

**MINSTER CHRISTIAN CENTRE CIO
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 31 DECEMBER 2024**

TRUSTEES	Ben HOPE GILL Matthew TODD John KENDALL Jan-Jun Ian WILLIAMS Sam LIU Jonathan TRAVIS
CHARITY NUMBER	1184867
PRINCIPAL ADDRESS	Sturminster Road, Cardiff, CF23 5AQ
GOVERNING DOCUMENT	Minster Christian Centre CIO Constitution and Church Handbook adopted by Church Members on 23 rd October 2019, and approved by the Charity Commission on 12 th August 2019. The Church Handbook was revised on 23 rd November 2022.
CONSTITUTION	CIO
TRUSTEE SELECTION METHOD	Election
INDEPENDENT EXAMINER	Mr A DOWN FCCA
BANKERS	Barclays Bank

MINSTER CHRISTIAN CENTRE CIO
TRUSTEES' REPORT
YEAR ENDED 31 DECEMBER 2024

The Trustees of Minster Christian Centre give thanks for God for His kindness and grace as they reflect on the year gone and present their Annual Report for the year ended 31 December 2024.

Objectives and Activities

The purposes of Minster Christian Centre are: the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Cardiff and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the members of the Church in general meeting, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities; provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Achievement and Performance

Minster Christian Centre has actively pursued our objectives and aims throughout 2024.

Christian worship took place throughout the year as the church gathered together on Sundays. Alongside the regular Sunday morning service, a Sunday evening worship gathering took place, along with a monthly worship service at Thomas Court, a local retirement complex. Home groups Bible studies and corporate prayer meetings met at various points during the week. Provision is made for the advancement of the Christian faith for all ages- an informal toddler morning took place on two days, a youth club for young people on a Friday evening, and a daytime Bible study allows those available during traditional work hours to attend, and creche and Sunday schools for ages 0-14 take place during the Sunday morning worship gatherings.

A key reflection on this year was the way the charity was able to support the members through joyful and sorrowful times. Six families had babies- whilst four families were bereaved. The charity was able to coordinate pastoral care, visiting and aid during these times.

The drop in coffee morning "Minster Café" continued to provide a safe, warm space allowing relationship to be maintained during the daytime.

These public worship gatherings, and prayer meetings are the core way the charity fulfils its stated objectives, and the trustees are grateful for all of the volunteers who serve and facilitate all these various events.

Other activities took place to further the aims and purposes of the church including:

- Collecting food donations for local charity "Rainbow of Hope".
- Running a Christianity Explored and Discipleship courses, allowing seekers to engage with the claims of the Bible.
- A full advent outreach program including wreath making and a community event.
- A New Years event.

Minster Christian Centre has advanced the Christian faith through the services and activities as outlined above, along its financial partnership with the missionaries we support.

Through the year, the charity was able to provide relief of need, hardship, and sickness as and when it arose. An ongoing key project undertaken by the charity is "*Bundles of Joy*"- visits are arranged to pregnant asylum seekers with care packages, and ongoing friendship and emotional support is offered.

The charity was also able to make provision of community facilities. Minster Christian Centre has been able to welcome outside bookings and host other community groups in the building. Roath Community Chorus, Brownies and the Girl Guides, a baby sign language class, a ballet school and a guild of weavers have been able to use the premises over the course of the year, along with other private events, including two separate weddings.

New volunteer leaders were identified and new employees were inducted through 2024. Connor Reid was taken on as a trainee pastor for outreach in September, and Jonathan Hope-Gill started as youth worker in October.

The trustees confirm that we have had regard to the guidance issued by the Charity Commission on public benefit.

The charity policies, procedures and codes are under a periodic review. Policies regarding employment include paternity leave, grievance and disciplinary procedures, code of conduct, expenses and sickness, compassionate and dependent care leave. The risk management policy was completed and implemented.

Finance Review

Minster Christian Centre income for the year ended December 2023 totalled £120,124. This was generated through donations from the congregation of £97,025, a tax claim of £20,516, savings account interest of £413, a legacy gift of £1000 and a specific gift towards social concern of £670, and a wedding gift of £500.

The expenditure totalled £150,757. This was made up of costs of charitable activities, governance costs, and other costs.

The trustees intentionally ran a deficit budget through the year of 2024 to pursue our aims. The trustees have decided to use the financial reserves for the employment and training of a second pastoral work in order to further the charity objectives of furthering the Christian religion. Connor Reid's employment has been budgeted to use up these reserves over the course of a three year employment.

In addition to the transfer of assets from the previous financial year, Minster Christian Centre is in a financially healthy and stable position. The church has ended the period with reserves of £108,184. Reserves are held to provide for a redundancy fund, and for capital expenditure relating to the building. The trustees have earmarked the reserve fund for the future the employment of additional workers.

The trustees anticipate no financial uncertainties at the present time.

Structure, Governance and Management

The governing document of the charity is Minster Christian Centre CIO **Constitution** and **Church Handbook**, which was adopted by Church Members on 23rd October 2019, and approved by the Charity Commission on 12th August 2019.

The Church Handbook was revised and approved by unanimous vote of church members on 23rd November 2022.

The charity is constituted as a CIO and was registered on 12th August 2019.

Trustees of Minster Christian Centre consist of the pastor and elders and are selected by election.


Eligibility for trustees is laid out in section 12.2 of the constitution.

Approval

This report was approved by the trustees on 27th October 2024⁵

Signed on behalf of the trustees:

Trustee:  S. LIU

Trustee:  IAN WILLIAMS

Charity number: 1184867

MINSTER CHRISTIAN CENTRE

Financial Statements

Year ended 31 December, 2024

Independent Examiner's Report to the Members and Trustees of Minster Christian Centre

I report on the accounts of Minster Christian Centre for the year ended 31 December, 2024 which are set out on pages 2 to 6.

Respective Responsibilities of Officers and Examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:-

- Examine the accounts under section 145 of the 2011 Act
- 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 Commissioners. 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 officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements
 - To keep accounting records in accordance with Section 130 of the 2011 Act, and
 - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

Have not been met; or

2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mr A Down FCCA. 

Date: 11 October 2025

Address: 9, Sherborne Avenue, Cyncoed Cardiff CF23 6SJ

Minster Christian Centre
Statement of Financial Activities
For the year ended 31 December, 2024

	Restricted £	2024 Unrestricted £	Total £	2023 Total £
Incoming Resources				
Tax claim	-	20,516	20,516	23,183
Incoming Resources from Charitable activities	-	99,195	99,195	91,793
Other Incoming resources	-	413	413	-
Total Incoming Resources	-	120,124	120,124	114,976
Resources Expended				
Charitable activities	-	87,529	87,529	90,748
Governance costs	-	3,971	3,971	4,953
Other resources expended	-	59,445	59,445	46,709
Total resources expended	-	150,945	150,945	142,410
Net movement of funds		- 30,821	- 30,821	- 27,434
Reconciliation of Funds				
Total funds brought forward		226,874	226,874	254,308
Total funds carried forward		196,053	196,053	226,874

The net movement in funds for the years stated above arose entirely from continuing activities.
There are no recognised gains or losses for the years above other than included in the
above Statement of Financial Activities

The notes on pages 4 to 6 form part of these accounts.

Minster Christian Centre
Balance Sheet as at 31 December, 2024

	Note	2024 £	2023 £
Fixed Assets			
Tangible assets	1	88,058	102,735
Current Assets			
Debtors		-	-
Cash at bank and in hand		108,184	124,138
		<u>108,184</u>	<u>124,138</u>
Liabilities			
Creditors: amounts falling due within one year			
Net Current Assets		108,184	124,139
		<u>108,184</u>	<u>124,139</u>
NET ASSETS		<u>196,242</u>	<u>226,874</u>
The Funds of the Charity			
Unrestricted Income Funds			
Unrestricted Income Funds		196,242	226,874
Restricted Income Funds		-	-
		<u>196,242</u>	<u>226,874</u>
Total Charity Funds		<u>196,242</u>	<u>226,874</u>

Approved by the Board of Trustees on 27th October 2025

and signed on their behalf by the following trustees : -

..... Mr. Ian Williams
..... Dr. Benjamin Hope-Gill
..... Mr. Matthew Todd
..... Rev. Samuel Liu
.....

The notes on pages 4 to 6 form part of these accounts.

Minster Christian Centre
Notes to the accounts
For the year ended 31 December, 2024

Accounting Policies

Basis of accounting

The financial statements are prepared in accordance with applicable accounting standards using the historic cost convention. The financial statements reflect the requirements of the revised Statement of Recommended Practice, "Accounting for Charities" (SORP). The charity compiled with best practice at the time of preparing these accounts.

Tangible Fixed Assets

All fixed assets are capitalised. The charge for depreciation is calculated to write off the cost of fixed assets over their useful lives on the following basis:

Furniture and equipment	10 years on a reducing balance basis
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Income

Income is accounted for on an accruals basis, except for donations, which are credited when received.

Expenditure

All expenditure is accounted for on an accruals basis.

Resources expended on charitable activities comprise all the resources applied by the charity in undertaking its work to meet its charitable objectives. These costs include the direct costs of the charitable activities together with those support costs incurred that enable these activities to be undertaken.

Expenditure on Governance costs are the costs incurred by the charity to operate and to generate the information required for public accountability.

Funds

The charity's unrestricted funds are available for use at the discretion of the Trustees.

Minster Christian Centre
Notes to the accounts
For the year ended 31 December, 2024

Tangible Fixed Assets

	Furniture & Equipment £	Total £
COST		
As at 1 January, 2023	163,073	163,073
As at 31 December, 2024	<u>163,073</u>	<u>163,073</u>
DEPRECIATION		
As at 1 January, 2023	60,338	60,338
Charge for the year	14,677	14,677
As at 31 December, 2024	<u>75,015</u>	<u>75,015</u>
NET BOOK VALUE		
As at 31 December, 2024	<u>88,058</u>	<u>88,058</u>
As at 31 December, 2023	<u>102,735</u>	<u>102,735</u>

Minster Christian Centre
Year ended 31 December, 2024

	Restricted £	2024 Unrestricted £	Total £	2023 Total £
Incoming Resources				
Donations	-	97,025	97,025	90,233
Tax claim	-	20,516	20,516	23,183
Savings Account interest	-	413	413	-
Legacy	-	1,000	1,000	1,000
Social concern gift	-	670	670	560
Wedding gift	-	500	500	-
TOTAL INCOMING RESOURCES	-	120,124	120,124	114,976
Resources Expended				
Maintenance	-	13,970	13,970	2,890
Cleaning	-	-	-	3,840
Utilities	-	8,369	8,369	7,247
Refreshments	-	191	191	154
Telephones	-	-	-	-
Photocopier	-	860	860	827
Missions	-	10,939	10,939	33,527
Social concern	-	2,724	2,724	2,344
Speakers	-	4,241	4,241	2,415
Outreach	-	1,492	1,492	645
Insurance	-	2,364	2,364	2,335
Gifts	-	175	175	550
Admin	-	4,115	4,115	4,953
Publicity	-	-	-	189
Sunday school	-	416	416	733
Youth work	-	903	903	920
Church events	-	633	633	265
Pastor	-	40,585	40,585	33,732
Audiovisual	-	1,730	1,730	-
Susbscriptions and licences	-	1,512	1,512	1,056
Media	-	-	-	-
Ministry training	-	115	115	92
Youth worker	-	12,971	12,971	10,661
Trainee	-	12,340	12,340	-
Depreciation	-	14,677	14,677	14,677
Church worker	-	720	720	5,129
Lunch club legacy	-	-	-	70
Administrator	-	14,714	14,714	13,158
FTIAN fund	-	-	-	-
TOTAL RESOURCES EXPENDED	-	150,757	150,757	142,409
Incoming resources for the year	-	30,633	- 30,633	- 27,433
Fund balances brought forward	-	226,875	226,875	254,308
Fund balances carried forward	-	196,242	196,242	226,875