



Trustees' Annual Report for the period

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

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)

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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)

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.

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	
Full name(s)	Michael Anthony Travis	ROBERT DAVID STANSFIELD
Position (eg Secretary, Chair, etc)	Chair	TREASURER
Date	27.01.24	



LIFE TRUST CARDIFF

1178426

Receipts and payments accounts

CC16a

For the period
from

Period start date
06.04.2022

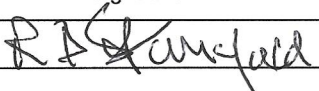
To

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



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

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:

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.