

LIFE TRUST CARDIFF

England & Wales · Charity number 1178426

Details

| | |
|-------------|---|
| Other names | NEW LIFE CHURCH |
| Status | Registered |
| Legal form | CIO |
| Registered | 2018-05-18 |
| Register | View on the Charity Commission register |

Contact

| | |
|---------|--|
| Address | New Life Church 30 Norbury Road Cardiff CF5 3AU |
| Phone | 02920 551341 |
| Email | office@newlifecardiff.org.uk |
| Website | www.newlifecardiff.org.uk |

Activities

Objects: 1. TO ADVANCE THE CHRISTIAN FAITH, FOR THE BENEFIT OF THE PUBLIC, IN ACCORDANCE WITH THE STATEMENTS OF BELIEF APPEARING IN THE SCHEDULE.2. TO RELIEVE FINANCIAL HARDSHIP AND TO PROMOTE AND PRESERVE GOOD HEALTH BY THE PROVISION OF FUNDS, GOODS AND SERVICES OF ANY KIND, INCLUDING THE PROVISION OF COUNSELLING AND SUPPORT IN SUCH PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE TRUSTEES FROM TIME TO TIME MAY THINK FIT.

Activities: Weekly public church meetings and midweek meetings for adults and youth. Weekly mums and toddlers group. Weekly group for children with additional needs. Monthly Afternoon Tea for over 60s. The Beresford Centre, provides counselling help and support to those suffering distress related to unexpected pregnancy, termination, baby loss etc.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Disability, The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- Uganda
- Cardiff
- Merthyr Tydfil
- Newport City
- Powys

Finances

| Period end | Income | Expenditure | Assets | Employees |
|------------|----------|-------------|--------|-----------|
| 2025-04-05 | £138,516 | £139,392 | - | - |
| 2024-04-05 | £145,677 | £133,919 | - | - |
| 2023-04-05 | £124,104 | £115,299 | - | - |
| 2022-04-05 | £133,709 | £111,287 | - | - |
| 2021-04-05 | £139,488 | £115,043 | - | - |

Trustees

| Name | Role | Appointed |
|--------------------------|-------|------------|
| MICHAEL ANTHONY TRAVIS | Chair | 2018-05-18 |
| ALAN MORRIS WILLIAMS | | 2018-05-18 |
| JAMES HAMILTON ARMSTRONG | | 2018-05-18 |
| ROBERT DAVID STANSFIELD | | 2018-05-18 |

LIFE TRUST CARDIFF

England & Wales - Charity number 1178426

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------|-----|-------------------|------|-----------|-----------------|-------|------|
| | | Period start date | | | Period end date | | |
| From | Day | Month | Year | To | Day | Month | Year |
| | 6 | 4 | 2024 | | 5 | 4 | 2025 |

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number (if any)

Charity's principal address

Postcode

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|-----------------|-----------------|-----------------------------------|---|
| 1 | M. A. Travis | Chair | | |
| 2 | R.D. Stansfield | Treasurer | | |
| 3 | A. M. Williams | | | |
| 4 | J. Armstrong | | | |
| 5 | P. T. Armstrong | Ex-Officio | | |
| 6 | D. M. Williams | Ex-Officio | | |
| 7 | | | | |
| 8 | | | | |
| 9 | | | | |
| 10 | | | | |
| 11 | | | | |
| 12 | | | | |
| 13 | | | | |
| 14 | | | | |
| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

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| |
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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

Constitution

How the charity is constituted
(eg. trust, association, company)

Charitable Incorporated Organisation

Trustee selection methods
(eg. appointed by, elected by)

Appointed by a resolution passed at a properly convened meeting of the charity trustees

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

1. To advance the Christian Faith, for the benefit of the public, in accordance with the Basis of Belief appearing in the Schedule. 2. To relieve financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

NEW LIFE CHURCH

1. Weekly public church meetings have been held, with provision for children as well as adults. These meetings have been broadcast via YouTube to a wider audience as well as those normal attenders unable to participate.
2. Mid-week small group meetings have been run in four locations, one in Newport, and three in Cardiff.
3. The senior elder of New Life Church has been supported financially.
4. Provision for children of the local community has been provided by a weekly evening Big Fish kids' club and school holiday clubs.
5. Weekly mum's and toddlers sessions have been run during school term time.
6. The church has supported the Starfish KIDS Club, an annual week away for looked-after children.
7. Christmas gift shoeboxes were filled and sent to disadvantaged children as part of the annual national Samaritan's Purse initiative.
8. Evangelical outreaches and school assembly work by OAC has been supported.
9. Relationships with other churches have been fostered through membership of the South East Wales New Wine Cymru regional network and the Evangelical Alliance.
10. Suitable rented premises have been maintained in Fairwater Cardiff as a base for serving the local community.
11. Local elderly residents have been kept in contact via telephone and visits.
12. Training sessions in Safeguarding have been held for all church members interacting with children and vulnerable adults.

THE BERESFORD CENTRE

13. The Beresford Centre has, over 32 years, offered counselling help and support to women, men and families suffering distress related to unexpected pregnancy, termination, baby loss, traumatic birth and cot death, by face-to-face and social media means. 70 new clients were seen during the year.
14. The counsellors have been regularly supervised in order to ensure ongoing good practice, support and development and to protect clients
15. A Beresford Centre website has been maintained to publicise the services on offer.
16. Good relationships have been fostered with the NHS and other agencies, who have made direct referrals of clients and recommendations of the Beresford Centre.
17. Two self-help workbooks for people who have suffered baby loss and experienced problems subsequent to termination have been printed and made available to clients and other similar centres.
18. A regional weekend was held for Welsh pregnancy counselling centres.
19. A Facebook group has been maintained for networking and information sharing between regional pregnancy counselling centres.
20. The Centre has maintained relations with the national Pregnancy Centres Network, and staff have attended their annual conference.
21. Two new trained counsellors have been added to the team to strengthen provision of the service and further online counselling.
22. The Centre has used a National Lottery grant to provide a laptop for each counsellor which also supports moves towards a paperless operation.

All the activities of NEW LIFE CHURCH are run by volunteers, apart from the Leading Elder role.

All the staff of the BERESFORD CENTRE are volunteers

Summary of the main achievements of the charity during the year**NEW LIFE CHURCH**

1. Standards of good behaviour and the achievement of sound, loving interpersonal relationships and personal well-being have been consistently taught and encouraged; people with personal problems have been confidentially counselled and supported.
2. Local community needs have been identified and met by provision for children, the elderly and the disadvantaged.
3. Schools' Religious Education provision has been supported.

THE BERESFORD CENTRE

4. A significant number of women, their partners and other family members have been helped to reach their own best decisions in situations of pregnancy crisis; those experiencing grief and trauma associated with baby loss, termination or difficult births, to work through their experiences and reach a better adjustment for their lives.
5. The service has provided help and support beyond what statutory agencies can give with their limited resources (for example, in cases of baby loss, counselling support may be needed weekly for several months).
6. The Centre has established good relations with statutory and other agencies in the area, and receives referrals from midwives, health visitors, G.P.s, mental health nurses, social workers, probation service, women's refuge and others.
7. Regional capability to provide help in pregnancy related issues has been enhanced through support for Counselling Centres from the 4 related Centres in Wales, in Wrexham, Swansea, Bridgend and Cardiff.
8. Personal workbooks have provided help for clients unable to engage with face-to-face counselling or to support on-line interviews.
9. A programme of digitising all records has been initiated which will further secure personal information in line with GDPR requirements.

Section E**Financial review**

Brief statement of the charity's policy on reserves

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Details of any funds materially in deficit

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Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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Section F**Other optional information**

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Section G**Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|---------------------|------------|--|
| Signature(s) | M.A.Travis | |
|---------------------|------------|--|

| | | |
|---------------------|------------------------|--|
| Full name(s) | Michael Anthony Travis | |
|---------------------|------------------------|--|

| | | |
|--|-------|--|
| Position (eg Secretary, Chair, etc) | Chair | |
|--|-------|--|

| | |
|-------------|--|
| Date | |
|-------------|--|



| | | | | |
|---------------------------------------|---------------------------------|---------|-------------------------------|--------------|
| LIFE TRUST CARDIFF | | 1178426 | | CC16a |
| Receipts and payments accounts | | | | |
| For the period from | Period start date 06.04.2024 | To | Period end date 05.04.2025 | |

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Beresford Centre - income | | 22,509 | | 22,509 | 14,494 |
| Covenant Return | 21,446 | | | 21,446 | 19,839 |
| Covenant Return (Beresford) | 980 | | | 980 | 896 |
| Other income | 296 | | | 296 | 689 |
| Bank Interest | 954 | | | 954 | 277 |
| Offering | 25,390 | | | 25,390 | 39,856 |
| Tithes | 65,751 | | | 65,751 | 68,076 |
| Tots Time Income | 1,190 | | | 1,190 | 1,550 |
| | | | | - | - |
| Sub total (Gross income for AR) | 116,007 | 22,509 | - | 138,516 | 145,677 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Total receipts | 116,007 | 22,509 | - | 138,516 | 145,677 |
| A3 Payments | | | | | |
| Accountants fee (2 yrs) | 630 | | | 630 | - |
| Admin | 2,482 | | | 2,482 | 3,538 |
| Bank charges | 235 | | | 235 | 193 |
| Covenant return (Beresford) | 980 | | | 980 | 896 |
| Beresford Centre accounts | | 21,390 | | 21,390 | 14,882 |
| Building expenses | 14,426 | | | 14,426 | 15,652 |
| Building Utilities & Rent | 27,978 | | | 27,978 | 27,790 |
| Children & Youth | 2,067 | | | 2,067 | 1,200 |
| Equipment | 348 | | | 348 | 1,796 |
| Designated gift (Beresford) | 4,000 | | | 4,000 | 1,550 |
| Gifts | 15,960 | | | 15,960 | 16,223 |
| Grants | | | | - | - |
| Insurance | 875 | | | 875 | 910 |
| Ministry Expenses | 47,040 | | | 47,040 | 47,040 |
| Tots Time expenses | | | | - | - |
| Over 60's coffee morning | | | | - | 92 |
| Music & PA | 981 | | | 981 | 2,156 |
| | | | | - | - |
| Sub total | 118,002 | 21,390 | - | 139,392 | 133,919 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 118,002 | 21,390 | - | 139,392 | 133,919 |
| Net of receipts/(payments) | - 1,995 | 1,120 | - | - 875 | 11,758 |
| A5 Transfers between funds | | | - | | - |
| A6 Cash funds last year end | 93,092 | 4,272 | - | 97,364 | 85,606 |
| Cash funds this year end | 91,097 | 5,392 | - | 96,489 | 97,364 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | BMM Account | 51,231 | | - |
| | Current Account | 39,866 | | |
| | Beresford Centre | | 5,392 | - |
| | Total cash funds | 91,097 | 5,392 | - |
| | (agree balances with receipts and payments account(s)) | | | |

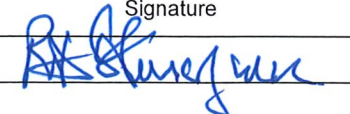
| | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| | | |
|---|-----------------|------------------|
| Signature | Print Name | Date of approval |
|  | R. D. STANFIELD | 21.1.26 |



Section A

Independent Examiner's Report

Report to the trustees

| |
|------------------------------------|
| Charity Name Life Trust Cardiff |
|------------------------------------|

On accounts for the year ended

| | | |
|------------|----------------------------|---------|
| 05/04/2025 | Charity no (if any) | 1178426 |
|------------|----------------------------|---------|

Set out on pages

| | |
|-------|--|
| 1 & 2 | <small>(remember to include the page numbers of additional sheets)</small> |
|-------|--|

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2025.

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").

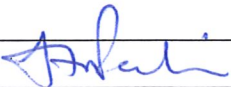
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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.

Signed:  **Date:** 21/1/2026

Name: John Huw Palin

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

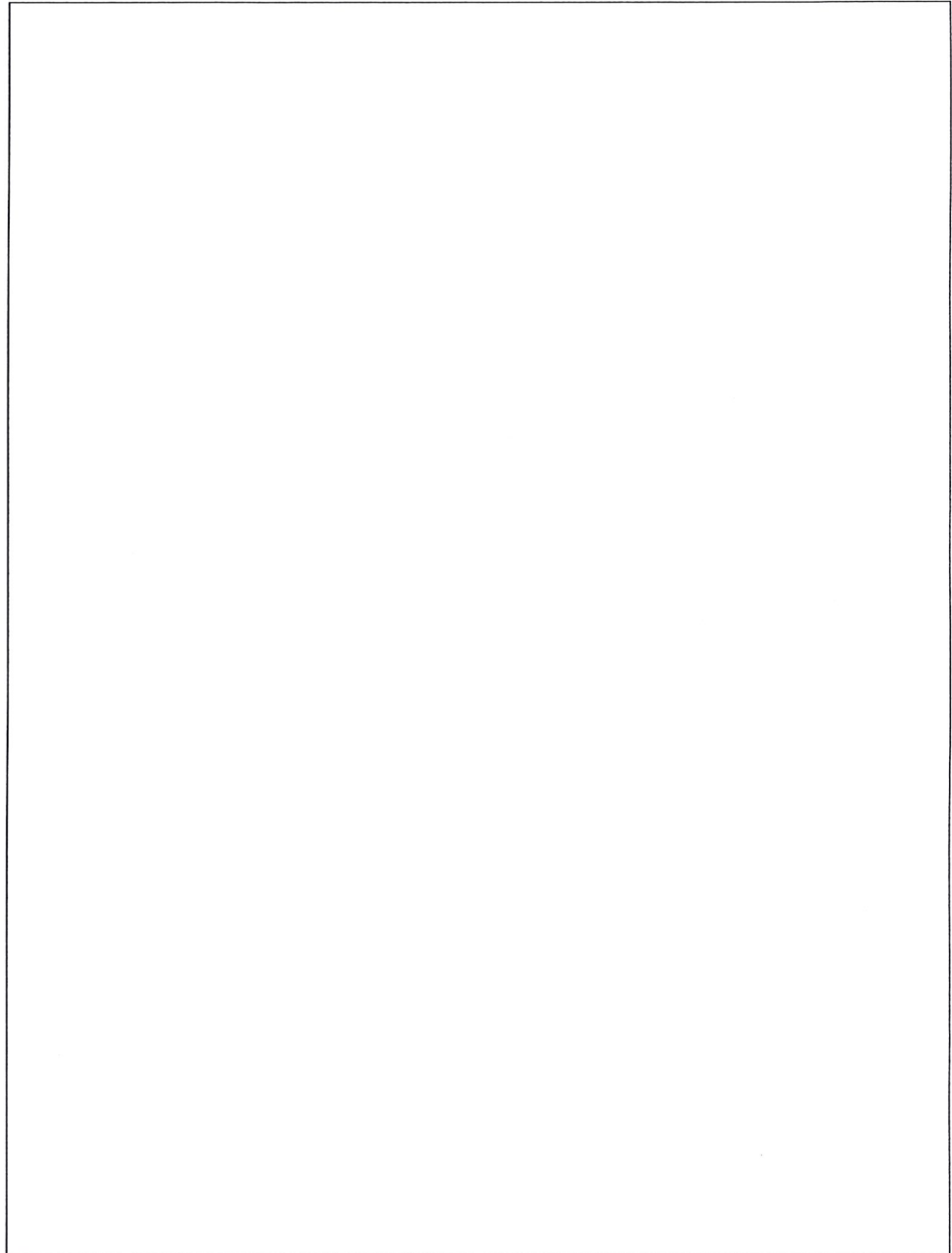
Address: BPU Accountants, Radnor House, Greenwood Close
Cardiff Gate Business Park, Cardiff
CF23 8AA

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.





| | | | | |
|---------------------------------------|---------------------------------|---------|-------------------------------|--------------|
| LIFE TRUST CARDIFF | | 1178426 | | CC16a |
| Receipts and payments accounts | | | | |
| For the period from | Period start date 06.04.2024 | To | Period end date 05.04.2025 | |

Section A Receipts and payments

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| Other income | 296 | | | 296 | 689 |
| Bank Interest | 954 | | | 954 | 277 |
| Offering | 25,390 | | | 25,390 | 39,856 |
| Tithes | 65,751 | | | 65,751 | 68,076 |
| Tots Time Income | 1,190 | | | 1,190 | 1,550 |
| | | | | - | - |
| Sub total (Gross income for AR) | 116,007 | 22,509 | - | 138,516 | 145,677 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Total receipts | 116,007 | 22,509 | - | 138,516 | 145,677 |
| A3 Payments | | | | | |
| Accountants fee (2 yrs) | 630 | | | 630 | - |
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| Building expenses | 14,426 | | | 14,426 | 15,652 |
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| Equipment | 348 | | | 348 | 1,796 |
| Designated gift (Beresford) | 4,000 | | | 4,000 | 1,550 |
| Gifts | 15,960 | | | 15,960 | 16,223 |
| Grants | | | | - | - |
| Insurance | 875 | | | 875 | 910 |
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| Tots Time expenses | | | | - | - |
| Over 60's coffee morning | | | | - | 92 |
| Music & PA | 981 | | | 981 | 2,156 |
| | | | | - | - |
| Sub total | 118,002 | 21,390 | - | 139,392 | 133,919 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 118,002 | 21,390 | - | 139,392 | 133,919 |
| Net of receipts/(payments) | - 1,995 | 1,120 | - | - 875 | 11,758 |
| A5 Transfers between funds | | | - | | - |
| A6 Cash funds last year end | 93,092 | 4,272 | - | 97,364 | 85,606 |
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Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
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| | Current Account | 39,866 | | |
| | Beresford Centre | | 5,392 | - |
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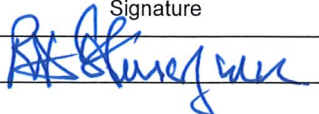
| | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| | | |
|---|-----------------|------------------|
| Signature | Print Name | Date of approval |
|  | R. D. STANFIELD | 21.1.26 |



Section A

Independent Examiner's Report

Report to the trustees

| |
|------------------------------------|
| Charity Name Life Trust Cardiff |
|------------------------------------|

On accounts for the year ended

| | | |
|------------|----------------------------|---------|
| 05/04/2025 | Charity no (if any) | 1178426 |
|------------|----------------------------|---------|

Set out on pages

| | |
|-------|--|
| 1 & 2 | <small>(remember to include the page numbers of additional sheets)</small> |
|-------|--|

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2025.

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.

Signed:  **Date:** 21/1/2026

Name: John Huw Palin

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

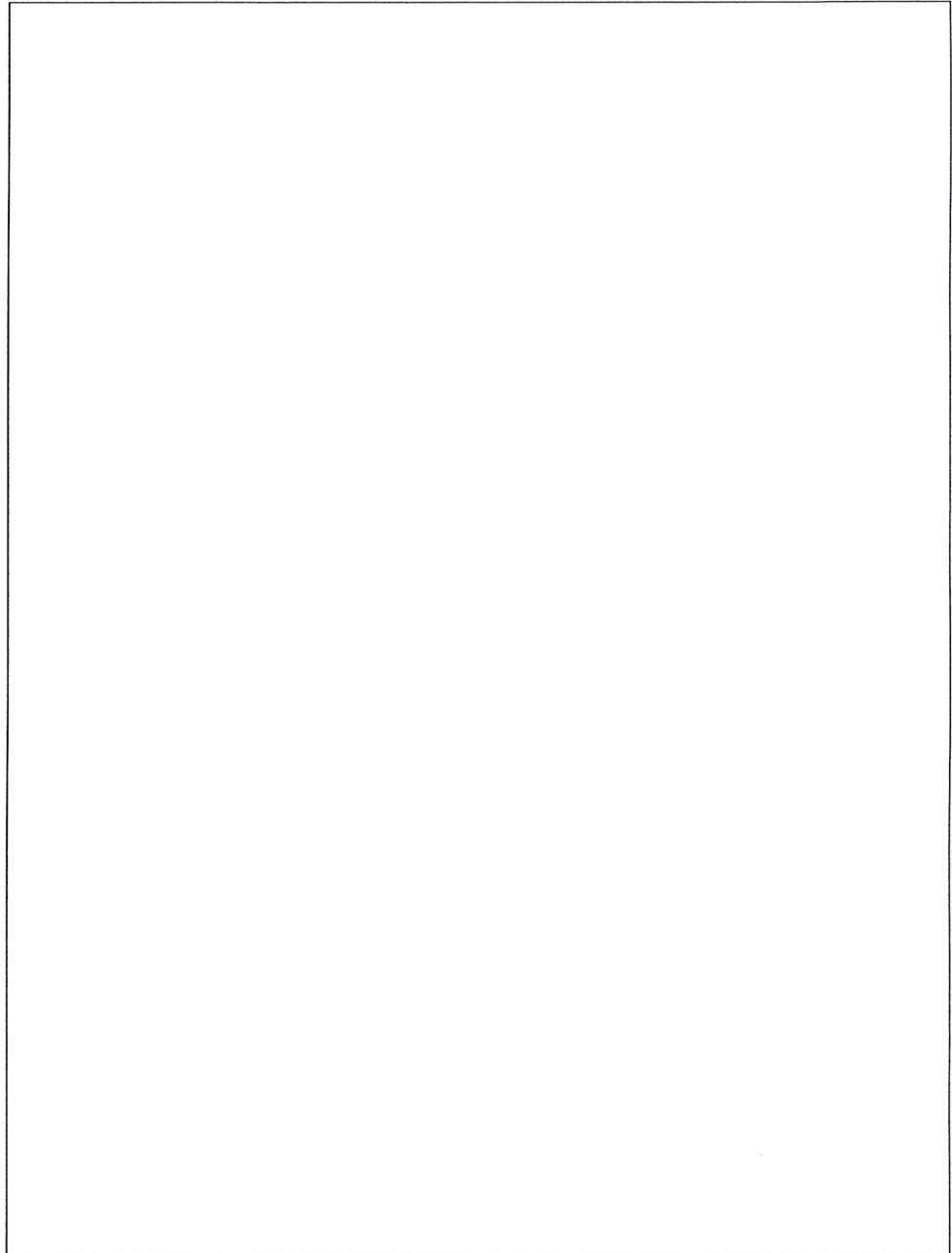
Address: BPU Accountants, Radnor House, Greenwood Close
Cardiff Gate Business Park, Cardiff
CF23 8AA

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



LIFE TRUST CARDIFF

England & Wales - Charity number 1178426

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------|-------------------|------------|--------------|-----------|-----------------|------------|--------------|
| From | Period start date | | | To | Period end date | | |
| | Day 6 | Month 4 | Year 2023 | | Day 5 | Month 4 | Year 2024 |

Charity name Life Trust Cardiff

Other names charity is known by The Beresford Centre

Registered charity number (if any) 1178426

Charity's principal address

30 Norbury Road
 Fairwater
 Cardiff
Postcode CF5 3AU

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---|
| 1 | M.A.Travis | Chair | | |
| 2 | R.D.Stansfield | Treasurer | | |
| 3 | A.M.Williams | | | |
| 4 | J.Armstrong | | | |
| 5 | P.T.Armstrong | Ex-officio | | |
| 6 | D.M Williams | Ex-officio | | |
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

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Description of the charity's trusts

| | |
|---|--|
| Type of governing document (eg. trust deed, constitution) | Constitution |
| How the charity is constituted (eg. trust, association, company) | Charitable Incorporated Organisation |
| Trustee selection methods (eg. appointed by, elected by) | Appointed by a resolution passed at a properly convened meeting of the charity trustees. |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

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Summary of the objects of the charity set out in its governing document

1. To advance the Christian Faith, for the benefit of the public, in accordance with the Basis of Belief appearing in the Schedule.
2. To relieve financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.

Summary of the main activities undertaken for the public benefit in relation to

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

NEW LIFE CHURCH

1. Weekly public church meetings have been held, with provision for children as well as adults. These meetings have been broadcast via YouTube to a wider audience as well as those normal attenders unable to participate.
2. Mid-week small group meetings have been run in four locations, one in Newport, and three in Cardiff.
3. The senior elder of New Life Church has been supported financially.
4. Provision for children of the local community has been provided by a weekly evening Big Fish kids' club and school holiday clubs.
5. Weekly mum's and toddlers sessions have been run.
6. The church has supported the Starfish KIDS Club, an annual week away for looked-after children.
7. Christmas gift shoeboxes were filled and sent to disadvantaged children as part of the annual national Samaritan's Purse initiative.
8. Evangelical outreaches and school assembly work by OAC has been supported.
9. Relationships with other churches have been fostered through membership of the South East Wales New Wine Cymru regional network and the Evangelical Alliance.
10. Suitable rented premises have being maintained in Fairwater Cardiff as a base for serving the local community.
11. Local elderly residents have been kept in contact via telephone and visits.

THE BERESFORD CENTRE

12. The Beresford Centre has, over 31 years, offered counselling help and support to women, men and families suffering distress related to unexpected pregnancy, termination, baby loss, traumatic birth and cot death, by face-to-face and social media means. 70 new clients were seen during the year.
13. The counsellors have been regularly supervised in order to ensure ongoing good practice, support and development and to protect clients
14. A Beresford Centre website has been maintained to publicise the services on offer.
15. Good relationships have been fostered with the NHS and other agencies, who have made direct referrals of clients and recommendations of the Beresford Centre.
16. Two self-help workbooks for people who have suffered baby loss and experienced problems subsequent to termination have been printed and made available to clients and other similar centres.
17. A regional weekend was held for Welsh pregnancy counselling centres.
18. A Facebook group has been maintained for networking and information sharing between regional pregnancy counselling centres.
19. The Centre has maintained relations with the national Pregnancy Centres Network, and staff have attended their annual conference.

All the activities of NEW LIFE CHURCH are run by volunteers, apart from the Leading Elder role.

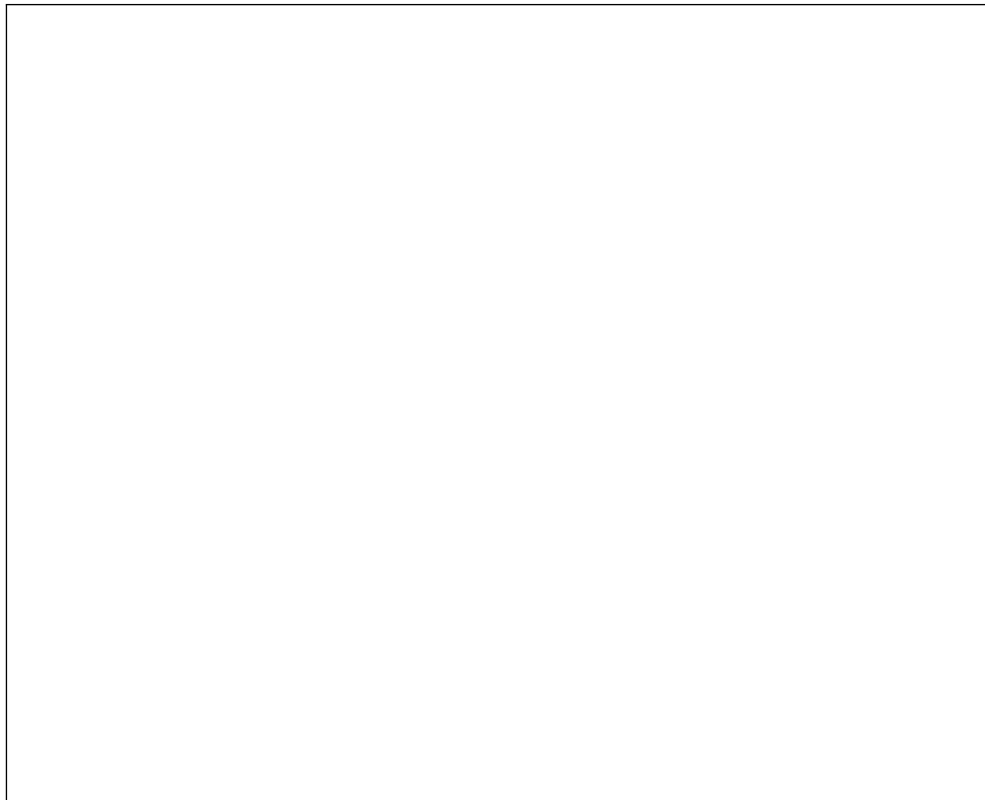
All the staff of the BERESFORD CENTRE are volunteers.

Additional details of objectives and activities (Optional information)

You may choose to include

further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.



Summary of the main achievements of the charity during the year

NEW LIFE CHURCH

1. Standards of good behaviour and the achievement of sound, loving interpersonal relationships and personal well-being have been consistently taught and encouraged; people with personal problems have been confidentially counselled and supported.
2. Local community needs have been identified and met by provision for children, the elderly and the disadvantaged.
3. Schools' Religious Education provision has been supported.

THE BERESFORD CENTRE

4. A significant number of women, their partners and other family members have been helped to reach their own best decisions in situations of pregnancy crisis; those experiencing grief and trauma associated with baby loss, termination or difficult births, to work through their experiences and reach a better adjustment for their lives.
5. The service has provided help and support beyond what statutory agencies can give with their limited resources (for example, in cases of baby loss, counselling support may be needed weekly for several months).
6. The Centre has established good relations with statutory and other agencies in the area, and receives referrals from midwives, health visitors, G.P.s, mental health nurses, social workers, probation service, women's refuge and others.
7. Regional capability to provide help in pregnancy related issues has been enhanced through support for Counselling Centres from the 4 related Centres in Wales, in Wrexham, Swansea, Bridgend and Cardiff.
8. Personal workbooks have provided help for clients unable to engage with face-to-face counselling or to support on-line interviews.

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Brief statement of the charity's policy on reserves

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Details of any funds materially in deficit

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Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

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Section F Other optional information

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The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|--|------------------------|--|
| Signature(s) | M.A/Travis | |
| Full name(s) | Michael Anthony Travis | |
| Position (eg Secretary, Chair, etc) | | |
| Date | | |



| | | | |
|---------------------------------------|---------------------------------|---------|-------------------------------|
| LIFE TRUST CARDIFF | | 1178426 | CC16a |
| Receipts and payments accounts | | | |
| For the period from | Period start date 06.04.2023 | To | Period end date 05.04.2024 |

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Beresford Centre - income | | 14,494 | | 14,494 | 10,805 |
| Covenant Return | 19,839 | | | 19,839 | 19,588 |
| Covenant Return (Beresford) | 896 | | | 896 | 892 |
| Other income | 689 | | | 689 | 445 |
| Bank Interest | 277 | | | 277 | |
| Offering | 39,856 | | | 39,856 | 18,549 |
| Tithes | 68,076 | | | 68,076 | 70,790 |
| Designated gift (Beresford) | 1,550 | | | 1,550 | |
| | | | | - | 3,034 |
| Sub total (Gross income for AR) | 131,183 | 14,494 | - | 145,677 | 124,104 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Total receipts | 131,183 | 14,494 | - | 145,677 | 124,104 |
| A3 Payments | | | | | |
| Accountants fee (2 yrs) | | | | - | 600 |
| Admin | 3,538 | | | 3,538 | 1,699 |
| Bank charges | 193 | | | 193 | 239 |
| Covenant return (Beresford) | 896 | | | 896 | 892 |
| Beresford Centre accounts | | 14,882 | | 14,882 | 10,495 |
| Building expenses | 15,652 | | | 15,652 | 8,658 |
| Building Utilities & Rent | 27,790 | | | 27,790 | 25,823 |
| Children & Youth | 1,200 | | | 1,200 | 1,540 |
| Equipment | 1,796 | | | 1,796 | |
| Designated gift (Beresford) | 1,550 | | | 1,550 | |
| Gifts | 16,223 | | | 16,223 | 15,580 |
| Grants | | | | - | |
| Insurance | 910 | | | 910 | 752 |
| Ministry Expenses | 47,040 | | | 47,040 | 47,040 |
| Tots Time expenses | | | | - | |
| Over 60's coffee morning | 92 | | | 92 | 127 |
| Music & PA | 2,156 | | | 2,156 | 1,855 |
| Sub total | 119,037 | 14,882 | - | 133,919 | 115,299 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 119,037 | 14,882 | - | 133,919 | 115,299 |
| Net of receipts/(payments) | 12,146 | - 388 | - | 11,758 | 8,805 |
| A5 Transfers between funds | | | | | |
| | | | - | | - |
| A6 Cash funds last year end | 80,946 | 4,660 | - | 85,606 | 76,801 |
| Cash funds this year end | 93,092 | 4,272 | - | 97,364 | 85,606 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|---------------------------------|-------------------------------|------------------------------|
| B1 Cash funds | Bank Accounts | 40,277 | | - |
| | | 52,815 | | |
| | Beresford Centre | | 4,272 | - |
| | Total cash funds | 93,092 | 4,272 | - |
| | (agree balances with receipts and payments account(s)) | | | |


| | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|---------------------------------|-------------------------------|------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|----------------|------------------|
|  | R. D STANFIELD | 22/1/25 |



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Life Trust Cardiff

**On accounts for the year
ended**

05/04/2024

**Charity no
(if any)**

1178426

Set out on pages

1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2024.

**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**

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [] if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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:

22/01/2025

Name:

John Huw Palin

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

FCA

| | |
|-----------------|--|
| Address: | BPU Accountants, Radnor House, Greenwood Close |
| | Cardiff Gate Business Park, Cardiff |
| | CF23 8AA |

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

LIFE TRUST CARDIFF

England & Wales - Charity number 1178426

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------|-----|-------------------|------|-----------|-----------------|-------|------|
| | | Period start date | | | Period end date | | |
| From | Day | Month | Year | To | Day | Month | Year |
| | 6 | 4 | 2022 | | 5 | 4 | 2023 |

Section A Reference and administration details

Charity name

Life Trust Cardiff

Other names charity is known by

The Beresford Centre

Registered charity number (if any)

1178426

Charity's principal address

| |
|-------------------------|
| 30 Norbury Road |
| Fairwater |
| Cardiff |
| Postcode CF5 3AU |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---|
| 1 | M.A.Travis | Chair | | |
| 2 | R.D.Stansfield | Treasurer | | |
| 3 | A.M.Williams | | | |
| 4 | J.Armstrong | | | |
| 5 | P.T.Armstrong | Ex-officio | | |
| 6 | D.M Williams | Ex-officio | | |
| 7 | | | | |
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Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
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Section B Structure, governance and management

Description of the charity's trusts

| | |
|--|--|
| Type of governing document <i>(eg. trust deed, constitution)</i> | Constitution |
| How the charity is constituted <i>(eg. trust, association, company)</i> | Charitable Incorporated Organisation |
| Trustee selection methods <i>(eg. appointed by, elected by)</i> | Appointed by a resolution passed at a properly convened meeting of the charity trustees. |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

| |
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Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

- | |
|--|
| <ol style="list-style-type: none"> 1. To advance the Christian Faith, for the benefit of the public, in accordance with the Basis of Belief appearing in the Schedule. 2. To relieve financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit. |
|--|

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

NEW LIFE CHURCH

1. Weekly public church meetings have been held, with provision for children as well as adults. These meetings have been broadcast via YouTube to a wider audience as well as those normal attenders unable to participate.
2. Mid-week small group meetings have been run in four locations, one in Newport, and three in Cardiff.
3. The senior elder of New Life Church has been supported financially.
4. Provision for children of the local community has been provided by a weekly evening Big Fish kids' club and school holiday clubs.
5. Weekly sessions, called "The Den" for children with learning difficulties have been run.
6. Weekly mum's and toddlers sessions have been run.
7. The church has supported the Starfish Club, and annual week away for looked-after children.
8. Financial support has been given to Rhema Junior School, Kampala, Uganda.
9. Christmas gift shoeboxes were filled and sent to disadvantaged children as part of the annual national Samaritan's Purse initiative.
10. Evangelical outreaches and school assembly work by OAC has been supported.
11. Relationships with other churches have been fostered through membership of the South East Wales New Wine Cymru regional network and the Evangelical Alliance.
12. Suitable rented premises have been maintained in Fairwater Cardiff as a base for serving the local community.
13. Local elderly residents have been supported by monthly coffee mornings in a local warden-controlled housing complex.
14. Local elderly residents have been kept in contact via telephone and visits.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

THE BERESFORD CENTRE

15. The Beresford Centre has, over 30 years, offered counselling help and support to women, men and families suffering distress related to unexpected pregnancy, termination, baby loss, traumatic birth and cot death, by face-to-face and social media means.
 16. The counsellors have been regularly supervised in order to ensure ongoing good practice, support and development and to protect clients
 17. A Beresford Centre website has been maintained to publicise the services on offer.
 18. Good relationships have been fostered with the NHS and other agencies, who have made direct referrals of clients and recommendations of the Beresford Centre.
 19. Two self-help workbooks for people who have suffered baby loss and experienced problems subsequent to termination have been printed and made available to clients and other similar centres.
 20. A regional weekend was held for Welsh pregnancy counselling centres for mutual support and development of the service in Wales.
 21. A Facebook group has been maintained for networking and information sharing between regional pregnancy counselling centres.
 22. The Centre has maintained relations with the national Pregnancy Centres Network, and staff have attended their annual conference.
- Local

All the activities of NEW LIFE CHURCH are run by volunteers, apart from the Leading Elder role.

All the staff of the BERESFORD CENTRE are volunteers.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

NEW LIFE CHURCH

1. Standards of good behaviour and the achievement of sound, loving interpersonal relationships and personal well-being have been consistently taught and encouraged; people with personal problems have been confidentially counselled and supported.
2. Local community needs have been identified and met by provision for children, the elderly and the disadvantaged.
3. AIDS orphans and disadvantaged children have been helped financially to have food and education in Kampala, Uganda.

THE BERESFORD CENTRE

4. A significant number of women, their partners and other family members have been helped to reach their own best decisions in situations of pregnancy crisis; those experiencing grief and trauma associated with baby loss, termination or difficult births, to work through their experiences and reach a better adjustment for their lives.
5. The service has provided help and support beyond what statutory agencies can give with their limited resources (for example, in cases of baby loss, counselling support may be needed weekly for several months).
6. The Centre has established good relations with statutory and other agencies in the area, and receives referrals from midwives, health visitors, G.P.s, mental health nurses, social workers, probation service, women's refuge and others.
7. Regional capability to provide help in pregnancy related issues has been enhanced through support for Counselling Centres from Yate to Plymouth, Swansea to Glastonbury.
8. Personal workbooks have provided help for clients unable to engage with face-to-face counselling or to support on-line interviews.

Section E**Financial review**

Brief statement of the charity's policy on reserves

Details of any funds materially in deficit

Further financial review details (Optional information)

You may choose to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F**Other optional information****Section G****Declaration**

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|-------------------------------------|------------------------|------------------------|
| Signature(s) | M.A/Travis | <i>RD Stanfield</i> |
| Full name(s) | Michael Anthony Travis | ROBERT DAVID STANFIELD |
| Position (eg Secretary, Chair, etc) | Chair | TREASURER |
| Date | 27.01.24 | |



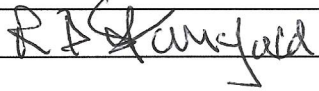
Receipts and payments accounts

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 06.04.2022 | To | Period end date 05.04.2023 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Africa received | | | | - | |
| Beresford Centre - income | | 10,805 | | 10,805 | 7,947 |
| Children & Youth | | | | - | 120 |
| Covenant Return | 19,588 | | | 19,588 | 23,249 |
| Covenant Return (Beresford) | 892 | | | 892 | 939 |
| Insurance claim | 445 | | | 445 | |
| Grants | | | | - | |
| Offering | 18,549 | | | 18,549 | 34,978 |
| Tithes | 70,790 | | | 70,790 | 66,476 |
| Tots Time Income | | | | - | |
| Use of building | 3,034 | | | 3,034 | |
| Sub total (Gross income for AR) | 113,299 | 10,805 | - | 124,104 | 133,709 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Total receipts | 113,299 | 10,805 | - | 124,104 | 133,709 |
| A3 Payments | | | | | |
| Accountants fee (2 yrs) | 600 | | | 600 | |
| Admin | 1,699 | | | 1,699 | 1,784 |
| Bank charges | 239 | | | 239 | 252 |
| Beresford Centre payment | 892 | | | 892 | 939 |
| Beresford Centre accounts | | 10,495 | | 10,495 | 8,819 |
| Building expenses | 8,658 | | | 8,658 | 4,918 |
| Building Utilities & Rent | 25,823 | | | 25,823 | 22,098 |
| Children & Youth | 1,540 | | | 1,540 | 443 |
| Equipment | | | | - | |
| Feeding Fairwater expenditure | | | | - | 1,200 |
| Gifts | 15,580 | | | 15,580 | 15,774 |
| Grants | | | | - | 750 |
| Insurance | 752 | | | 752 | 715 |
| Ministry Expenses | 47,040 | | | 47,040 | 47,040 |
| Tots Time expenses | | | | - | |
| Tea Time expenses | 127 | | | 127 | 47 |
| Music & PA | 1,855 | | | 1,855 | 6,509 |
| Sub total | 104,805 | 10,495 | - | 115,299 | 111,287 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 104,805 | 10,495 | - | 115,299 | 111,287 |
| Net of receipts/(payments) | 8,494 | 311 | - | 8,805 | 22,422 |
| A5 Transfers between funds | | | | | |
| A6 Cash funds last year end | 71,702 | 5,099 | - | 76,801 | 54,380 |
| Cash funds this year end | 80,196 | 5,410 | - | 85,606 | 76,801 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|--|---|----------------------------------|---------------------------------|
| B1 Cash funds | Bank Accounts | 80,196 | 750 | - |
| | Beresford Centre | | 4,660 | - |
| | Total cash funds | 80,196 | 5,410 | - |
| | (agree balances with receipts and payments account(s)) | | | |
| B2 Other monetary assets | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| B3 Investment assets | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B4 Assets retained for the charity's own use | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B5 Liabilities | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| Signed by one or two trustees on behalf of all the trustees | | Signature | Print Name | Date of approval |
| | |  | Robert Stansfield | 3.2.24 |



Section A Independent Examiner's Report

Report to the trustees

Charity Name: Life Trust Cardiff

On accounts for the year ended

05/04/2023 Charity no (if any) 1178426

Set out on pages

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05/04/2023.

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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:

[Signature]

Date:

5/02/2024

Name:

John Huw Palin

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

FCA

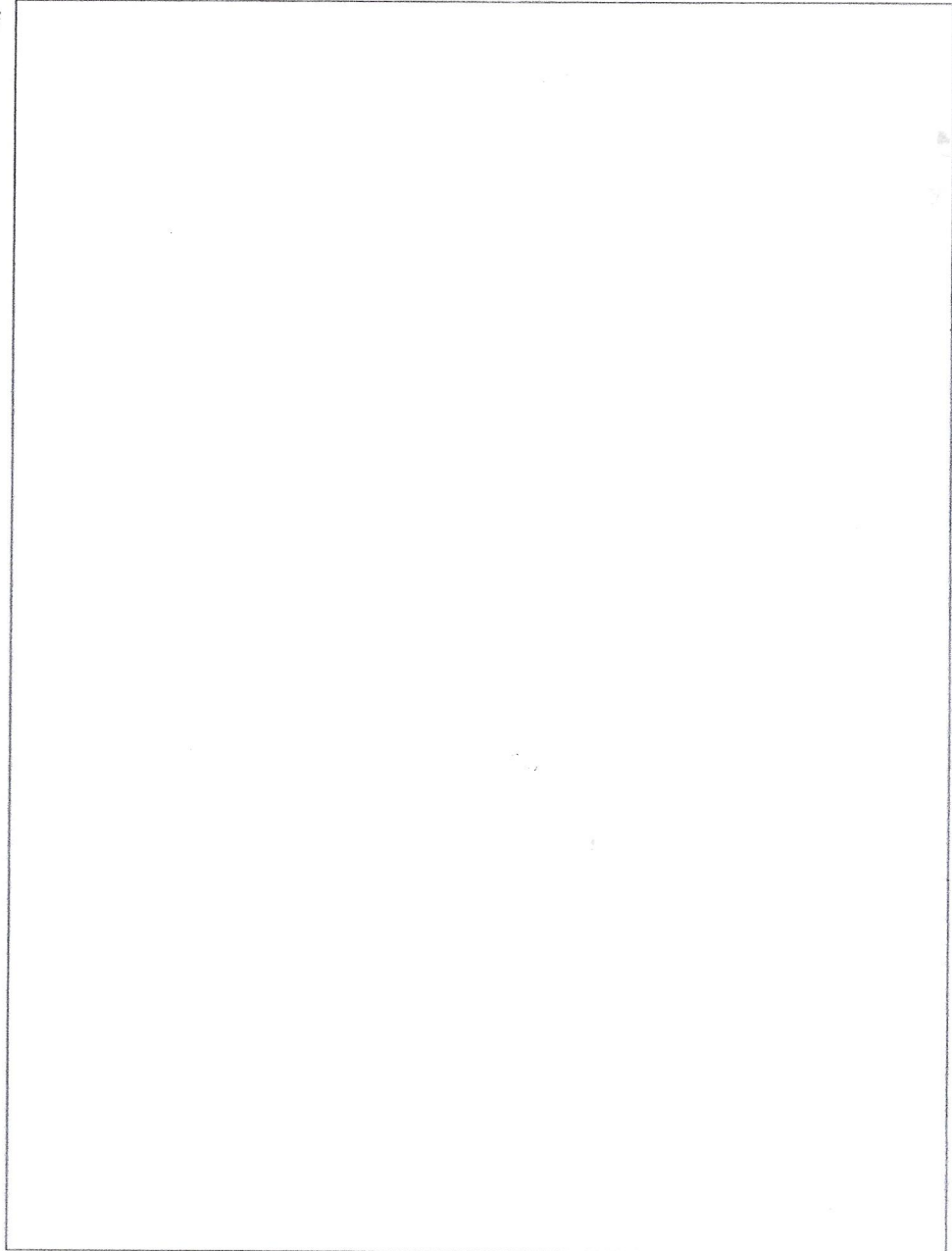
Address: BPU Accountants, Radnor House, Greenwood Close
Cardiff Gate Business Park, Cardiff
CF23 8AA

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



LIFE TRUST CARDIFF

England & Wales - Charity number 1178426

Accounts



Trustees' Annual Report for the period

Period start date

From

Period end date

To

Day
6
Month
4
Year
2021

Day
5
Month
4
Year
2022

Section A

Reference and administration details

Charity name

Life Trust Cardiff

Other names charity is known by

The Beresford Centre

Registered charity number (if any)

1178426

Charity's principal address

30 Norbury Road

Fairwater

Cardiff

Postcode

CF5 3AU

Names of the charity trustees who manage the charity

Trustee name
Office (if any)
Dates acted if not for whole year

TAR

Name of person (or body) entitled to appoint trustee (if any)

M.A.Travis
Chair

1

R.D.Stansfield
Treasurer

2

A.M.Williams

3

J.Armstrong

4

P.T.Armstrong
Ex-officio

5

D.M Williams
Ex-officio

6

7

8

9

10

11

12

13

14

15

16

17

18

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name
Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser

Name

Address

Name of chief executive or names of senior staff members (Optional information)

Section B Structure, governance and management

Description of the charity's trusts

| | |
|--|---|
| | Type of governing document (eg. trust deed, constitution) |
| Constitution | |
| | How the charity is constituted (eg. trust, association, company) |
| Charitable Incorporated Organisation | |
| | Trustee selection methods (eg. appointed by, elected by) |
| Appointed by a resolution passed at a properly convened meeting of the charity trustees. | |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

1. To advance the Christian Faith, for the benefit of the public, in accordance with the Basis of Belief appearing in the Schedule.
2. To relieve financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

NOTE: for reasons of public health and government regulations relating to the COVID pandemic, church activities have been different from and less than varied from time to time..

NEW LIFE CHURCH

1. Weekly public church meetings have been held in line with contemporary regulations, with increasing face-to-face gatherings as regulations were relaxed.
2. When gatherings were restricted, meetings have been held via YouTube and Zoom internet social media. These have become a permanent feature, in order to extend the availability of meetings to people unable to attend due to COVID restrictions. These were augmented

- by limited resumption of meetings in our building once the Trustees were satisfied that these would be safe, with suitable guidelines.
3. Mid-week small group meetings have been run in four locations, one in Newport, and three in Cardiff, via Zoom, and latterly face-to-face.
 4. The senior elder of New Life Church has been supported financially.
 5. Provision for children has been made by social media presentations for our Big Fish kids' club.
 6. Weekly collection and distribution of food has supported over 100 disadvantaged families in Fairwater, Cardiff.
 7. Financial support has been given to Rhema Junior School, Kampala, Uganda.
 8. Christmas gift shoeboxes were filled and sent to disadvantaged children as part of the annual national Samaritan's Purse initiative, and Christmas presents have been given to local children from disadvantaged families.
 9. Evangelical outreaches and school assembly work by OAC has been supported.
 10. Relationships with other churches have been fostered through membership of the South East Wales New Wine Cymru regional network, the Evangelical Alliance, and Churches Together in Fairwater & Pentrebane.
 11. Suitable rented premises have been maintained in Fairwater Cardiff as a base for serving the local community.
 12. Local elderly residents have been kept in contact via telephone. The Centre has maintained relations with the national Pregnancy Centres Network, and staff have attended their annual conference.
 13. Local elderly residents have been kept in contact via telephone and visits.

THE BERESFORD CENTRE

14. The Beresford Centre has, over 29 years, offered counselling help and support to women, men and families suffering distress related to unexpected pregnancy, termination, baby loss, traumatic birth and cot death. During the pandemic, support has been continued via Zoom and FaceTime, and latterly face-to-face in the Centre.
 15. The counsellors have been regularly supervised in order to ensure ongoing good practice, support and development and to protect clients.
 16. A Beresford Centre website has been maintained to publicise the services on offer.
 17. Two self-help workbooks for people who have suffered baby loss and experienced problems subsequent to termination have been printed and made available to clients and other similar centres.
 18. A Facebook group has been maintained for networking and information sharing between regional pregnancy counselling centres.
 19. The Centre has maintained relations with the national Pregnancy Centres Network, and staff have attended their annual conference.
- Local

All the activities of NEW LIFE CHURCH are run by volunteers, apart from the Leading Elder role.

All the staff of the BERESFORD CENTRE are volunteers.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

All the activities of NEW LIFE CHURCH are run by volunteers, apart from the Leading Elder role.

All the staff of the BERESFORD CENTRE are volunteers.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year**NEW LIFE CHURCH**

1. Standards of good behaviour and the achievement of sound, loving interpersonal relationships and personal well-being have been consistently taught and encouraged; people with personal problems have been confidentially counselled and supported.
2. Local disadvantaged families have been supported with free weekly food deliveries.
3. AIDS orphans and disadvantaged children have been helped financially to have food and education in Kampala, Uganda.
4. Community spirit and support has been fostered by joint action between local churches.

THE BERESFORD CENTRE

5. A significant number of women, their partners and other family members have been helped to reach their own best decisions in situations of pregnancy crisis; those experiencing grief and trauma associated with baby loss, termination or difficult births, to work through their experiences and reach a better adjustment for their lives.
6. The service has provided help and support beyond what statutory agencies can give with their limited resources (for example, in cases of baby loss, counselling support may be needed weekly for several months).
7. The Centre has established good relations with statutory and other agencies in the area, and receives referrals from midwives, health visitors, G.P.s, mental health nurses, social workers, probation service, women's refuge and others.
8. Regional capability to provide help in pregnancy related issues has been enhanced through support for Counselling Centres from Yate to Plymouth, Swansea to Glastonbury.
9. Personal workbooks have provided help for clients unable to engage with face-to-face counselling or to support on-line interviews.

Brief statement of the charity's policy on reserves

| |
|--|
| |
|--|

Details of any funds materially in deficit

| |
|--|
| |
|--|

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

| |
|--|
| |
|--|

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

M.A/Travis

Michael Anthony Travis

Chair

Position (eg Secretary, Chair, etc)

31.12.2022

Date



LIFE TRUST CARDIFF

1178426

Receipts and payments accounts

CC16a

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 06.04.2021 | To | Period end date 05.04.2022 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Africa received | | | | - | |
| Beresford Centre - income | | 7,947 | | 7,947 | 11,362 |
| Children & Youth | 120 | | | 120 | |
| Covenant Return | 23,249 | | | 23,249 | 21,105 |
| Covenant Return (Beresford) | 939 | | | 939 | 710 |
| Feeding Fairwater donations | | | | - | 2,010 |
| Grants | | | | - | 10,750 |
| Offering | 34,978 | | | 34,978 | 23,487 |
| Tithes | 66,476 | | | 66,476 | 70,064 |
| Tots Time Income | | | | - | |
| Use of building | | | | - | |
| Sub total (Gross income for AR) | 125,762 | 7,947 | - | 133,709 | 139,488 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Total receipts | 125,762 | 7,947 | - | 133,709 | 139,488 |
| A3 Payments | | | | | |
| Accountants fee | | | | - | 300 |
| Admin | 1,784 | | | 1,784 | 1,775 |
| Bank charges | 252 | | | 252 | 243 |
| Beresford Centre payment | 939 | | | 939 | 710 |
| Beresford Centre accounts | | 8,819 | | 8,819 | 8,362 |
| Building expenses | 4,918 | | | 4,918 | 5,562 |
| Building Utilities & Rent | 22,098 | | | 22,098 | 24,807 |
| Children & Youth | 443 | | | 443 | 267 |
| Equipment | | | | - | |
| Feeding Fairwater expenditure | 1,200 | | | 1,200 | 1,091 |
| Gifts | 15,774 | | | 15,774 | 12,111 |
| Grants | 750 | | | 750 | 10,000 |
| Insurance | 715 | | | 715 | 709 |
| Ministry Expenses | 47,040 | | | 47,040 | 47,040 |
| Tots Time expenses | | | | - | |
| Tea Time expenses | 47 | | | 47 | |
| Music & PA | 6,509 | | | 6,509 | 2,066 |
| Sub total | 102,468 | 8,819 | - | 111,287 | 115,043 |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 102,468 | 8,819 | - | 111,287 | 115,043 |
| Net of receipts/(payments) | 23,294 | - 872 | - | 22,422 | 24,445 |
| A5 Transfers between funds | | | | | |
| A6 Cash funds last year end | 48,408 | 5,971 | - | 54,380 | 29,934 |
| Cash funds this year end | 71,702 | 5,099 | - | 76,801 | 54,379 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Bank Accounts | 71,702 | 750 | - |
| | Beresford Centre | | 4,349 | - |
| | Total cash funds | 71,702 | 5,099 | - |
| | (agree balances with receipts and payments account(s)) | | | |

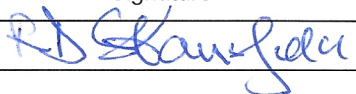
| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|-------------------------|------------------|
|  | Robert David Stansfield | 24/11/2022 |



Section A

Independent Examiner's Report

Report to the trustees/
members of

Life Trust (Cardiff)

On accounts for the year
ended

05/04/2022

Charity no
(if any)

1178426

Set out on pages

1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05 / 04 / 2022.

Responsibilities and
basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) 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.

Signed:

Date:

24 November
2022

Name:

John Huw Palin

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

FCA

Address:

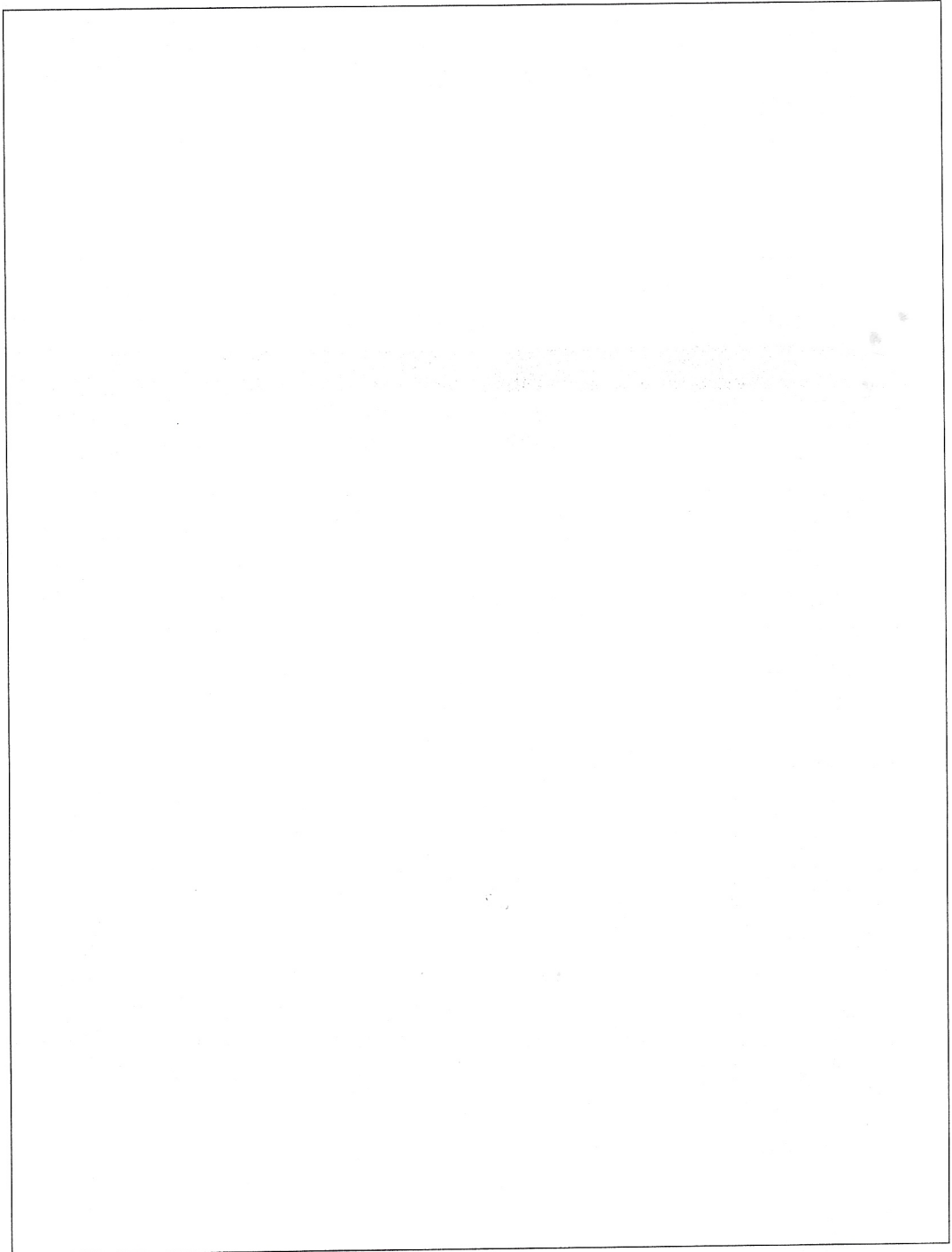
Radnor House, Greenwood Close

Cardiff Gate Business Park

CF23 8AA

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.





Section A

Independent Examiner's Report

Report to the trustees/
members of

Life Trust (Cardiff)

On accounts for the year
ended

05/04/2022

Charity no
(if any)

1178426

Set out on pages

1 & 2

(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 05 / 04 / 2022.

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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

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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.

Signed:

Date:

24 November
2022

Name:

John Huw Palin

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

FCA

Address:

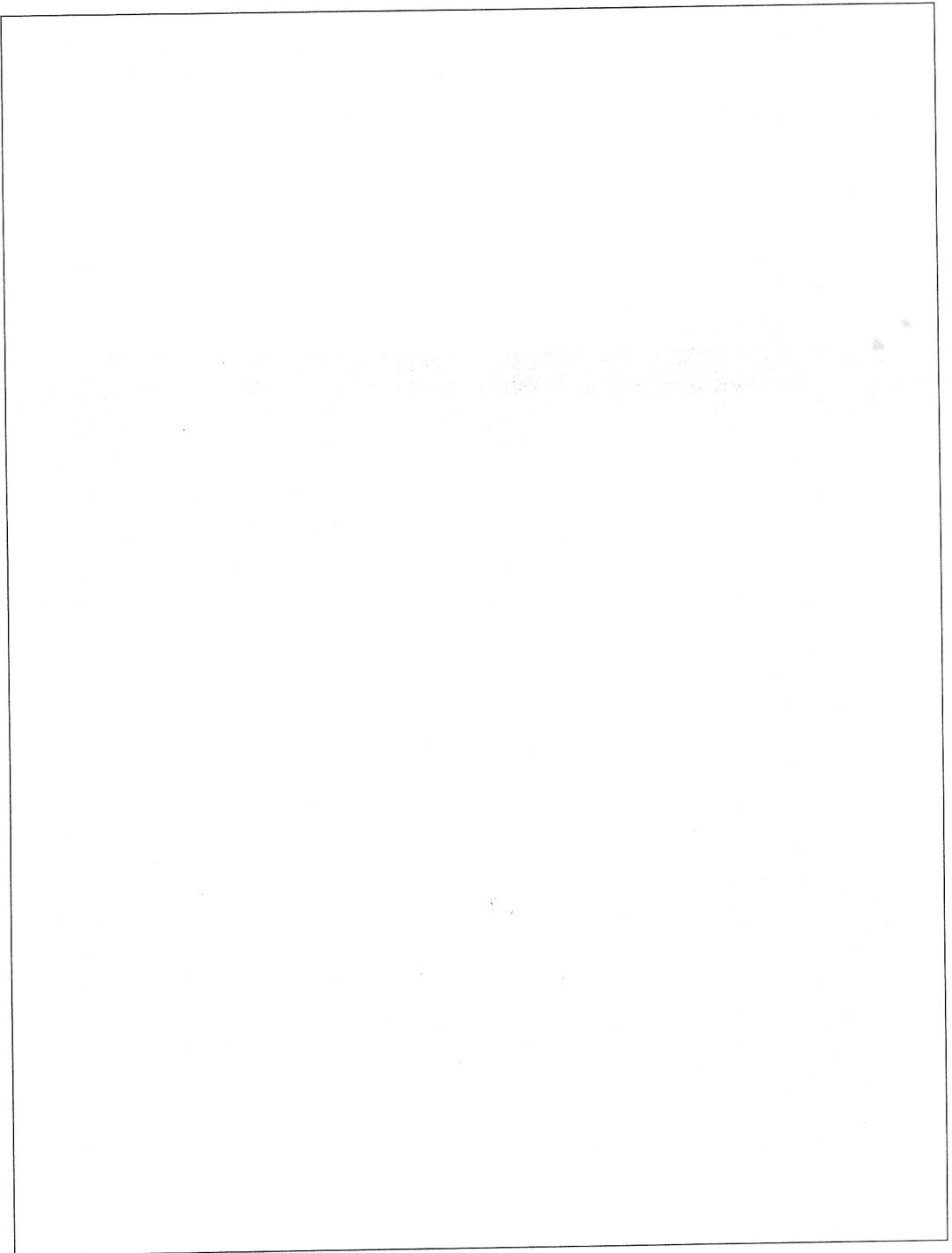
Radnor House, Greenwood Close

Cardiff Gate Business Park

CF23 8AA

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.



LIFE TRUST CARDIFF

England & Wales - Charity number 1178426

Accounts



Trustees' Annual Report for the period

| | | | | | | | |
|-------------|-------------------|------------|--------------|-----------|-----------------|------------|--------------|
| From | Period start date | | | To | Period end date | | |
| | Day 6 | Month 4 | Year 2020 | | Day 5 | Month 4 | Year 2021 |

Section A Reference and administration details

| | |
|---|--|
| Charity name | Life Trust Cardiff |
| Other names charity is known by | The Beresford Centre |
| Registered charity number (if any) | 1178426 |
| Charity's principal address | 30 Norbury Road Fairwater Cardiff Postcode CF5 3AU |

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|----|----------------|-----------------|-----------------------------------|---|
| 1 | M.A.Travis | Chair | | |
| 2 | R.D.Stansfield | Treasurer | | |
| 3 | A.M.Williams | | | |
| 4 | J.Armstrong | | | |
| 5 | P.T.Armstrong | Ex-officio | | |
| 6 | D.M.Williams | Ex-officio | | |
| 7 | | | | |
| 8 | | | | |
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| 15 | | | | |
| 16 | | | | |
| 17 | | | | |
| 18 | | | | |
| 19 | | | | |
| 20 | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |

| | | |
|--|--|--|
| | | |
|--|--|--|

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Section B Structure, governance and management

Description of the charity's trusts

| | |
|---|--|
| Type of governing document (eg. trust deed, constitution) | Constitution |
| How the charity is constituted (eg. trust, association, company) | Charitable Incorporated Organisation |
| Trustee selection methods (eg. appointed by, elected by) | Appointed by a resolution passed at a properly convened meeting of the charity trustees. |

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

| |
|--|
| |
|--|

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

1. To advance the Christian Faith, for the benefit of the public, in accordance with the Basis of Belief appearing in the Schedule.
2. To relieve financial hardship and to promote and preserve good health by the provision of funds, goods or services of any kind, including through the provision of counselling and support in such parts of the United Kingdom or the world as the Trustees from time to time may think fit.

The Trustees have had regard to the guidance issued by the Charity Commission on public benefit.

NOTE: for reasons of public health and government regulations during the current pandemic, church activities have been different from and less than normal.

NEW LIFE CHURCH

1. Weekly public church meetings have been held via YouTube and Zoom internet social media due to COVID restrictions. These were augmented by limited resumption of meetings in our building once the Trustees were satisfied that these would be safe, with suitable guidelines.
2. Mid-week small group meetings have been run in four locations, one in Newport, and three in Cardiff, via Zoom, and latterly face-to-face.
3. The senior elder of New Life Church has been supported financially.
4. Provision for children has been made by social media presentations for our Big Fish kids' club.
5. Weekly collection and distribution of food has supported over 100 disadvantaged families in Fairwater, Cardiff.
6. Financial support has been given to Rhema Junior School, Kampala, Uganda.
7. Christmas gift shoeboxes were filled and sent to disadvantaged children in Rumania as part of the annual national Samaritan's Purse initiative, and Christmas presents have been given to local children from disadvantaged families.
8. Evangelical outreaches and school assembly work by OAC and Counties Ministries have been supported.
9. Relationships with other churches have been fostered through membership of the South East Wales New Wine Cymru regional network, the Evangelical Alliance, and Churches Together in Fairwater & Pentreban.
10. Suitable rented premises have been maintained in Fairwater Cardiff as a base for serving the local community.

THE BERESFORD CENTRE

11. The Beresford Centre has, over 28 years, counselling help and support to women, men and families suffering distress related to unexpected pregnancy, termination, baby loss, traumatic birth and cot death. During the pandemic, support has been continued via Zoom and FaceTime, and latterly face-to-face in the Centre.
12. The counsellors have been regularly supervised in order to ensure ongoing good practice, support and

- development and to protect clients
13. A Beresford Centre website has been maintained to publicise the services on offer.
 14. A self-help manual for people who have suffered baby loss has been printed and made available.
 15. A Facebook group has been maintained for networking and information sharing between regional pregnancy counselling centres.
 16. The Centre has maintained relations with the national Pregnancy Centres Network, and staff have attended their annual conference.
 17. Local elderly residents have been kept in contact via telephone.

Additional details of objectives and activities (Optional information)

All the activities of NEW LIFE CHURCH are run by volunteers, apart from the Leading Elder role.

All the staff of the BERESFORD CENTRE are volunteers.

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Summary of the main achievements of the charity during the year

1. Standards of good behaviour and the achievement of sound, loving interpersonal relationships and personal well-being have been consistently taught and encouraged; people with personal problems have been confidentially counselled and supported.
2. Local disadvantaged families have been supported with free weekly food deliveries.
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THE BERESFORD CENTRE

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7. The Centre has established good relations with statutory and other agencies in the area, and receives referrals from midwives, health visitors, G.P.s, mental health nurses, social workers, probation service, women's refuge and others.
8. Regional capability to provide help in pregnancy related issues has been enhanced through support Counselling Centres from Yate to Exeter, Swansea to Glastonbury.

Section E

Financial review

Brief statement of the charity's policy on reserves

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

| | | |
|--|------------------------|--|
| Signature(s) | M.A Travis | |
| Full name(s) | Michael Anthony Travis | |
| Position (eg Secretary, Chair, etc) | | |
| Date | 26.1.22 | |



LIFE TRUST CARDIFF

1178426

Receipts and payments accounts

CC16a

| | | | |
|---------------------|---------------------------------|----|-------------------------------|
| For the period from | Period start date 06.04.2020 | To | Period end date 05.04.2021 |
|---------------------|---------------------------------|----|-------------------------------|

Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|--|--------------------------------------|-------------------------------------|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| Africa received | | | | - | 45 |
| Beresford Centre - income | | 11,362 | | 11,362 | 9,408 |
| Children & Youth | | | | - | 432 |
| Covenant Return | 21,105 | | | 21,105 | 20,985 |
| Covenant Return (Beresford) | | 710 | | 710 | 780 |
| Feeding Fairwater donations | 2,010 | | | 2,010 | |
| Grants | 10,000 | 750 | | 10,750 | |
| Offering | 23,487 | | | 23,487 | 23,342 |
| Tithes | 70,064 | | | 70,064 | 67,718 |
| Tots Time Income | | | | - | 364 |
| Use of building | | | | - | 500 |
| Sub total (Gross income for AR) | 126,666 | 12,822 | - | 139,488 | 123,574 |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Total receipts | 126,666 | 12,822 | - | 139,488 | 123,574 |
| A3 Payments | | | | | |
| Accountants fee | 300 | | | 300 | 300 |
| Admin | 1,775 | | | 1,775 | 3,589 |
| Bank charges | 243 | | | 243 | 248 |
| Beresford Centre payment | | 710 | | 710 | 780 |
| Beresford Centre accounts | | 8,362 | | 8,362 | 11,164 |
| Building expenses | 5,562 | | | 5,562 | 14,346 |
| Building Utilities & Rent | 24,807 | | | 24,807 | 24,126 |
| Children & Youth | 267 | | | 267 | 1,153 |
| Equipment | | | | - | 80 |
| Feeding Fairwater expenditure | 1,091 | | | 1,091 | |
| Gifts | 12,111 | | | 12,111 | 10,958 |
| Grants | 10,000 | | | 10,000 | |
| Insurance | 709 | | | 709 | 679 |
| Ministry Expenses | 47,040 | | | 47,040 | 45,375 |
| Tots Time expenses | | | | | 139 |
| Tea Time expenses | | | | | 143 |
| Music & PA | 2,066 | | | 2,066 | 637 |
| Sub total | 105,971 | 9,072 | - | 115,043 | 113,715 |
| A4 Asset and investment purchases, (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 105,971 | 9,072 | - | 115,043 | 113,715 |
| Net of receipts/(payments) | 20,695 | 3,750 | - | 24,446 | 9,859 |
| A5 Transfers between funds | | | - | | - |
| A6 Cash funds last year end | 27,713 | 2,221 | - | 29,934 | 20,075 |
| Cash funds this year end | 48,408 | 5,971 | - | 54,380 | 29,934 |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|----------------------|--|------------------------------------|----------------------------------|---------------------------------|
| B1 Cash funds | Bank Accounts | 48,408 | 750 | - |
| | Beresford Centre | | 5,221 | - |
| | Total cash funds | 48,408 | 5,971 | - |
| | (agree balances with receipts and payments account(s)) | | | |

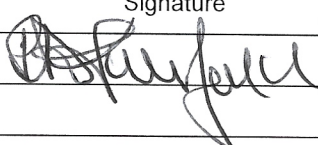
| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---------------------------------|---------|------------------------------------|----------------------------------|---------------------------------|
| B2 Other monetary assets | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|-----------------------------|---------|-----------------------------|-----------------|--------------------------|
| B3 Investment assets | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
|---|---------|-----------------------------|-----------------|--------------------------|
| B4 Assets retained for the charity's own use | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |

| Categories | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
|-----------------------|---------|---------------------------------|-----------------------|---------------------|
| B5 Liabilities | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| | | |
|---|-------------------------|------------------|
| Signature | Print Name | Date of approval |
|  | Robert David Stansfield | 24/01/2022 |



Section A

Independent Examiner's Report

Report to the trustees/ members of

Life Trust (Cardiff)

On accounts for the year ended

05/04/2021

Charity no (if any)

1178426

Set out on pages

1 & 2

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 05 / 04 / 2021.

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 (other than that disclosed below *) 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.

Signed:

John Huw Palin

Date:

24/01/2022

Name:

John Huw Palin

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

FCA

Address:

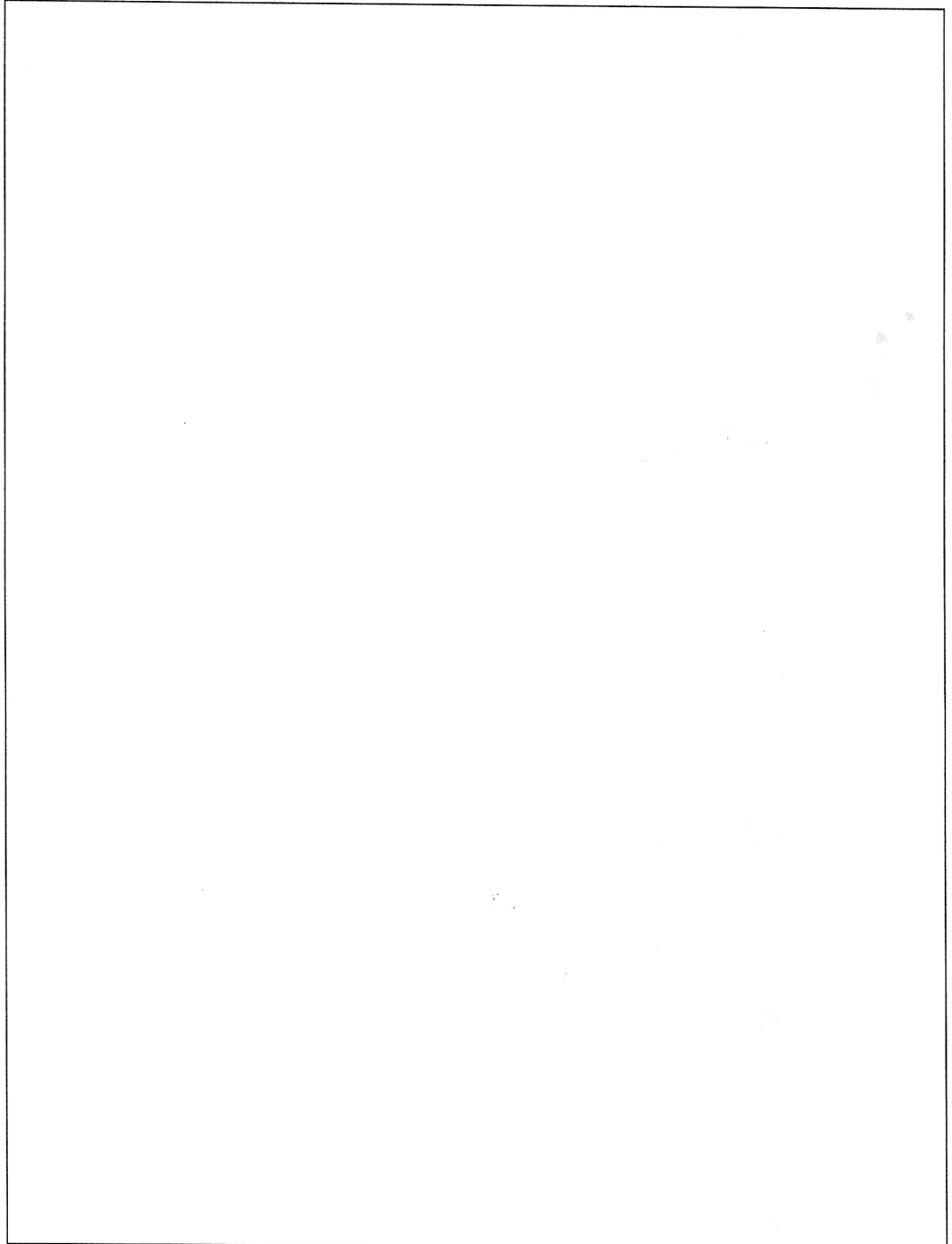
Radnor House, Greenwood Close

Cardiff Gate Business Park

CF23 8AA

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.





Section A

Independent Examiner's Report

Report to the trustees/ members of

Life Trust (Cardiff)

On accounts for the year ended

05/04/2021

Charity no (if any)

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John Huw Palin

Date:

24/01/2022

Name:

John Huw Palin

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

FCA

Address:

Radnor House, Greenwood Close

Cardiff Gate Business Park

CF23 8AA

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

