

# **GRACE CHURCH CARDIFF**

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## **REPORT AND ACCOUNTS**

### **FOR THE YEAR ENDING 31<sup>ST</sup> MARCH 2024**

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**C Management Services  
69 Velindre Road  
Whitchurch  
Cardiff  
CF14 2TF**

**GRACE CHURCH CARDIFF**  
**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2024**

**CHARITY INFORMATION**

<b>Trustees:</b>	Wendy Babawi Joel Caughey Owen Cottom Chloe Davies Dafydd Morse
<b>Pastor:</b>	Owen Cottom
<b>Treasurer:</b>	Dafydd Morse
<b>Charitable position:</b>	Registered Charity number 1177940
<b>Governing Document:</b>	CIO Foundation Model dated 12 <sup>th</sup> April 2018
<b>Address for correspondence:</b>	Grace Church Cardiff 64 Paget Street Cardiff CF11 7JY
<b>Independent Examiner:</b>	Paul Burnell ACMI C Management Services 69 Velindre Road CARDIFF CF14 2TF
<b>Bankers:</b>	CAF Bank 25 Kings Hill Avenue Kings Hill West Malling ME19 4JQ

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## **Aim and purposes**

Grace Church Cardiff exists to play a part in the advancement of the Christian Faith in such parts of the United Kingdom or the world as the trustees may think fit. The church provides opportunities for prayer, worship and pastoral care as well as outreach into the community.

## **Objectives and Activities**

Grace Church Cardiff is committed to enabling as many people as possible to worship as part of our church community, and to benefit from the care and friendship of the church. We seek to be a community-based church, consistently supporting community initiatives and starting new ones that allow us to serve as many people according to our aim and purposes.

This year has been filled with activities that have sought to benefit the worshipping community, as well as the cross-section of society that we have come into contact with. When planning activities we have done so with the Commission's guidance on public benefit in mind. The activities listed below encompass the ways in which we have sought to meet the needs of our church and wider community through;

- Worship, prayer and growing people's knowledge and faith in Jesus
- Provision of pastoral care for people in our church and the wider community
- Local community outreach initiatives
- Mission and Evangelism

## **Achievements and Performance**

### *Worship, prayer and developing people's knowledge and faith in Jesus*

In October 2023, we took the decision to trial splitting the Grace Church Cardiff congregation into 2 smaller congregations, in part due to venue capacity. After a 3 month trial period, we decided to make this change permanent, and we now operate by what we term a "sibling congregation" model, whereby one of the two congregations is based in Grangetown and continues to meet in a local leisure centre, whilst the other is based in Canton and meets on a Sunday afternoon in a building belonging to another church. The 2 congregations share all core values, beliefs and practices, as well as equipment, finances and governance in the form of a shared board of trustees and overall Grace Church Cardiff pastor, Owen Cottom. Each congregation has localised leaders to ensure that all congregation members and visitors are appropriately cared for.

Both the Grangetown and Canton congregations run weekly Sunday services that are both spiritually enriching and relationally fulfilling. We make space for people to come as they are - encouraging people to engage as little or as much as they are comfortable with when it comes to the times of worship. All of our services seek to be as understandable and accessible to those who are not familiar with the Christian faith as possible.

Our congregation numbers have grown slightly this year and we often have visitors from the local community attend our weekly events. Typical numbers for Sunday services are around 80 adults and 25 children in the Grangetown congregation and 20 adults and 3-4 children in the Canton congregation. Specifically trained and safely recruited volunteers provide excellent children's work provision and teaching for our children about faith in Jesus during our Sunday services, providing respite for parents.

On occasion we have run special services, such as our Christmas and Easter events which many members of the wider community attended.

Midweek groups run alongside Sunday mornings in both the Canton and Grangetown congregations as extra opportunities to study the bible and pray together in an informal, welcoming environment. We have also run occasional worship nights that provide another opportunity for people to deepen their faith experience, which are often shared across both congregations. These activities have taken place either in person, or online, or a combination of the two, depending on the needs of the local community.

### *Pastoral Care*

Our pastor and other trained and recognised members of the congregation regularly meet with attendees who have a wide range of spiritual, relational and emotional needs. Our Fellowship Fund has been used to provide aid in instances of financial crisis amongst members of our congregation or those in the wider community with whom we have had a regular contact. This has enabled us to support people in the congregation and in the community. Additionally, we have regularly run social events for church members and members of the community with the purpose of alleviating loneliness and extending a hand of friendship.

We have continued one of our most successful pastoral initiatives called Make Lunch this financial year. This is a community outreach and pastoral activity in partnership with the charity Transforming lives for Good (TLG). Several times each week throughout the school holidays, we ran a lunch club for families on free school meals in the area, providing a nutritious meal, fun activities and friendship during the school holidays. The aim of this was to help families struggling in the holidays and reach out into the community. Several members of the church have undergone training offered by TLG to better equip them to deliver this. We have also delivered food parcels to these families during other holiday seasons, and many of these families now join us for our other activities.

### *Local Community Outreach initiatives*

We have sought to support members of the congregation who have initiated and participated in a number of community initiatives such as litter picks. During the Christmas period several low-key community events were organised by both the Grangetown and Canton congregations, including carol services and jazz carols in local pubs. Our Easter celebrations included a community Easter egg giveaway, a family-friendly Easter Sunday service and a Good Friday service involving both congregations, which was put on in partnership with several other local churches.

In the summer of 2023, we took part in “To Grangetown with Love”, where a team of volunteers from the church offered practical help to the local community in the form of litter picking, community projects and giving away sweets and cakes and invitations to the local community to join us for a picnic, which was popular.

Our youth group continues to flourish and now takes place in a local church building. It is well attended both by members of the church and members of the local community. This is an opportunity for the young people to build friendships with one another, and benefit from positive role models in the team of volunteers who run the group. The young people are able to discuss and explore pertinent issues. All of the youth team are DBS checked.

Our community toddlers’ group continues to thrive and be well attended by both members of the church and members of the community. This group provides an opportunity for parents to connect with others in similar situations to themselves. Many of the visitors to the toddlers group have started to attend other church activities as a result of the toddlers group.

Our afterschool kids club for children in school years 1-4 continues, and is well attended by both members of the church and members of the community. The group provides both respite for parents and carers of these children as well as being fun and educational for the children who attend.

### *Mission and Evangelism*

All of our events and gatherings aim to be accessible to those who are unfamiliar with the Christian Faith, or are still exploring. However, we offer several events throughout the year which are specifically designed to give those who are still exploring faith a safe space to ask questions, learn more and hear about others’ experiences. In the Canton congregation, this has involved a monthly community bring and share meal in the place of our usual Sunday service, during which a member of the congregation shares their journey of faith and encourages discussion amongst attendees. We prioritise creating a safe, accessible and non-threatening environment where different experiences and viewpoints can be shared.

We dedicated a proportion of our annual budget to financially supporting mission work beyond our church and overseas (see financial report for breakdown). Members of our congregation generously gave to other mission initiatives throughout the course of the year.

## **Premises of activities**

Across the year we have used a number of community venues for our in-person activities. Sunday gatherings have taken place in the community Leisure Centre for the Grangetown congregation and in a building belonging to a local church for the Canton congregation. We have hired rooms in local pubs, and used a local nursery school and local parks for events throughout the year. These locations enable us to meaningfully engage with our local community, as well as financially supporting other community groups. Whilst the majority of our activities take place in person, we continue to offer a virtual option for those who for various reasons are unable to leave their homes. All of these activities are appropriately risk assessed.

## **Leadership**

Our pastor, Owen Cottom, coordinates the leadership of both congregations, as well as carrying the responsibility for the spiritual teaching in these congregations. He oversees both the Grangetown and Canton congregations and regularly attends events run by both congregations. He is supported by a network of churches that we belong to ([www.advancemovement.com](http://www.advancemovement.com)) and is ably assisted by many voluntary leaders who coordinate many aspects of church life. We continue to have a formal leadership team in both the Grangetown and Canton congregations who support Owen with pastorally caring for members of the church on a voluntary basis. Owen is responsible to the trustees, most of whom attend Grace Church Cardiff as members and volunteer in several other ways too.

Our Administrative Assistant continues to add immense value to the administrative and operational running of the church, working 20 hours per week.

Our part time Outreach Worker (16 hours per week) has continued to focus on growing sustainable family ministries, including the midweek community toddlers, kids and youth groups, and has also been heavily involved in leading aspects of the Canton congregation's regular activities.

## **Reserves Policy**

Grace Church operates a reserve fund, as detailed in our policy, which sets aside a minimum of 2 months income for use as reserves. Use of the reserve fund must occur in three steps:

1. Identification of need by the pastor and elders, including a financial plan for replenishment
2. Authorisation by the treasurer and chair of trustees
3. Reporting and monitoring by the treasurer.

This report is signed on behalf of the Trustees on 20th January 2025 by Dafydd Morse as Treasurer

Signed:

## **INDEPENDENT EXAMINERS REPORT**

### **TO THE TRUSTEES OF**

### **GRACE CHURCH CARDIFF**

I report on the accounts of the Trust for the period ended 31<sup>st</sup> March 2024, which are set out on pages 9 to 12.

#### **Respective responsibilities of trustees and examiner**

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

It is my responsibility to:

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

#### **Basis of independent examiner's report**

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

#### **Independent examiner's statement**

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

*Paul Burnell*

Paul Burnell ACMI

For and on behalf of:

C Management Services (trading name of C Mgmnt Services Ltd)  
69 Velindre Road  
Cardiff CF14 2TF

Date: 20<sup>th</sup> January 2025

**GRACE CHURCH CARDIFF**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2024**

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £	Total Funds 2023 £
<b>RECEIPTS</b>					
<i>Receipts from generated funds</i>	2	108,314	16,005	124,319	118,268
<i>Receipts from charitable activities</i>	3	770	-	770	-
<i>Other receipts</i>	4	1,894	-	1,894	-
Interest received		219	-	219	-
Total Receipts		111,197	16,005	127,202	118,268
<b>PAYMENTS</b>					
Charitable activities	5	86,623	30,020	116,643	91,876
Governance costs					
Total payments		86,623	30,020	116,643	91,876
<b>Net Receipts/(Payments)</b>		24,574	(14,015)	10,559	26,392
Transfers between funds		-	-		-
Fund balances at 1 <sup>st</sup> April 2023		82,212	18,180	100,392	74,000
Fund balances at 31 <sup>st</sup> March 2024		106,786	4,165	110,951	100,392

The notes on page 10 form part of these accounts.



**GRACE CHURCH CARDIFF**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31<sup>ST</sup> MARCH 2024**

**1. Fixed Assets**

	Insurance Value 2024 £	Insurance Value 2023 £
The value of assets owned are:		
Equipment	<u>6,500</u> 6,500	<u>6,500</u> 6,500

**2. Bank & Cash Balances**

	2024 £	2023 £
Cash at bank and in hand	<u>110,951</u> 110,951	<u>100,392</u> 100,392

**3. Other Assets and Liabilities**

	2024 £	2023 £
<i>Assets</i>		
Gift aid tax recovery not yet received	8,500	-
<i>Liabilities</i>		
Unbilled fee for Independent Examination	175	175

The accounts were approved by the Trustees and signed on their behalf on 20<sup>th</sup> January 2025 by Dafydd Morse as Treasurer

Signed: 

The notes on page 10 form part of these accounts.

**GRACE CHURCH CARDIFF**  
**NOTES TO THE ACCOUNTS**  
**FOR THE PERIOD ENDED 31<sup>ST</sup> MARCH 2024**

**1. Accounting Policies**

The accounts have been prepared on a receipts and payments basis with a statement of assets and liabilities

**2. Voluntary receipts**

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Donations	90,601	16,005	106,606	98,670
Tax recovered	17,713	-	17,713	19,598
	108,314	16,005	124,319	118,268

**3. Receipts from charitable activities**

Conferences and events	770	-	770	-
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**4. Other Receipts**

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
Grant received	1,702	-	1,702	-
Other sundry receipts	192	-	192	-
	1,894	-	1,894	-

**5. Charitable activities**

	Unrestricted Funds £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>a. Direct Charitable Costs</b>				
Salaries & staff expenses	50,910	-	50,910	52,583
Other ministry/evangelism expenses	9,375	30,020	39,395	9,819
	60,285	30,020	90,305	62,885
<b>b. Support and Administration</b>				
Premises rental and expenses	12,628	-	12,628	11,697
Administration and general expenses	2,234	-	2,234	519
Insurance & professional fees	3,012	-	3,012	1,387
Weekend Away/Church Day Away	2,064	-	2,064	4,313
	19,938	-	19,938	17,916
<b>c. Grants</b>				
J Harris	1,800	-	1,800	1,800
Advance	1,200	-	1,200	100
Union Theology School	-	-	-	-
Other organisations	200	-	200	6,775
Support for individual	3,200	-	3,200	2,400
	6,400	-	6,400	11,075

**6. Staff and Trustees**

The charity has one full-time and two part-time employed members of staff. Its activities are generally carried out by volunteers. No staff received salaries at a rate of more than £60,000 per annum.

The Pastor, Owen Cottom, who is also a Trustee, was employed and received payments & pension contributions totalling £31,500 in his capacity as Pastor of the church. Nathan Davies, who is connected to a Trustee, was employed for the entirety of this financial year and received payments totalling £9,984 in his capacity as an employee.

No remuneration or trustee expenses were paid to any other trustee during the year, nor to any person connected to them.