



## Trustees' Annual Report for the period

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

### 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)**

#### 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

## 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 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 £
<b>A1 Receipts</b>					
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
				-	-
<b>Sub total (Gross income for AR)</b>	<b>116,007</b>	<b>22,509</b>	<b>-</b>	<b>138,516</b>	<b>145,677</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Total receipts</b>	<b>116,007</b>	<b>22,509</b>	<b>-</b>	<b>138,516</b>	<b>145,677</b>
<b>A3 Payments</b>					
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
				-	-
<b>Sub total</b>	<b>118,002</b>	<b>21,390</b>	<b>-</b>	<b>139,392</b>	<b>133,919</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>118,002</b>	<b>21,390</b>	<b>-</b>	<b>139,392</b>	<b>133,919</b>
<b>Net of receipts/(payments)</b>	<b>- 1,995</b>	<b>1,120</b>	<b>-</b>	<b>- 875</b>	<b>11,758</b>
A5 Transfers between funds			-		-
A6 Cash funds last year end	93,092	4,272	-	97,364	85,606
<b>Cash funds this year end</b>	<b>91,097</b>	<b>5,392</b>		<b>96,489</b>	<b>97,364</b>

## 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 £
<b>B1 Cash funds</b>	BMM Account	51,231		-
	Current Account	39,866		
	Beresford Centre		5,392	-
	<b>Total cash funds</b>	<b>91,097</b>	<b>5,392</b>	<b>-</b>
	(agree balances with receipts and payments account(s))			
<b>B2 Other monetary assets</b>	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	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
			R. D. STANCLIFFE	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

(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 05/04/2025.

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
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For the period from	Period start date 06.04.2024	To	Period end date 05.04.2025	

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<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>118,002</b>	<b>21,390</b>	<b>-</b>	<b>139,392</b>	<b>133,919</b>
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		-	-	-
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			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
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			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees		Signature	Print Name	Date of approval
			R. D. STANCLIFFE	21.1.26



Section A

Independent Examiner's Report

Report to the trustees

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Life Trust Cardiff

On accounts for the year  
ended

05/04/2025

Charity no  
(if any) 1178426

Set out on pages

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(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 05/04/2025.

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:

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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

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