

REDEEMER CHURCH CARDIFF

REPORT AND ACCOUNTS
YEAR ENDING 31ST MARCH 2025

C Management Services
69 Velindre Road
Whitchurch
Cardiff
CF14 2TF

REDEEMER CHURCH CARDIFF
FOR THE YEAR ENDED 31ST MARCH 2025

CHARITY INFORMATION

Trustees:	Ross Frierson Nashwan Manounah Russell Penman Malcolm Firth (appointed 27 th May 2025)
Pastors:	Ross Frierson, Nashwan Manounah & Malcolm Firth
Treasurer:	Russell Penman
Charitable position:	Registered Charity number 1181627
Governing Document:	CIO Association Model dated 18 th January 2019 and amended 7 th September 2019
Address for correspondence:	Redeemer Church Cardiff 21 Courtenay Road Cardiff CF24 2JP
Independent Examiner:	Paul Burnell ACMI C Management Services 69 Velindre Road CARDIFF CF14 2TF
Bankers:	HSBC 94 Albany Road Cardiff CF24 3RT

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REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31st MARCH 2025

The Trustees have the pleasure in submitting the Report and Accounts for the year to 31st March 2025.

Structure, Governance and Management

Nature of organisation

The charity is constituted as a charitable incorporated organisation. It was formed and registered with the Charity Commission on 18th January 2019 (number 1181627).

Appointment of Trustees

New trustees are appointed by existing trustees, who keep the composition of the trustee body under review to ensure that it includes sufficient people with the time and expertise to manage the charity effectively.

New Trustees receive a copy of the charity's Constitution, the last set of annual accounts and finance reports and any other documentation deemed appropriate.

Income

The income of the charity arises mainly from contributions from church members. In addition, smaller amounts may be raised from voluntary donations during church activities. The charity will also make applications for grant funding from other institutions in support of their activities.

Risk Management

The charity is committed to ongoing assessment of the risks to which it, and the church is exposed and is confident that it has a reporting system in place which advises on a regular basis of any potential risks to enable them to mitigate as appropriate.

The insurance requirements of the church are reviewed annually to ensure all prospective liability situations are adequately covered.

The trustees have a Safeguarding policy in place and monitored by a safeguarding officer.

Organisational Structure

The Trustees are responsible for all aspects of Redeemer Church Cardiff relating to the fabric and maintenance of the building and the financial and legal aspects of the charity. The spiritual and pastoral needs of the church are addressed by pastors/elders who also serve as trustees.

Responsibility of the Trustees

Charity law requires the Trustees to prepare financial statements for each accounting year which give a true and fair view of the state of the charity and of its income and expenditure for the year.

We are required to:

1. Select suitable accounting policies and apply them consistently
2. Make judgements and estimates that are reasonable and prudent
3. State whether the applicable accounting standards have been followed, subject to any material departures disclosed and explained in the accounts
4. Prepare the financial statements on a going concern basis unless it is inappropriate to presume that the charity will continue in business.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011. We also have a responsibility to safeguard assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Our Aims and Objectives

The object of the charity is the advancement of the Christian faith in accordance with the statement of faith primarily, but not exclusively, within the Splott and Adamsdown neighbourhoods of Cardiff; and such other charitable purposes as shall, in the opinion of the charity trustees, further the work of the church.

This is done through a variety of activities which are for the public benefit including:

Weekly worship gatherings, weekly prayer service and shared meal, weekly moms' and tots' play group.

Public Benefit Requirement

In planning the activities, the Trustees have applied the guidance issued by the Charity Commission on public benefit in December 2008.

Plans for Future Periods

Redeemer Church plans to continue to proclaim, portray, and protect the gospel for the glory of God and the good of all people. Plans are being formed to send out one of the pastors to start or strengthen another church in the coming year.

Independent Examiner

Paul Burnell of CMS was appointed as the organisation's independent examiner during the year.

This Report was approved by the Trustees on 6 January 2026 and is signed on their behalf by

Ross Frierson

Ross Frierson

6 January 2026

INDEPENDENT EXAMINERS REPORT

TO THE TRUSTEES OF

REDEEMER CHURCH CARDIFF

I report on the accounts of the Trust for the year ending 31st March 2025, which are set out on pages 9 to 12.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no material matters have come to my attention which gives me reasonable cause to believe that in any material respect:

- accounting records were not kept in accordance with section 130 of the Charities Act or
- the accounts do not accord with the accounting records

I have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Paul Burnell

Paul Burnell ACMI

Date: 6th January 2026

For and on behalf of:

C Management Services (trading name of C Mgmnt Services Ltd)

69 Velindre Road

Cardiff CF14 2TF

REDEEMER CHURCH CARDIFF
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDING 31st MARCH 2025

	Note	Unrestricted Funds £	Restricted Funds £	Total Funds 2025 £	Total Funds 2024 £
RECEIPTS					
<i>Receipts from generated funds</i>	2	24,861	11,161	36,022	54,337
<i>Receipts from charitable activities</i>	3	-	-	-	-
<i>Other receipts</i>	4	-	34,554	34,554	-
Interest received		-	-		-
Total Receipts		24,861	45,715	70,576	54,337
PAYMENTS					
Charitable activities	5	61,839	43,634	105,473	48,429
Governance costs		-	-		-
Total payments		61,839	43,634	105,473	48,429
Net Receipts/(Payments)		(36,978)	2,081	(34,897)	5,908
Transfers between funds		-	-		
Fund balances at 1 st April 2024		63,183	20,949	84,132	78,224
Fund balances at 31 st March 2024		26,205	23,030	49,235	84,132

The notes on pages 9 form part of these accounts.

REDEEMER CHURCH CARDIFF
STATEMENT OF ASSETS AND LIABILITIES
FOR THE YEAR ENDING 31ST MARCH 2025

1. Fixed Assets

	Insurance Value	
	2025	2024
	£	£
The value of assets owned are:		
Buildings	500,000	500,000
Equipment	<u>6,160</u>	<u>6,160</u>
	506,160	506,160

2. Bank & Cash Balances

	2025	2024
	£	£
Cash at bank and in hand	<u>52,151</u>	<u>84,132</u>
	52,151	84,132

3. Other Assets and Liabilities

	2025	2024
	£	£
<i>Assets</i>		
Gift aid tax recovery not yet received	7,247	1,884
<i>Liabilities</i>		
Creditors due	2,916	285
Unbilled fee for Independent Examination	170	170

The accounts were approved by the Trustees and signed on their behalf on 6th January 2026 by Ross Frierson

Signed: *Ross Frierson*

The notes on page 9 form part of these accounts.

