



Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	Day	Month	Year		Day	Month	Year
	6	4	2020		5	4	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				
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)

--

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.
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 have been helped 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 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

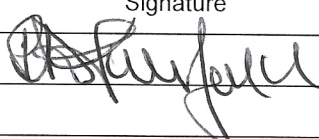
Section A Receipts and payments

	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))			
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 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:

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)

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 / 2021.

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:

24/01/2022

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.