00	-	-	-	700.00	325.00
0905 - Funeral fee	8,322.00	-	-	-	8,322.00	7,720.00
0906 - Burial fee	-	-	-	-	-	-
0907 - Memorial fee	-	-	-	-	-	-
0908 - Search of registers	-	-	-	-	-	-
<b>Income from charitable activities Totals</b>	<b>10,743.36</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>10,743.36</b>	<b>8,837.10</b>

**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	7,516.30	-	-	-	7,516.30	10,131.63
0802 - Other funds generated	108,316.70	-	-	-	108,316.70	122,688.74
0803 - Hall Rental Income	29,087.50	-	-	-	29,087.50	17,780.00
0804 - Magazine/other publication sales	-	-	-	-	-	65.00
0805 - Sundry income	255.00	-	-	-	255.00	2,499.50
0806 - Printing Income	-	-	-	-	-	3,114.53
0807 - Church Building Rental	-	-	-	-	-	625.00

0808 - MA/Parish share rebate	5,191.87	-	-	-	5,191.87	23,934.14
0809 - Car Parking Income	25,059.12	-	-	-	25,059.12	9,650.81
<b>Other trading activities Totals</b>	<b>175,426.49</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>175,426.49</b>	<b>190,489.35</b>

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

1001 - Dividends/investment income	5,775.58	-	-	-	5,775.58	8,000.60
1020 - Bank and building society interest	602.86	-	-	-	602.86	610.75
1030 - Rent from investment land or buildings	-	-	-	-	-	-
<b>Investments Totals</b>	<b>6,378.44</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,378.44</b>	<b>8,611.35</b>

**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	5,500.00	-	-	-	5,500.00	-
0810 - Bingo income	1,600.00	-	-	-	1,600.00	9,525.00
1101 - Insurance claims	-	-	-	-	-	-
1102 - Surplus - Sales of fixed assets	-	-	-	-	-	-
1103 - Sales of fixed assets	-	-	-	-	-	-
1104 - Sale of investments	-	-	-	-	-	-
1105 - Loans received	-	-	-	-	-	-
1106 - Loan repayments received	-	-	-	-	-	-
<b>Other income Totals</b>	<b>7,100.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>7,100.00</b>	<b>9,525.00</b>

<b>Income and endowments Grand totals</b>	<b>281,251.88</b>	<b>565.00</b>	<b>3,034.91</b>	<b>-</b>	<b>284,851.79</b>	<b>312,832.48</b>
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## EXPENDITURE ON:

### Raising funds

3101 - Fees paid to fund raisers	-	-	-	-	-	-
3102 - Costs of applying for grants	-	-	-	-	-	-
3103 - Costs of generating resources - giving	-	-	-	-	-	35.52
3104 - Costs of fund raising	116.69	-	-	-	116.69	206.59

<b>Raising funds Totals</b>	<b>116.69</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>116.69</b>	<b>242.11</b>
<b>Expenditure on charitable activities</b> (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	101,932.98	-	-	-	101,932.98	95,882.76
2101 - Clergy expenses	-	-	-	-	-	121.87
2102 - Clergy expenses - mileage	571.24	-	-	-	571.24	748.25
2103 - Clergy expenses - printing/postage/stationery	-	-	-	-	-	-
2104 - Clergy expenses - equipment	312.99	-	-	-	312.99	23.00
2120 - Council tax	-	-	-	-	-	-
2145 - Parsonage - water	1,225.13	-	-	-	1,225.13	1,298.28
2146 - Parsonage - gas	-	-	-	-	-	-
2147 - Parsonage - electricity	738.47	-	-	-	738.47	906.75
2148 - Parsonage - Oil/wood/LPG/other	-	-	-	-	-	-
2149 - Parsonage - other expenses	-	-	-	-	-	-
2150 - Clergy - telephone/mobile/internet	474.44	-	-	-	474.44	898.91
2170 - Professional development & training cost	-	-	-	-	-	-
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	2,765.59	361.77	-	-	3,127.36	3,557.21
2341 - Costs of vergers, organists and choir	1,350.00	-	-	-	1,350.00	2,245.00
2342 - Music & performance expenses	-	-	-	-	-	-
2343 - Music Instrument Tuning/Maintenance	-	-	-	-	-	876.00
2344 - Costs of digital services (streaming, subscriptions)	-	-	-	-	-	-
2345 - Costs of Copyright License	431.20	-	-	-	431.20	-
2401 - Costs of meetings	-	-	-	-	-	-
2402 - Bank and Credit Card Charges	373.67	-	-	-	373.67	370.93
2403 - Cost of printing, post and stationery	(422.88)	-	-	-	(422.88)	6,272.20
2404 - MA - telephone/mobile/internet	126.00	-	-	-	126.00	126.00
2405 - Office and general expenditure	-	-	-	-	-	-
2406 - Admin/Staff Salary	-	-	-	-	-	-
2407 - Depreciation	-	-	-	-	-	-
2408 - Leasing and Hire purchase charges	-	-	-	-	-	-
2409 - Professional Fees	100.00	-	-	-	100.00	-
2410 - IE/Audit and accountancy fees	-	-	-	-	-	-

2411 - Investment management fees	-	-	-	-	-	-
2412 - Trustee Training and development	-	-	-	-	-	-
2413 - Trustee expenses	-	-	-	-	-	-
2414 - Trustee Other Costs	-	-	-	-	-	-
2415 - Gifts to individuals	30.00	-	-	-	30.00	-
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	102,463.74	-	-	-	102,463.74	122,273.35
2501 - Church operating costs - insurance	9,772.24	-	-	-	9,772.24	9,546.65
2502 - Church operating costs - electricity	1,959.22	-	-	-	1,959.22	4,225.22
2503 - Church operating costs - gas	13,804.73	-	-	-	13,804.73	9,597.17
2504 - Church operating costs - water	1,192.95	-	-	-	1,192.95	1,200.81
2505 - Church operating costs - other	8,872.78	-	-	-	8,872.78	439.93
2506 - Church operating costs - oil/LPG	-	-	-	-	-	-
2507 - Interest on parish loans	-	-	-	-	-	-
2508 - Church repairs and maintenance	2,410.20	-	-	-	2,410.20	7,102.44
2509 - Church Cleaning	-	-	-	-	-	30.93
2510 - Church operating costs - tel/mob/internet	734.47	-	-	-	734.47	641.80
2511 - Church operating costs - fire equipment, roof alarm, CCTV service	944.88	-	-	-	944.88	4,511.18
2601 - Churchyard management costs	-	-	-	-	-	-

2602 - Church hall operating costs - other	-	-	-	-	-	-
2603 - Church hall operating costs - electric	1,215.41	-	-	-	1,215.41	1,182.38
2604 - Church hall operating costs - gas	1,166.90	-	-	-	1,166.90	1,100.13
2605 - Church hall operating costs - insurance	-	-	-	-	-	-
2606 - Church hall costs - repairs/maintenance	6,969.39	-	-	-	6,969.39	18,879.80
2607 - Church hall costs - tel./mob./internet	-	-	-	-	-	-
2608 - Church hall operating costs - water	-	-	-	-	-	-
2609 - Church hall - equipment repair & renewal	288.46	-	-	-	288.46	1,048.85
2611 - Church hall operating costs - cleaning	1,249.20	-	-	-	1,249.20	1,697.32
2612 - Other property repairs/maintenance	-	-	-	-	-	107.58
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	-	5,922.84	-	-	5,922.84	-



2801 - Children & young people activity costs	42.50	-	-	-	42.50	67.22
2803 - Payments to parish lay workers	-	-	-	-	-	-
2804 - Cost of church publications	62.40	-	-	-	62.40	384.51
2805 - Cost of mission & evangelism	1,877.39	-	-	-	1,877.39	1,018.72
2806 - Other costs of parish mission work	255.45	360.41	-	-	615.86	1,250.41
2807 - Cost of maintaining websites and social media platforms	137.40	-	-	-	137.40	-
2901 - Support of diocesan projects	-	-	-	-	-	-
2902 - Support of church charities & projects	40.00	-	-	-	40.00	1,050.00
2903 - Support of UK charities	477.75	-	1,338.56	-	1,816.31	3,373.78
2904 - Support of international mission & projects	-	-	927.35	-	927.35	2,599.78

<b>Expenditure on charitable activities Totals</b>	<b>265,946.29</b>	<b>6,645.02</b>	<b>2,265.91</b>	<b>-</b>	<b>274,857.22</b>	<b>306,657.12</b>
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**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	1,377.00	12,261.83	-	-	13,638.83	307.00
3002 - Purchase of investments	-	-	-	-	-	-
3003 - Loans made	-	-	-	-	-	-
3004 - Loans received repayments	-	-	-	-	-	-
3005 - Loss on sale of fixed asset	-	-	-	-	-	-

<b>Other expenditure Totals</b>	<b>1,377.00</b>	<b>12,261.83</b>	<b>-</b>	<b>-</b>	<b>13,638.83</b>	<b>307.00</b>
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<b>Expenditure Grand totals</b>	<b>267,439.98</b>	<b>18,906.85</b>	<b>2,265.91</b>	<b>-</b>	<b>288,612.74</b>	<b>307,206.23</b>
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# SOUTH CARDIFF MINISTRY AREA

BUTETOWN | GRANGETOWN | SPLOTT

# Overview of the Total Ministry Area

- Total Income £173,653.39 (As £111,198.40 is movement between accounts)
- Total Expenditure £179,941.48 (As £108,671.26 is movement between accounts)
- Movement **-£3,760.95**

## Income

- Giving – £53,742.13 (31%) (£13,884.88 still cash) (Not including occasional service & donations)
- Gift Aid – £13,433.94 (38%)
- Giving and Gift Aid - £67,176.07 (60%)
- Income from our buildings and grounds £54,146.62(31%)

## Expenditure

- Fairer Share £101,932.98 (57%) in 2025 we move to common fund £110k (8% increase)
- Operating cost of our buildings £29,575.39 (16%) (without repairs and improvements)
- Supporting UK and World £2,743.66

# Overview of Financial Report 2023

## Overall Movements

Minstry Area	2,527.14	Rebates not paid for last rebate
St Dyfrig and St Samson	51.13	Electical Works £4033, Lessor Hall Painting £1571
St Pauls	-3,085.37	£6335.22 Gas Bill for a number of years
St Marys	4,269.75	£3780 Garden Works
St Saviours	-7,523.60	£12261.83 on New Chairs
	-3,760.95	

Year	General	Designated	Restricted	Total	Change
2022	£117,857.89	£13,902.74	£ 931.00	£132691.63	-£4,945.88
2023	£110,687.58	£25,169.80	£2,460.50	£138317.88	£5626.25
<b>2024</b>	<b>£137,225.20</b>	<b>£3142.38</b>	<b>£3229.50</b>	<b>£134556.93</b>	<b>-£3,760.95</b>

Year	Investments	Change
2022	277,369.42	-£32,520.03
<b>2023</b>	<b>292,842.07</b>	<b>£15,472.65</b>
<b>2024</b>	<b>308,883.86</b>	<b>£16,041.79</b>

	As at 31/12/2024	As at 31/12/2023
<b>Current assets</b>		
6501: Current Account	108,798.72	104,852.19
6505: Deposit Account	25,742.21	33,449.69
6590: Cash in hand	16.00	16.00
6534: Other investments	308,883.86	292,842.07
<b>Total Current assets</b>	<b>443,440.79</b>	<b>431,159.95</b>
<b>Net Asset surplus (deficit)</b>	<b>443,440.79</b>	<b>431,159.95</b>
<b>Reserves</b>		
Excess/(deficit) to date	(3,760.95)	5,626.25
Z01: Starting balances	431,159.95	410,061.05
Z02: Gains/(losses) on investment assets	16,041.79	15,472.65
<b>Total Reserves</b>	<b>443,440.79</b>	<b>431,159.95</b>

#### Represented by Funds

General (Unrestricted)	137,225.20	119,327.04
Designated	3,142.38	25,169.80
Restricted	3,229.50	2,460.50
Endowment	299,843.71	284,202.61
<b>Total</b>	<b>443,440.79</b>	<b>431,159.95</b>

**2024**  
**Monthly Income / Expenditure totals - Details**  
**As at: 31 December 2024**

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
<b>Income</b>													
0101: Standing Order Planned Giving	1,790.00	570.98	550.00	850.00	450.00	440.00	440.00	440.00	420.00	420.00	420.00	420.00	7,210.98
0102: Occasional Giving via Bank	-	-	-	-	5.50	-	-	-	-	-	-	141.74	147.24
0111: Gift Direct	2,517.05	2,567.05	2,609.58	2,656.36	2,958.36	2,958.36	2,958.36	2,803.28	2,609.48	2,609.48	2,789.43	2,609.48	32,646.27
0113: Weekly envelope planned giving	724.00	713.99	677.00	525.00	775.00	872.00	666.40	584.00	618.00	723.00	647.50	840.00	8,365.89
0201: Loose plate offering	369.82	472.67	482.67	608.59	229.87	564.50	241.58	548.63	167.92	508.35	384.71	939.68	5,518.99
0202: Offerings - Weddings	-	-	-	-	-	-	-	82.90	-	-	-	-	82.90
0204: Offerings - Funerals	131.11	578.44	666.17	38.50	31.10	241.35	123.30	583.22	181.05	-	365.27	877.15	3,816.66
0301: Gift day receipts	-	-	-	100.00	-	-	-	-	-	-	-	-	100.00
0303: One off Gift Aid donations	-	-	-	-	-	-	-	-	-	-	-	1,005.70	1,005.70
0305: Donations appeals etc	2,570.30	510.00	1,110.00	350.00	-	836.30	165.00	554.00	610.00	3,277.62	466.05	1,985.00	12,434.27
0402: Other collections/mission appeals	-	-	-	-	165.00	-	-	-	-	202.26	-	74.00	441.26
0403: Candles Income	33.00	162.00	88.95	-	107.00	114.95	107.66	133.00	26.00	36.00	71.80	101.00	981.36
0501: Recovered HMRC Gift Aid receipts	-	-	796.58	-	-	-	1,025.85	-	844.46	-	-	-	2,666.89
0502: Recovered HMRC GASDS receipts	-	-	-	-	-	-	-	-	-	1,566.96	-	-	1,566.96
0503: Recovered Gift Direct Gift Aid	714.66	593.76	599.39	147.84	1,297.70	686.60	-	851.75	647.83	2,461.22	599.37	599.37	9,199.49
0801: Fund raising	258.50	430.00	253.00	40.00	30.00	413.50	1,307.30	400.00	70.00	390.00	2,209.00	1,715.00	7,516.30
0802: Other funds generated	9,247.32	11,610.71	8,558.91	8,756.81	9,955.76	7,696.00	8,616.00	6,756.70	8,436.84	6,591.45	8,726.77	13,363.43	108,316.70
0803: Hall Rental Income	2,355.00	2,755.00	1,505.00	3,370.00	3,535.00	2,570.00	1,937.50	1,770.00	1,370.00	3,450.00	1,660.00	2,810.00	29,087.50
0805: Sundry income	-	115.00	-	-	-	-	-	80.00	(75.00)	(80.00)	115.00	100.00	255.00
0808: M4Parish share rebate	376.10	2,397.07	-	-	-	-	1,146.85	-	-	-	1,271.85	-	5,191.87
0809: Car Parking Income	3,238.87	1,039.91	3,103.81	1,659.25	2,631.42	1,392.47	1,389.46	1,667.65	1,392.69	2,679.68	1,063.28	3,800.63	25,059.12
0809: Bingo income	-	-	-	-	3,500.00	2,000.00	-	-	-	-	-	-	5,500.00
0810: Bingo income	-	-	-	-	-	-	-	-	-	-	-	1,600.00	1,600.00
0902: Wedding fee	-	-	-	-	-	-	-	370.00	-	370.00	-	-	740.00
0904: Publication of Banns	-	-	50.00	50.00	150.00	300.00	50.00	-	-	-	-	100.00	700.00
0905: Funeral fee	310.00	1,868.00	620.00	596.00	350.00	540.00	180.00	1,478.00	760.00	180.00	720.00	720.00	8,322.00
1001: Dividends/investment income	1,230.13	-	-	1,363.23	-	-	-	1,522.88	-	-	1,659.34	-	5,775.58
1020: Bank and building society interest	3.78	2.31	147.97	2.52	1.81	159.78	2.66	3.34	149.89	2.39	(0.11)	126.52	602.86
<b>Income totals</b>	<b>25,869.64</b>	<b>26,386.89</b>	<b>21,819.03</b>	<b>21,114.10</b>	<b>26,173.52</b>	<b>21,785.81</b>	<b>20,357.92</b>	<b>20,629.35</b>	<b>18,229.16</b>	<b>25,388.41</b>	<b>23,169.26</b>	<b>33,928.70</b>	<b>284,851.79</b>



Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
<b>Expenditure</b>													
2001: Diocesan share	9,312.32	9,312.32	9,312.32	9,312.32	8,062.34	8,062.34	8,062.34	8,062.34	8,062.34	8,062.34	8,247.32	8,062.34	101,932.98
2102: Clergy expenses - mileage	11.90	-	94.12	-	13.84	43.47	272.82	44.10	-	38.77	-	52.22	571.24
2104: Clergy expenses - equipment	23.00	-	46.00	-	46.00	23.00	23.00	23.00	23.00	23.00	-	82.99	312.99
2145: Parsonage - water	102.09	73.59	130.59	73.02	129.98	101.48	101.48	101.48	101.48	118.48	72.98	118.48	1,225.13
2147: Parsonage - electricity	38.75	-	77.50	-	77.50	38.75	263.75	98.75	38.75	52.36	-	52.36	738.47
2150: Clergy - telephone/mobile/internet	28.00	-	42.00	-	42.00	21.00	209.94	55.50	21.00	23.00	-	32.00	474.44
2340: Maintenance of services	159.97	1,023.45	495.98	189.19	148.00	161.45	75.44	664.37	78.51	21.00	31.50	78.50	3,127.36
2341: Costs of vergers, organists and choir	120.00	160.00	200.00	160.00	150.00	90.00	90.00	110.00	90.00	90.00	-	90.00	1,350.00
2345: Costs of Copyright License	-	-	-	-	-	-	-	-	-	-	-	431.20	431.20
2402: Bank and Credit Card Charges	30.62	10.64	15.30	19.71	23.25	19.01	50.69	41.00	58.31	35.16	36.75	33.23	373.67
2403: Cost of printing, post and stationery	-	391.68	-	-	-	474.23	-	(1,531.71)	118.12	62.40	62.40	-	(422.88)
2404: MA- telephone/mobile/internet	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	126.00
2409: Professional Fees	-	-	-	-	100.00	-	-	-	-	-	-	-	100.00
2415: Gifts to individuals	-	-	-	-	-	-	-	-	60.00	-	-	(30.00)	30.00
2450: MALMA central costs	5,808.28	11,267.21	8,558.91	8,558.91	8,558.91	7,696.00	7,696.00	8,436.84	8,436.84	6,591.45	8,726.77	12,127.62	102,463.74
2501: Church operating costs - insurance	846.52	846.56	846.56	846.56	846.56	846.56	641.60	641.60	844.80	844.85	844.85	875.22	9,772.24
2502: Church operating costs - electricity	508.45	432.36	451.20	437.89	(1,951.28)	205.40	292.23	285.74	316.41	324.84	321.01	334.97	1,959.22
2503: Church operating costs - gas	1,746.03	1,453.43	186.96	1,615.34	782.23	465.01	201.74	181.74	6,440.44	86.46	354.58	290.77	13,804.73
2504: Church operating costs - water	107.49	78.33	88.90	101.91	102.04	102.04	102.04	102.04	102.04	102.04	102.04	102.04	1,192.95
2505: Church operating costs - other	-	-	-	-	4,625.57	323.71	942.00	-	-	-	1,975.80	1,005.70	8,872.78
2508: Church repairs and maintenance	-	606.00	197.54	606.96	730.46	-	32.02	117.00	33.00	-	27.22	60.00	2,410.20
2510: Church operating costs - tel/mob/internet	55.14	28.14	27.00	28.14	89.88	-	89.88	44.94	-	119.00	223.22	29.13	734.47
2511: Church operating costs - fire equipment, roof alarm, CCTV service	-	175.92	144.00	265.14	-	-	-	209.82	-	150.00	-	-	944.88
2603: Church hall operating costs - electric	114.41	116.13	-	233.41	106.10	-	217.30	108.94	97.20	62.31	62.22	97.39	1,215.41
2604: Church hall operating costs - gas	-	-	767.52	-	-	-	-	-	-	-	201.61	197.77	1,166.90
2606: Church hall costs - repairs/maintenance	2,227.37	1,555.00	720.00	8.00	1,446.62	-	350.00	584.40	-	-	-	78.00	6,969.39
2609: Church hall - equipment repair & renewal	-	-	-	-	-	171.12	-	117.34	-	-	-	-	288.46
2611: Church hall operating costs - cleaning	100.00	-	200.00	-	115.00	200.00	100.00	-	200.00	-	115.00	219.20	1,249.20
2701: Major building repairs and renovations	-	-	-	2,142.84	-	-	-	-	-	-	-	3,780.00	5,922.84
2801: Children & young people activity costs	-	-	-	42.50	-	-	-	-	-	-	-	-	42.50
2804: Cost of church publications	-	-	-	-	-	-	-	-	-	-	62.40	-	62.40
2805: Cost of mission & evangelism	-	-	-	-	-	77.40	1,799.99	-	-	-	-	-	1,877.39
2806: Other costs of parish mission work	-	-	-	-	-	360.41	-	-	201.20	54.25	-	-	615.86
2807: Cost of maintaining websites and social media platforms	-	-	62.40	-	-	-	-	75.00	-	-	-	-	137.40
2902: Support of church charities & projects	-	-	-	-	-	-	-	-	-	40.00	-	-	40.00
2903: Support of UK charities	377.75	-	-	100.00	-	-	-	-	-	-	373.26	965.30	1,816.31
2904: Support of international mission & projects	-	-	-	-	-	165.00	486.30	-	-	-	276.05	-	927.35
3001: Purchase of asstes for church purposes	-	12,261.83	-	-	-	973.50	355.50	48.00	-	-	-	-	13,638.83
3104: Costs of fund raising	-	-	-	-	-	-	-	-	73.75	-	-	42.94	116.69
<b>Expenditure totals</b>	<b>21,728.59</b>	<b>39,803.09</b>	<b>22,675.30</b>	<b>24,752.34</b>	<b>24,255.50</b>	<b>20,631.38</b>	<b>22,466.56</b>	<b>18,632.73</b>	<b>25,407.69</b>	<b>16,912.21</b>	<b>22,127.48</b>	<b>29,219.87</b>	<b>288,612.74</b>

Balance (income - expenditure) (3,760.95)



# Central Ministry Area Account

### South Cardiff MA

[illegible]



# South Cardiff MA

## Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2024 £	At 31/12/2023 £
<b>Fixed assets</b>						
	-	-	-	-	-	-
<b>Current assets</b>						
Cash At Bank And In Hand	6,574.90	-	-	-	6,574.90	4,047.76
	<b>6,574.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,574.90</b>	<b>4,047.76</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Net current assets less current liabilities</b>	<b>6,574.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,574.90</b>	<b>4,047.76</b>
<b>Total assets less current liabilities</b>	<b>6,574.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,574.90</b>	<b>4,047.76</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Total net assets less liabilities</b>	<b>6,574.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,574.90</b>	<b>4,047.76</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
Unrestricted - General Fund	6,574.90	-	-	-	6,574.90	4,047.76
<b>Designated</b>						
<b>Restricted</b>						
<b>Fund Totals</b>	<b>6,574.90</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>6,574.90</b>	<b>4,047.76</b>



SOUTH CARDIFF  
MINISTRY AREA  
BUTETOWN | GRANGETOWN | SPLOTT

# St Dyfrig and St Samson

- Total Income – £39,050.53
- Total Outgoings – £38,999.40
- Balance £51.13
- Major Income (Without major projects)
  1. £11,162.50 (£6,715.00 – 2023) – Hall Rentals – 28%
  2. £10,030.96 (£9650.81 – 2023) – Car Parking – 26%
  3. £7247.25 (£6,642.06 - 2023) – Giving associated Gift Aid - 19%
- Major Outgoings (Without major projects)
  1. £ 23,290.27 – Parish Share and Ministry Area Cost – 60%
  2. £1,823.72 – Church Gas – 5%
  3. £1,293.17 – Insurance – 3%

GAP - **£16k** between giving against common fund contribution so a reliance on other income streams

**As at: 31 December 2024**

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
Income													
0101: Standing Order Planned Giving	10.00	10.00	10.00	10.00	20.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	130.00
0111: Gift Direct	372.17	372.17	372.17	375.90	432.90	432.90	432.90	432.90	336.00	336.00	336.00	336.00	4,568.01
0201: Loose plate offering	-	183.00	134.85	240.02	-	268.00	-	127.20	-	309.40	55.00	259.00	1,576.47
0204: Offerings - Funerals	-	-	150.00	-	-	-	-	-	-	-	-	-	150.00
0305: Donations appeals etc	-	-	385.00	-	-	-	-	-	200.00	-	-	200.00	785.00
0403: Candles Income	10.00	57.00	-	-	31.00	16.00	16.00	108.00	16.00	26.00	16.00	26.00	322.00
0503: Recovered Gift Direct Gift Aid	85.29	85.29	85.29	-	186.71	100.48	-	100.48	100.48	76.25	76.25	76.25	972.77
0801: Fund raising	-	280.00	213.00	-	-	-	-	80.00	-	-	153.00	235.00	961.00
0803: Hall Rental Income	590.00	815.00	835.00	990.00	1,275.00	1,530.00	1,177.50	290.00	500.00	1,050.00	1,120.00	990.00	11,162.50
0805: Sundry income	-	60.00	-	-	-	-	-	-	(75.00)	(80.00)	115.00	100.00	120.00
0809: Car Parking Income	565.76	1,039.91	684.96	922.99	556.40	898.08	924.95	980.37	833.34	701.92	655.28	1,267.00	10,030.96
0810: Bingo income	-	-	-	-	-	-	-	-	-	-	-	1,600.00	1,600.00
0905: Funeral fee	-	180.00	-	298.00	100.00	-	-	110.00	-	-	180.00	180.00	1,048.00
1001: Dividends/investment income	1,191.22	-	-	1,320.11	-	-	-	1,474.71	-	-	1,606.85	-	5,592.89
1020: Bank and building society interest	3.78	2.31	2.14	2.52	1.81	1.97	2.66	3.34	2.59	2.39	3.04	2.38	30.93
Income totals	2,828.22	3,084.68	2,872.41	4,159.54	2,603.82	3,257.43	2,564.01	3,717.00	1,923.41	2,431.96	4,326.42	5,281.63	39,050.53
Expenditure													
2340: Maintenance of services	-	194.50	-	36.40	-	-	-	511.80	-	-	-	78.50	821.20
2450: M/LMA central costs	1,724.11	1,766.44	1,766.44	1,766.44	1,766.44	1,766.44	1,766.44	1,766.44	1,766.44	1,766.44	3,901.76	1,766.44	23,290.27
2501: Church operating costs - insurance	107.81	107.76	107.76	107.76	107.76	107.76	107.76	107.76	107.76	107.76	107.76	107.76	1,293.17
2502: Church operating costs - electricity	59.14	-	30.85	56.44	67.78	-	59.47	29.58	89.71	36.39	45.46	28.01	502.83
2503: Church operating costs - gas	427.28	-	-	639.60	195.18	170.75	-	-	-	-	268.27	122.64	1,823.72
2504: Church operating costs - water	29.16	-	-	27.55	27.59	27.59	27.59	27.59	27.59	27.59	27.59	27.59	277.43
2508: Church repairs and maintenance	-	180.00	175.00	-	519.56	-	-	-	-	-	-	60.00	934.56
2510: Church operating costs - tel/mob/internet	27.00	-	27.00	-	29.14	-	29.14	14.57	-	58.26	-	29.13	214.24
2511: Church operating costs - fire equipment, roof alarm, CCTV service	-	-	-	-	-	-	-	209.82	-	-	-	-	209.82
2603: Church hall operating costs - electric	114.41	116.13	-	233.41	106.10	-	217.30	108.94	97.20	62.31	62.22	97.39	1,215.41
2604: Church hall operating costs - gas	-	-	767.52	-	-	-	-	-	-	-	201.61	197.77	1,166.90
2606: Church hall costs - repairs/maintenance	2,227.37	1,555.00	720.00	-	1,446.62	-	350.00	584.40	-	-	-	78.00	6,961.39
2609: Church hall - equipment repair & renewal	-	-	-	-	-	171.12	-	117.34	-	-	-	-	288.46
Expenditure totals	4,716.28	3,919.83	3,594.57	2,867.60	4,266.17	2,243.66	2,557.70	3,478.24	2,088.70	2,058.75	4,614.67	2,593.23	38,999.40
Balance (income - expenditure)													51.13

St Dyfrig and St Samson, Grangetown (PRSN: 4523)

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2024 £	At 31/12/2023 £
<b>Fixed assets</b>						
	-	-	-	-	-	-
<b>Current assets</b>						
Investments	-	-	-	274,718.50	274,718.50	260,451.08
Cash At Bank And In Hand	5,180.03	-	1,509.00	-	6,689.03	6,637.90
	<b>5,180.03</b>	<b>-</b>	<b>1,509.00</b>	<b>274,718.50</b>	<b>281,407.53</b>	<b>267,088.98</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Net current assets less current liabilities</b>	<b>5,180.03</b>	<b>-</b>	<b>1,509.00</b>	<b>274,718.50</b>	<b>281,407.53</b>	<b>267,088.98</b>
<b>Total assets less current liabilities</b>	<b>5,180.03</b>	<b>-</b>	<b>1,509.00</b>	<b>274,718.50</b>	<b>281,407.53</b>	<b>267,088.98</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Total net assets less liabilities</b>	<b>5,180.03</b>	<b>-</b>	<b>1,509.00</b>	<b>274,718.50</b>	<b>281,407.53</b>	<b>267,088.98</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
Unrestricted - General Fund	5,180.03	-	-	-	5,180.03	5,513.90
<b>Designated</b>						
<b>Restricted</b>						
Restricted - (D&S) Heart Defibrillator	-	-	544.00	-	544.00	544.00
Restricted - Charity Collections	-	-	965.00	-	965.00	580.00
<b>Endowment</b>						
Endowment - (D&S) 43 Pentre Street	-	-	-	236,186.78	236,186.78	223,920.49
Endowment - (D&S) St Dyfrigs Hall	-	-	-	38,531.72	38,531.72	36,530.59
<b>Fund Totals</b>	<b>5,180.03</b>	<b>-</b>	<b>1,509.00</b>	<b>274,718.50</b>	<b>281,407.53</b>	<b>267,088.98</b>



SOUTH CARDIFF  
MINISTRY AREA  
BUTETOWN | GRANGETOWN | SLOTT

# St Paul's

- Total Income – £44,133.38
  - Total Outgoings – £47,218.75
  - Balance **-£3,085.37** (Multiyear Gas bill in 2024)
  - Major Income
    1. £17,925.00 (£11,065.00 – 2023) – Hall Rentals – 40%
    2. £14,405.60 (**£14,880.52** – 2023) – Giving associated Gift Aid - 33%
    3. £5,500 – Bingo (used for the Digital Hymnal Setup)
  - Major Outgoings
    1. £26,459.23 (£21,197.23 – 2023) – Parish Share and Ministry Area Cost – 56%
    2. £6,335.22 – Gas (Multiyear Bill)
    3. £2,073.08 (£2,002.31 – 2023) – Insurance – 4%
- GAP - **£12k** between giving against common fund contribution so a reliance on other income streams



**Grangetown St Paul**  
**Monthly Income / Expenditure totals - Details**  
**As at: 31 December 2024**

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
Income													
0111: Gift Direct	391.14	391.14	411.14	417.94	417.94	417.94	417.94	387.66	290.76	290.76	470.71	290.76	4,595.83
0113: Weekly envelope planned giving	368.00	403.00	467.00	321.00	588.00	527.00	318.40	255.00	383.00	409.00	302.50	432.00	4,773.90
0201: Loose plate offering	76.50	88.00	94.00	85.00	70.00	36.00	97.00	32.00	37.00	110.85	170.00	125.20	1,021.55
0204: Offerings - Funerals	36.60	45.00	41.85	-	31.10	-	57.00	-	-	-	-	-	211.55
0305: Donations appeals etc	100.00	10.00	60.00	-	-	-	-	-	380.00	100.00	-	20.00	670.00
0501: Recovered HMRC Gift Aid receipts	-	-	796.58	-	-	-	1,025.85	-	844.46	-	-	-	2,666.89
0503: Recovered Gift Direct Gift Aid	223.43	90.03	90.03	147.84	183.48	91.74	-	256.89	84.17	59.94	59.94	59.94	1,347.43
0801: Fund raising	258.50	-	-	40.00	-	353.50	1,307.30	40.00	-	300.00	1,806.00	10.00	4,115.30
0803: Hall Rental Income	1,765.00	1,940.00	670.00	2,380.00	2,260.00	1,040.00	760.00	1,480.00	870.00	2,400.00	540.00	1,820.00	17,925.00
0809: Bingo income	-	-	-	-	3,500.00	2,000.00	-	-	-	-	-	-	5,500.00
0905: Funeral fee	130.00	118.00	-	118.00	250.00	-	-	118.00	-	-	-	-	734.00
1020: Bank and building society interest	-	-	145.83	-	-	157.81	-	-	147.30	-	(3.15)	124.14	571.93
Income totals	3,349.17	3,085.17	2,776.43	3,509.78	7,300.52	4,623.99	3,983.49	2,569.55	3,036.69	3,670.55	3,346.00	2,882.04	44,133.38
Expenditure													
2340: Maintenance of services	-	-	-	-	127.00	-	-	78.50	63.51	-	-	-	269.01
2341: Costs of vergers, organists and choir	120.00	160.00	200.00	160.00	150.00	90.00	90.00	30.00	90.00	90.00	-	90.00	1,270.00
2402: Bank and Credit Card Charges	14.55	10.64	-	10.51	7.90	10.92	35.47	27.55	48.33	23.26	23.49	23.36	235.98
2415: Gifts to individuals	-	-	-	-	-	-	-	-	-	-	-	30.00	30.00
2450: MFLMA central costs	-	5,416.60	2,708.30	2,708.30	2,708.30	1,845.39	1,845.39	1,845.39	1,845.39	-	-	5,536.17	26,459.23
2501: Church operating costs - insurance	204.96	204.96	204.96	204.96	204.96	204.96	-	-	203.20	203.25	203.25	233.62	2,073.08
2502: Church operating costs - electricity	144.85	151.27	118.90	123.23	110.62	140.65	159.81	174.23	138.12	209.70	167.47	253.77	1,892.62
2503: Church operating costs - gas	-	-	-	-	-	-	-	-	6,335.22	-	-	-	6,335.22
2504: Church operating costs - water	29.73	29.73	40.30	28.42	28.47	28.47	28.47	28.47	28.47	28.47	28.47	28.47	355.94
2505: Church operating costs - other	-	-	-	-	4,625.57	323.71	942.00	-	-	-	-	-	5,891.28
2508: Church repairs and maintenance	-	-	-	-	-	-	-	-	33.00	-	-	-	33.00
2510: Church operating costs - tel/mob/internet	28.14	28.14	-	28.14	60.74	-	60.74	30.37	-	60.74	30.37	-	327.38
2511: Church operating costs - fire equipment, roof alarm, CCTV service	-	175.92	144.00	265.14	-	-	-	-	-	150.00	-	-	735.06
2606: Church hall costs - repairs/maintenance	-	-	-	8.00	-	-	-	-	-	-	-	-	8.00
2611: Church hall operating costs - cleaning	100.00	-	200.00	-	115.00	200.00	100.00	-	200.00	-	115.00	219.20	1,249.20
3104: Costs of fund raising	-	-	-	-	-	-	-	-	53.75	-	-	-	53.75
Expenditure totals	642.23	6,177.26	3,616.46	3,536.70	8,138.56	2,844.10	3,261.88	2,214.51	9,038.99	765.42	568.05	6,414.59	47,218.75
Balance (income - expenditure)													(3,085.37)

# Grangetown St Paul

## Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2024 £	At 31/12/2023 £
<b>Fixed assets</b>						
	-	-	-	-	-	-
<b>Current assets</b>						
Investments	1,324.94	-	-	25,125.21	26,450.15	25,076.47
Cash At Bank And In Hand	30,707.08	-	1,363.00	-	32,070.08	35,155.45
	<b>32,032.02</b>	<b>-</b>	<b>1,363.00</b>	<b>25,125.21</b>	<b>58,520.23</b>	<b>60,231.92</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Net current assets less current liabilities</b>	<b>32,032.02</b>	<b>-</b>	<b>1,363.00</b>	<b>25,125.21</b>	<b>58,520.23</b>	<b>60,231.92</b>
<b>Total assets less current liabilities</b>	<b>32,032.02</b>	<b>-</b>	<b>1,363.00</b>	<b>25,125.21</b>	<b>58,520.23</b>	<b>60,231.92</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Total net assets less liabilities</b>	<b>32,032.02</b>	<b>-</b>	<b>1,363.00</b>	<b>25,125.21</b>	<b>58,520.23</b>	<b>60,231.92</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
Unrestricted - General Fund	32,032.02	-	-	-	32,032.02	35,497.39
<b>Designated</b>						
<b>Restricted</b>						
Restricted - Charity Collections	-	-	1,363.00	-	1,363.00	983.00
<b>Endowment</b>						
Endowment - (St Pauls) Iron Room Endowment	-	-	-	25,125.21	25,125.21	23,751.53
<b>Fund Totals</b>	<b>32,032.02</b>	<b>-</b>	<b>1,363.00</b>	<b>25,125.21</b>	<b>58,520.23</b>	<b>60,231.92</b>



SOUTH CARDIFF  
MINISTRY AREA  
BUTETOWN | GRANGETOWN | SLOTT

# St Mary the Virgin

- Total Income – £61,521.84
- Total Outgoings – £ 57,252.09
- Balance £4269.75
  
- Major Income –
  1. £29,188.20 (£23,179.01 - 2023) – Giving including associated Gift Aid – 47%
  2. £15028.16 (£13,664.32 - 2023) – Car Parking – 24%
  3. £4860.00 (£3,520.00 - 2023) – Funeral Fees – 8%
- Major Outgoings (Without major projects)
  1. £33,943.48 (£30,253.14 -2023) – Parish Share and Ministry Area Cost – 53%
  2. £4058.22 (£3,971.76 - 2023) – Insurance – 7%
  3. £3857.63 (£4,809.81-2023) – Gas – 7%
  
- GAP - **£5k** between giving against common fund contribution so a reliance on other income streams



**As at: 31 December 2024**

Balance (income - expenditure)	4,269.75
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St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524)

Balance Sheet detailed

		As at 31/12/2024	As at 31/12/2023
<b>Current assets</b>			
	6501: Current Account	74,293.16	70,023.41
	6505: Deposit Account	-	-
	6523: Other debtors	-	-
	6534: Other investments	7,715.21	7,314.52
	6590: Cash in hand	16.00	16.00
	Z05: Accounts Receivable	-	-
	<b>Total Current assets</b>	<b>82,024.37</b>	<b>77,353.93</b>
<b>Liabilities</b>			
	Z04: Accounts Payable	-	-
	<b>Total Liabilities</b>	<b>-</b>	<b>-</b>
	<b>Net Asset surplus (deficit)</b>	<b>82,024.37</b>	<b>77,353.93</b>
<b>Reserves</b>			
	Excess/(deficit) to date	4,269.75	11,020.44
	Z01: Starting balances	77,353.93	65,947.02
	Z02: Gains/(losses) on investment assets	400.69	386.47
	<b>Total Reserves</b>	<b>82,024.37</b>	<b>77,353.93</b>

Represented by Funds

General (Unrestricted)	78,848.49	67,928.03
Designated	2,892.38	9,072.40
Restricted	283.50	353.50
<b>Total</b>	<b>82,024.37</b>	<b>77,353.93</b>



SOUTH CARDIFF  
MINISTRY AREA  
BUTETOWN | GRANGETOWN | SLOTT

# St Saviours

- Total Income – £28,947.64
- Total Outgoings – £36,471.24 (£39,965.01- Remaining Fairer Share)
- Balance **£-7,523.60** (£12,361.83 – New Chairs) (**-£11,017.37**)
  
- Major Income
  1. £16777.77 (£16,033.78 - 2023) – Giving including associated Gift Aid – 55%
  2. £6,705.00 – Donations – 23%
  3. £2125.00 (£2614.10 - 2023) – Fundraising – 7%
- Major Outgoings (without New Chair Purchases)
  1. £18,770.76 (£3493.77 not paid in 2024) Total £22,264.53 – Fairer Share and Ministry Area Cost – 55%
  2. £2,347.77 (£2,308.79 - 2023) – Insurance – 6%
  3. £1,788.16 (£3,298.28 – 2023) – Gas – 4%

GAP - **£5k** between giving against common fund contribution so a reliance on other income streams

**As at: 31 December 2024**

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
<b>Income</b>													
0101: Standing Order Planned Giving	325.00	305.98	245.00	245.00	245.00	245.00	245.00	245.00	225.00	225.00	225.00	225.00	3,000.98
0102: Occasional Giving via Bank	-	-	-	-	5.50	-	-	-	-	-	-	5.00	10.50
0111: Gift Direct	685.00	685.00	685.00	711.60	831.60	831.60	831.60	706.80	706.80	706.80	706.80	706.80	8,795.40
0113: Weekly envelope planned giving	230.00	190.00	60.00	110.00	95.00	205.00	210.00	195.00	120.00	190.00	245.00	260.00	2,110.00
0201: Loose plate offering	195.32	87.27	15.00	53.00	45.00	45.00	56.01	26.20	10.52	2.80	6.91	192.86	735.89
0301: Gift day receipts	-	-	-	100.00	-	-	-	-	-	-	-	-	100.00
0305: Donations appeals etc	1,570.00	500.00	200.00	230.00	-	200.00	115.00	255.00	-	2,015.00	120.00	1,500.00	6,705.00
0402: Other collections/mission appeals	-	-	-	-	165.00	-	-	-	-	202.26	-	74.00	441.26
0403: Candles Income	23.00	-	-	-	71.00	15.00	91.66	25.00	-	10.00	45.80	-	281.46
0503: Recovered Gift Direct Gift Aid	141.25	141.25	141.25	-	325.80	177.90	-	177.90	146.70	146.70	146.70	146.70	1,692.15
0801: Fund raising	-	150.00	40.00	-	30.00	60.00	-	250.00	70.00	90.00	250.00	1,185.00	2,125.00
0802: Other funds generated	-	-	-	-	-	-	920.00	-	-	-	-	-	920.00
0904: Publication of Banns	-	-	-	-	100.00	250.00	-	-	-	-	-	-	350.00
0905: Funeral fee	-	310.00	260.00	-	-	180.00	-	170.00	400.00	180.00	180.00	-	1,680.00
<b>Income totals</b>	<b>3,169.57</b>	<b>2,369.50</b>	<b>1,646.25</b>	<b>1,449.60</b>	<b>1,913.90</b>	<b>2,209.50</b>	<b>2,469.27</b>	<b>2,050.90</b>	<b>1,679.02</b>	<b>3,768.56</b>	<b>1,926.21</b>	<b>4,295.36</b>	<b>28,947.64</b>
<b>Expenditure</b>													
2340: Maintenance of services	-	-	495.98	-	-	83.95	-	-	-	-	-	-	579.93
2402: Bank and Credit Card Charges	16.07	-	15.30	9.20	15.35	8.09	15.22	13.45	9.98	11.90	13.26	9.87	137.69
2450: MWLMA central costs	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	1,564.23	1,564.23	1,564.23	18,770.76
2501: Church operating costs - insurance	195.62	195.65	195.65	195.65	195.65	195.65	195.65	195.65	195.65	195.65	195.65	195.65	2,347.77
2502: Church operating costs - electricity	195.05	195.05	195.05	195.05	(2,202.16)	7.00	7.00	7.00	7.00	7.00	7.00	7.00	(1,372.96)
2503: Church operating costs - gas	235.16	119.97	186.96	201.05	319.29	123.06	84.69	71.86	105.22	86.46	86.31	168.13	1,788.16
2504: Church operating costs - water	24.30	24.30	24.30	22.97	22.99	22.99	22.99	22.99	22.99	22.99	22.99	22.99	279.79
2508: Church repairs and maintenance	-	426.00	-	290.26	-	-	-	117.00	-	-	-	-	833.26
2903: Support of UK charities	377.75	-	-	100.00	-	-	-	-	-	-	202.26	-	680.01
2904: Support of international mission & projects	-	-	-	-	-	165.00	-	-	-	-	-	-	165.00
3001: Purchase of asstes for church purposes	-	12,261.83	-	-	-	-	-	-	-	-	-	-	12,261.83
<b>Expenditure totals</b>	<b>2,608.18</b>	<b>14,787.03</b>	<b>2,677.47</b>	<b>2,578.41</b>	<b>(84.65)</b>	<b>2,169.97</b>	<b>1,889.78</b>	<b>1,992.18</b>	<b>1,905.07</b>	<b>1,888.23</b>	<b>2,091.70</b>	<b>1,967.87</b>	<b></b>

St Saviour, Splott (PRSN: 4193)

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2024 £	At 31/12/2023 £
<b>Fixed assets</b>						
	-	-	-	-	-	-
<b>Current assets</b>						
Cash At Bank And In Hand	14,589.76	250.00	74.00	-	14,913.76	22,437.36
	<b>14,589.76</b>	<b>250.00</b>	<b>74.00</b>	<b>-</b>	<b>14,913.76</b>	<b>22,437.36</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Net current assets less current liabilities</b>	<b>14,589.76</b>	<b>250.00</b>	<b>74.00</b>	<b>-</b>	<b>14,913.76</b>	<b>22,437.36</b>
<b>Total assets less current liabilities</b>	<b>14,589.76</b>	<b>250.00</b>	<b>74.00</b>	<b>-</b>	<b>14,913.76</b>	<b>22,437.36</b>
<b>Liabilities</b>						
	-	-	-	-	-	-
<b>Total net assets less liabilities</b>	<b>14,589.76</b>	<b>250.00</b>	<b>74.00</b>	<b>-</b>	<b>14,913.76</b>	<b>22,437.36</b>
<b>Represented by</b>						
<b>Unrestricted</b>						
Unrestricted - General Fund	14,589.76	-	-	-	14,589.76	6,339.96
<b>Designated</b>						
Designated - (St Saviours) Chairs	-	-	-	-	-	15,847.40
Designated - (St Saviours) Light Bulbs	-	250.00	-	-	250.00	250.00
<b>Restricted</b>						
Restricted - Charity Collections	-	-	74.00	-	74.00	-
<b>Fund Totals</b>	<b>14,589.76</b>	<b>250.00</b>	<b>74.00</b>	<b>-</b>	<b>14,913.76</b>	<b>22,437.36</b>



SOUTH CARDIFF  
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# Thanks

To the sub treasurers

- Cheryl and Jean – St Pauls
- Virginia – St Marys
- Glyn – 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

To note for 2025

- Common Fund 2025 – £110k (8k increase form 2024)
- Common Fund is paid to dioceses to cover the cost of the Clergy within the ministry area
- Current Giving and Gift Aid – £67k
- GAP - £43k between giving against common fund so a reliance on other income streams
- 2 out of our 4 churches currently do not have working heating systems and an investments of over 100k is needed to resolve.



# SOUTH CARDIFF MINISTRY AREA

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