

GRACE CHURCH CARDIFF

REPORT AND ACCOUNTS

FOR THE YEAR ENDING 31ST MARCH 2025

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

GRACE CHURCH CARDIFF
FOR THE YEAR ENDED 31ST MARCH 2025

CHARITY INFORMATION

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

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APR 2024-MAR 2025

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 from time to time think fit, including through providing services for prayer and worship and pastoral care and 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 enjoy the care and friendship of the church. We seek to be a community-focused church, consistently supporting community initiatives and starting new ones, allowing us to serve as many people as possible along the lines of our aim and purpose.

Our 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 outline the ways in which we have sought to cultivate public benefit in our church and wider community through;

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

Achievements and Performance

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

We have continued to operate under the "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 intelligible and accessible to those who are not familiar with the Christian faith as possible.

Our congregation numbers have remained stable this year and we often have visitors from the local community attend our weekly events in addition. 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 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 saw the participation of many members of the wider community. We have also run a prayer, praise and pizza party for the children in our congregations, which was well attended by both young families and other members of the church.

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 appointed 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 and has enabled us to welcome people into the congregation. Additionally, we have regularly run social events for church members and members of the community with the purpose of preventing loneliness and extending a hand of friendship.

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. We also ran a community choir for several months, aimed particularly at those who were at home during the day time.

In the summer of 2024, we took part in "To Grangetown with Love" and "To Canton 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,, both of which were 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, have positive role models in the team of volunteers who run the group and to discuss and explore issues facing young people today. 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. However, due to both staff and volunteer capacity, we made the decision to bring this to a close in the summer of 2024. We hope to be able to reinstate this when capacity allows.

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 aiming to be fun and educational for the children who attend.

We run events specifically for our international friends, providing opportunities for friendship and connection. Events this year have included a family-friendly Olympics event, a meal, a BBQ, a visit to a local museum and Christmas events.

Mission and Evangelism

All of our events and gatherings aim to be accessible to those who are unfamiliar with the Christian Faith, or 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 café church in the place of our usual Sunday service, during which a member of the congregation shares their journey of faith and encourages discussion between attendees. We have also run a well-known course called Alpha, which prioritises 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 or overseas (see financial report for breakdown). Members of our congregation generously gave to other mission initiatives through 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 used and hired local pubs, a local nursery school, local primary schools and local parks as well as buildings belonging to other churches for events throughout the year. This enables 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, some of our activities take place online, allowing those who are housebound for various reasons to be involved. All of these activities are appropriately risk assessed.

Leadership

Our pastor, Owen Cottom, leads the church and carries the responsibility for the spiritual teaching in the church. 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) 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 (until it ended in June 2024) kids and youth groups, and has also been heavily involved in leading aspects of the Canton congregation's regular activities.

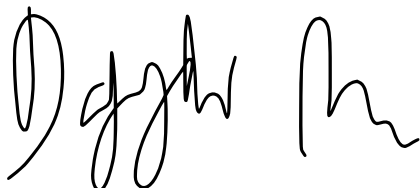
Reserves Policy

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 5th January 2026 by Dafydd Morse as Treasurer

Signed:

A handwritten signature in black ink, appearing to read 'Dafydd Morse', written in a cursive style.

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF

GRACE CHURCH CARDIFF

I report on the accounts of the Trust for the period ended 31st March 2025, 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: 5th January 2026

GRACE CHURCH CARDIFF
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31st MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
RECEIPTS					
<i>Receipts from generated funds</i>	2	83,478	40	83,518	124,319
<i>Receipts from charitable activities</i>	3	4,363	-	4,363	770
<i>Other receipts</i>	4	1,566	-	1,566	1,894
Interest received		194	-	194	219
Total Receipts		89,601	40	89,641	127,202
PAYMENTS					
Charitable activities	5	115,100	4,165	119,265	116,643
Governance costs					
Total payments		115,100	4,165	119,265	116,643
Net Receipts/(Payments)		(25,499)	(4,125)	(29,624)	10,559
Transfers between funds		-	-		
Fund balances at 1 st April 2024		106,786	4,165	110,951	100,392
Fund balances at 31 st March 2025		81,287	40	81,327	110,951

The notes on page 10 form part of these accounts.

GRACE CHURCH CARDIFF
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDED 31ST MARCH 2025

1. Fixed Assets

	Insurance Value 2025 £	Insurance Value 2024 £
The value of assets owned are:		
Equipment	<u>6,500</u> 6,500	<u>6,500</u> 6,500

2. Bank & Cash Balances

	2025 £	2024 £
Cash at bank and in hand	<u>81,327</u> 81,327	<u>110,951</u> 110,951

3. Other Assets and Liabilities

	2025 £	2024 £
<i>Assets</i>		
Gift aid tax recovery not yet received	34,540	8,500
<i>Liabilities</i>		
Unbilled fee for Independent Examination	200	175

The accounts were approved by the Trustees and signed on their behalf on 5th 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 31ST MARCH 2025

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 2025 £	Total 2024 £
Donations	83,478	40	84,518	106,606
Tax recovered	-	-	-	17,713
	<u>83,478</u>	<u>40</u>	<u>84,518</u>	<u>124,319</u>

3. Receipts from charitable activities

Conferences and events	4,363	-	4,363	770
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4. Other Receipts

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
Grant received	1,000	-	1,000	1,702
Other sundry receipts	566	-	566	192
	<u>1,566</u>	<u>-</u>	<u>1,566</u>	<u>1,894</u>

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	Total 2025 £	Total 2024 £
a. Direct Charitable Costs				
Salaries & staff expenses	58,695	-	58,695	50,910
Other ministry/evangelism expenses	5,709	4,165	9,874	39,395
	<u>64,404</u>	<u>4,165</u>	<u>68,569</u>	<u>90,305</u>
b. Support and Administration				
Premises rental and expenses	19,307	-	19,307	12,628
Administration and general expenses	2,709	-	2,709	2,234
Insurance & professional fees	8,222	-	8,222	3,012
Weekend Away/Church Day Away	5,725	-	5,725	2,064
	<u>35,963</u>	<u>-</u>	<u>35,963</u>	<u>19,938</u>
c. Grants				
J Harris	1,800	-	1,800	1,800
Advance	4,793	-	4,793	1,200
Other organisations	4,840	-	4,840	200
Support for individual	3,300	-	3,300	3,200
	<u>14,733</u>	<u>-</u>	<u>14,733</u>	<u>6,400</u>

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 £32,445 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.