

## SOUTH CARDIFF MINISTRY AREA

BUTETOWN | GRANGETOWN | SPLOTT

### Overview of the Total Ministry Area

- Total Income £182,123.92
- Total Expenditure £187,829.14
- Movement -£5,705.22

### Income

- Giving -£53,742.13 (29%) (£13,884.88 still cash) (Not including occasional service & donations)
- Gift Aid £13,433.94 (7%)
- Giving and Gift Aid £67,176.07 (37%)
- Income from our buildings and grounds £54,146.62(30%)

### **Expenditure**

- Fairer Share £101,932.98 (54%) in 2025 we move to common fund £110k (8% increase)
- Operating cost of our buildings £29575.39 (16%) (without repairs and improvements)
- Supporting UK and World £2743.66 (1%)

### Overview of Financial Report 2024

**Overall Movements** 

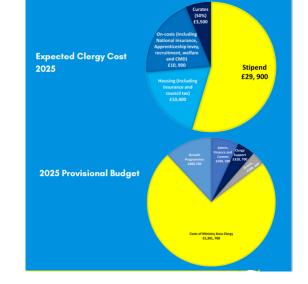
Minsity Area	£582.87	Rebates not paid to Churches
St Dyfrig and St Samson	£51.13	Electrical Works to Halls £4033, Lessor Hall Painting £1571
St Pauls	-£3,085.37	£6335.22 Gas Bill for a number of years
St Marys	£4,269.75	£3780 Garden Works
St Saviours	-£7,523.60	£12261.83 Purchase of New Chairs
Total	-£5,705.22	

Year	General	Designated	Restricted	Total	Change
2022	£117,857.89	£13,902.74	£ 931.00	£132691.63	-£4,945.88
2023	£110,687.58	£25,169.80	£2,460.50	£138317.88	£5626.25
2024	£137,225.20	£3142.38	£3229.50	£134556.93	-£5705.22

Year	Investments	Change
2022	277,369.42	-£32,520.03
2023	292,842.07	£15,472.65
2024	308,883.86	£16,041.79



### Cost of Ministry



- Change from "Fair Share" to "Common Fund" in 2025
- Calculated by the number Clergy in the Ministry Area rather than the average number of Sunday Attendees to promote growth.
- South Cardiff Ministry Area Common fund pledge is £110,000 in 2025 increase of £8,252 from 2024.
- Cost of Ministry is without the cost of our buildings
- Therefore, if we remove the income from our buildings, we have a shortfall of £38,000 across the Ministry Area which is highlighted as the "GAP"

We need to think common fund = cost of our faith community

		As at 31/12/2024	As at 31/12/2023
Current assets			
	6501: Current Account	108,798.72	104,852.19
	6505: Deposit Account	25,742.21	33,449.69
	6590: Cash in hand	16.00	16.00
	6534: Other investments	308,883.86	292,842.07
	Total Current assets	443,440.79	431,159.95
	Net Asset surplus (deficit)	443,440.79	431,159.95
Reserves			
	Excess/(deficit) to date	(3,760.95)	5,626.25
	Z01: Starting balances	431,159.95	410,061.05
	Z02: Gains/(losses) on investment assets	16,041.79	15,472.65
	Total Reserves	443,440.79	431,159.95

Total	443,440.79	431,159.9
Endowment	299,843.71	284,202.6
Restricted	3,229.50	2,460.50
Designated	3,142.38	25,169.80
General (Unrestricted)	137,225.20	119,327.04

2024
Monthly Income / Expenditure totals - Details
As at: 31 December 2024

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
Income													
0101: Standing Order Planned Giving	1,790.00	570.98	550.00	850.00	450.00	440.00	440.00	440.00	420.00	420.00	420.00	420.00	7,210.98
0102: Occasional Giving via Bank		-	-	-	5.50	-	-	-	-	-	-	141.74	147.24
0111: Gift Direct	2,517.05	2,567.05	2,609.58	2,656.36	2,958.36	2,958.36	2,958.36	2,803.28	2,609.48	2,609.48	2,789.43	2,609.48	32,646.27
0113: Weekly envelope planned giving	724.00	713.99	677.00	525.00	775.00	872.00	666.40	584.00	618.00	723.00	647.50	840.00	8,365.89
0201: Loose plate offering	369.82	472.67	482.67	608.59	229.87	564.50	241.58	548.63	167.92	508.35	384.71	939.68	5,518.99
0202: Offerings - Weddings		-	-	-	-	-	-	82.90	-	-	-	-	82.90
0204: Offerings - Funerals	131.11	578.44	666.17	38.50	31.10	241.35	123.30	583.22	181.05	-	365.27	877.15	3,816.66
0301: Gift day receipts		-	-	100.00	-	-	-	-	-	-	-	-	100.00
0303: One off Gift Aid donations		-	-	-	-	-	-	-	-	-	-	1,005.70	1,005.70
0305: Donations appeals etc	2,570.30	510.00	1,110.00	350.00	-	836.30	165.00	554.00	610.00	3,277.62	466.05	1,985.00	12,434.27
0402: Other collections/mission appeals		-	-	-	165.00	-	-	-	-	202.26	-	74.00	441.26
0403: Candles Income	33.00	162.00	88.95	-	107.00	114.95	107.66	133.00	26.00	36.00	71.80	101.00	981.36
0501: Recovered HMRC Gift Aid receipts		-	796.58	-	-	-	1,025.85	-	844.46	-	-	-	2,666.89
0502: Recovered HMRC GASDS receipts	-	-	-	-	-	-	-	-	-	1,566.96	-	-	1,566.96
0503: Recovered Gift Direct Gift Aid	714.66	593.76	599.39	147.84	1,297.70	686.60	-	851.75	647.83	2,461.22	599.37	599.37	9,199.49
0801: Fund raising	258.50	430.00	253.00	40.00	30.00	413.50	1,307.30	400.00	70.00	390.00	2,209.00	1,715.00	7,516.30
0802: Other funds generated	9,247.32	11,610.71	8,558.91	8,756.81	9,955.76	7,696.00	8,616.00	6,756.70	8,436.84	6,591.45	8,726.77	13,363.43	108,316.70
0803: Hall Rental Income	2,355.00		1,505.00	3,370.00	3,535.00	2,570.00	1,937.50	1,770.00	1,370.00	3,450.00	1,660.00	2,810.00	29,087.50
0805: Sundry income	-	115.00	-	-	-	-	-	80.00	(75.00)	(80.00)	115.00	100.00	255.00
0808: MAParish share rebate	376.10	2,397.07	-	-	-	-	1,146.85	-	-	-	1,271.85	-	5,191.87
0809: Car Parking Income	3,238.87	1,039.91	3,103.81	1,659.25	2,631.42	1,392.47	1,389.46	1,667.65	1,392.69	2,679.68	1,063.28	3,800.63	25,059.12
0809: Bingo income		-	-	-	3,500.00	2,000.00	-	-	-	-	-	-	5,500.00
0810: Bingo income	-	-	-	-	-	-	-	-	-	-	-	1,600.00	1,600.00
0902: Wedding fee	-	-	-	-	-	-	-	370.00	-	370.00	-	-	740.00
0904: Publication of Banns	-	-	50.00	50.00	150.00	300.00	50.00	-	-	-	-	100.00	700.00
0905: Funeral fee	310.00	1,868.00	620.00	596.00	350.00	540.00	180.00	1,478.00	760.00	180.00	720.00	720.00	8,322.00
1001: Dividends/investment income	1,230.13	-	-	1,363.23	-	-	-	1,522.88	-	-	1,659.34	-	5,775.58
1020: Bank and building society interest	3.78	2.31	147.97	2.52	1.81	159.78	2.66	3.34	149.89	2.39	(0.11)	126.52	602.86

Income totals 25,869.64 26,386.89 21,819.03 21,114.10 26,173.52 21,785.81 20,357.92 20,629.35 18,229.16 25,388.41 23,169.26 33,928.70 284,851.79

December	Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
2002   Clearly weigness = nilleage	Expenditure													
241-5-   2	2001: Diocesan share	9.312.32	9.312.32	9.312.32	9.312.32	8.062.34	8.062.34	8.062.34	8.062.34	8.062.34	8.062.34	8.247.32	8.062.34	101,932,98
2415-Parnomage -water   1200   7.59   1305   7.59   1305	2102: Clergy expenses - mileage	11.90	-	94.12	-	13.84	43.47	272.82	44.10	-	38.77	-	52.22	571.24
245-Parsonage - ventricity   38.75   37.05   73.02   129.86   114.86   101.48   10		23.00		46.00	_	46.00	23.00	23.00	23.00	23.00	23.00		82.99	312.99
247-Parsonage -electricly   38.75   37.75	47 1 1 1	102.09	73.59	130.59	73.02	129.98	101.48	101.48	101.48	101.48	118.48	72.98	118.48	1,225.13
2341   Costs of coverings comparish and choir costs of covering comparish and choir costs of Copyright License contents and choir costs of Copyright License costs of Copyright Licen	<u> </u>	38.75		77.50	_	77.50	38.75	263.75	98.75	38.75	52.36	-	52.36	738.47
2341   Costs of coverings comparish and choir costs of covering comparish and choir costs of Copyright License contents and choir costs of Copyright License costs of Copyright Licen	2150: Clergy - telephone/mobile/internet	28.00		42.00		42.00	21.00	209.94	55.50	21.00	23.00		32.00	474.44
2442: Bank and Credit Card Chargers 30.62 10.64 15.30 19.71 23.25 19.01 50.69 41.00 58.31 35.16 6375 33.23 37.37 2403: Cost of printing, post and stationery 39.68 10.50	•	159.97	1,023.45		189.19	148.00	161.45	75.44	664.37	78.51	21.00	31.50	78.50	
2403: Cost of printing, post and stationery         - 381.88         1.0.         1.0.5         10.50         20.50         10.50         10.		120.00	160.00	200.00		150.00	90.00		110.00			-		
2409: Professional Fees	2402: Bank and Credit Card Charges	30.62	10.64	15.30	19.71	23.25	19.01	50.69	41.00	58.31	35.16	36.75	33.23	373.67
2409: Professional Fees	2403: Cost of printing, post and stationery		391.68		-	-	474.23		(1,531.71)	118.12	62.40	62.40		(422.88)
249P. Professional Fees         1.2. Image: 1.0. Image: 1		10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	126.00
2450: MALMAcentral costs		-				100.00								100.00
2501: Church operating costs - electricity 58.4 542.36 451.20 451	2415: Gifts to individuals	-				-				60.00			(30.00)	30.00
\$2503. Church operating costs - electricity   \$508.45   \$432.66   \$451.20   \$437.89   \$1,951.288   \$205.40   \$292.30   \$282.74   \$16.41   \$24.84   \$32.10   \$334.97   \$1,959.22   \$2503. Church operating costs - gas   \$1,746.03   \$1,746.03   \$1,853.43   \$186.96   \$1,615.34   \$782.23   \$465.01   \$201.74   \$181.74   \$6,440   \$402.44   \$102.04   \$	2450: MALMA central costs	5,808.28	11,267.21	8,558.91	8,558.91	8,558.91	7,696.00	7,696.00	8,436.84	8,436.84	6,591.45	8,726.77	12,127.62	102,463.74
2503: Church operating costs - gas 1,746,03 1,453,43 186,96 1,615,34 782,23 465,01 201,74 181,74 6,40,44 86,46 354,88 290,77 13,804,73 2504; Church operating costs - water 107.49 78.33 88.90 101,91 102,04	2501: Church operating costs - insurance	846.52	846.56	846.56	846.56	846.56	846.56	641.60	641.60	844.80	844.85	844.85	875.22	9,772.24
2504: Church operating costs - water 107.49 78.33 88.90 101.91 102.04 10	2502: Church operating costs - electricity	508.45	432.36	451.20	437.89	(1,951.28)	205.40	292.23	285.74	316.41	324.84	321.01	334.97	1,959.22
2505: Church operating costs - other	2503: Church operating costs - gas	1,746.03	1,453.43	186.96	1,615.34	782.23	465.01	201.74	181.74	6,440.44	86.46	354.58	290.77	13,804.73
2508: Church repairs and maintenance	2504: Church operating costs - water	107.49	78.33	88.90	101.91	102.04	102.04	102.04	102.04	102.04	102.04	102.04	102.04	1,192.95
2510: Church operating costs - tel/mobilinternet  55.14   28.14   27.00   28.14   89.88   - 89.88   44.94   - 119.00   223.22   29.13   734.47   2511: Church operating costs - free equipment, roof alam, CCTV service  - 175.92   144.00   265.14   209.82   - 150.00   944.88   2603: Church hall operating costs - electric   114.41   116.13   - 233.41   106.10   - 217.30   108.94   97.20   62.31   62.22   97.37   1,156.90   2606: Church hall operating costs - gas	2505: Church operating costs - other	-	-	-	-	4,625.57	323.71	942.00	-	-	-	1,975.80	1,005.70	8,872.78
2511: Church operating costs - fire equipment, roof alam, CCTV service  1 14.41 116.13	2508: Church repairs and maintenance	-	606.00	197.54	606.96	730.46	-	32.02	117.00	33.00	-	27.22	60.00	2,410.20
2603: Church hall operating costs - electric 114.41 116.13 - 233.41 106.10 - 217.30 108.94 97.20 62.31 62.22 97.39 1,215.41 2604: Church hall operating costs - gas - 767.52 -	2510: Church operating costs - tel/mob/internet	55.14	28.14	27.00	28.14	89.88	-	89.88	44.94	-	119.00	223.22	29.13	734.47
2604: Church hall operating costs - gas	2511: Church operating costs - fire equipment, roof alam, CCTV service	-	175.92	144.00	265.14	-	-	-	209.82	-	150.00	-	-	944.88
2606: Church hall costs - repairs/maintenance       2,227.37       1,555.00       720.00       8.00       1,446.62       - 350.00       584.40       78.00       6,969.39         2609: Church hall - equipment repair & renewal	2603: Church hall operating costs - electric	114.41	116.13	-	233.41	106.10	-	217.30	108.94	97.20	62.31	62.22	97.39	1,215.41
2609: Church hall - equipment repair & renewal  171.12  - 171.12  - 117.34  288.46  2611: Church hall operating costs - cleaning  100.00  - 200.00  - 115.00  200.00  - 115.00  200.00  - 100.00  - 200.00  - 200.00  - 115.00  219.20  1,249.20  2701: Major building repairs and renovations  2,142.84	2604: Church hall operating costs - gas	-	-	767.52	-	-	-	-	-	-	-	201.61	197.77	1,166.90
2611: Church hall operating costs - cleaning 100.00 - 200.00 - 115.00 200.00 100.00 - 200.00 - 115.00 219.20 1,249.20 2701: Major building repairs and renovations - 2,142.84 - 2,142.84 - 2,142.84 - 2,142.84 - 2,142.84 - 2,142.84 2801: Children & young people activity costs - 2,142.84 - 2,142.80 - 2,142.84 2801: Children & young people activity costs - 2,142.84 - 2,142.80	2606: Church hall costs - repairs/maintenance	2,227.37	1,555.00	720.00	8.00	1,446.62	-	350.00	584.40	-	-	-	78.00	6,969.39
2701: Major building repairs and renovations       -       -       2,142.84       -       -       -       -       3,780.00       5,922.84         2801: Children & young people activity costs       -       -       42.50       -       -       -       -       -       42.50         2804: Cost of church publications       -       -       -       -       -       -       -       -       -       62.40         2805: Cost of mission & evangelism       -	2609: Church hall - equipment repair & renewal	-	-	-	-	-	171.12	-	117.34	-	-	-	-	288.46
2801: Children & young people activity costs	2611: Church hall operating costs - cleaning	100.00	-	200.00	-	115.00	200.00	100.00	-	200.00	-	115.00	219.20	1,249.20
2804: Cost of church publications  62.40 2805: Cost of mission & evangelism	2701: Major building repairs and renovations	-	-	-	2,142.84	-	-	-	-	-	-	-	3,780.00	5,922.84
2805: Cost of mission & evangelism  77.40 1,799.99 1,877.39 2806: Other costs of parish mission work  2807: Cost of maintaining websites and social media platforms 62.40 75.00 137.40 2902: Support of church charities & projects 100.00 2903: Support of UK charities 377.75 100.00 2904: Support of international mission & projects 1373.26 3001: Purchase of asstes for church purposes - 12,261.83 77.40 - 1,877.39	2801: Children & young people activity costs	-	-	-	42.50	-	-	-	-	-	-	-	-	42.50
2806: Other costs of parish mission work 2807: Cost of maintaining websites and social media platforms 62.40 75.00 137.40 2902: Support of church charities & projects 60.40	2804: Cost of church publications	-	-	-	-	-	-	-	-	-	-	62.40	-	62.40
2807: Cost of maintaining websites and social media platforms  62.40 75.00 137.40 2902: Support of church charities & projects  100.00 40.00 40.00 2903: Support of UK charities  377.75 100.00 373.26 965.30 1,816.31 2904: Support of international mission & projects  165.00 486.30 276.05 - 927.35 3001: Purchase of asstes for church purposes  - 12,261.83 973.50 355.50 48.00 13,638.83	2805: Cost of mission & evangelism	-	-	-	-	-	77.40	1,799.99	-	-	-	-	-	1,877.39
2902: Support of church charities & projects	2806: Other costs of parish mission work	-	-	-	-	-	360.41	-	-	201.20	54.25	-	-	615.86
2903: Support of UK charities       377.75       -       -       100.00       -       -       -       -       -       373.26       965.30       1,816.31         2904: Support of international mission & projects       -       -       -       -       165.00       486.30       -       -       -       276.05       -       927.35         3001: Purchase of asstes for church purposes       -       12,261.83       -       -       -       973.50       355.50       48.00       -       -       -       -       -       13,638.83	2807: Cost of maintaining websites and social media platforms	-	-	62.40	-	-	-	-	75.00	-	-	-	-	137.40
2904: Support of international mission & projects       -       -       -       -       -       165.00       486.30       -       -       -       276.05       -       927.35         3001: Purchase of asstes for church purposes       -       12,261.83       -       -       -       973.50       355.50       48.00       -       -       -       13,638.83	2902: Support of church charities & projects	-	-	-	-	-	-	-	-	-	40.00	-	-	40.00
3001: Purchase of asstes for church purposes - 12,261.83 973.50 355.50 48.00 13,638.83	2903: Support of UK charities	377.75	-	-	100.00	-	-	-	-	-	-	373.26	965.30	1,816.31
	2904: Support of international mission & projects	-	-	-	-	-	165.00	486.30	-	-	-	276.05	-	927.35
3104: Costs of fund raising 73.75 42.94 116.69	3001: Purchase of asstes for church purposes	-	12,261.83	-	-	-	973.50	355.50	48.00	-	-	-	-	13,638.83
	3104: Costs of fund raising		-	-	-	-	-	-	-	73.75	-	-	42.94	116.69

Expenditure totals 21,728.59 39,803.09 22,675.30 24,752.34 24,255.50 20,631.38 22,466.56 18,632.73 25,407.69 16,912.21 22,127.48 29,219.87 288,612.74



### Central Ministry Area Account

### South Cardiff MA Monthly Income / Expenditure totals - Details As at: 31 December 2024

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
Income													
0102: Occasional Giving via Bank	-		-	-	-	-			-	-		136.74	136.74
0801: Fund raising	-	-	-	-	-	-	-	30.00	-	-		-	30.00
0802: Other funds generated	9,247.32	11,610.71	8,558.91	8,756.81	9,955.76	7,696.00	7,696.00	6,756.70	8,436.84	6,591.45	8,726.77	12,127.62	106,160.89
0805: Sundryincome	-	55.00	-	-	-	-	-	-	-	-	-	-	55.00
0808: MWParish share rebate	-	2,397.07	-	-	-	-	1,146.85	-	-	-	1,271.85	-	4,815.77
Income totals	9,247.32	14,062.78	8,558.91	8,756.81	9,955.76	7,696.00	8,842.85	6,786.70	8,436.84	6,591.45	9,998.62	12,264.36	111,198.40
Expenditure													
2001: Diocesan share	9,312.32	9,312.32	9,312.32	9,312.32	8,062.34	8,062.34	8,062.34	8,062.34	8,062.34	8,062.34	8,247.32	8,062.34	101,932.98
2102: Clergy expenses - mileage	11.90	-	94.12		13.84	43.47	272.82	44.10		38.77		52.22	571.24
2104: Clergy expenses - equipment	23.00	-	46.00	-	46.00	23.00	23.00	23.00	23.00	23.00		82.99	312.99
2145: Parsonage - water	102.09	73.59	130.59	73.02	129.98	101.48	101.48	101.48	101.48	118.48	72.98	118.48	1,225.13
2147: Parsonage - electricity	38.75	-	77.50	-	77.50	38.75	263.75	98.75	38.75	52.36	-	52.36	738.47
2150: Clergy - telephone/mobile/internet	28.00	-	42.00	-	42.00	21.00	209.94	55.50	21.00	23.00	-	32.00	474.44
2345: Costs of Copyright License	-	-	-	-	-	-	-	-	-	-	-	431.20	431.20
2403: Cost of printing, post and stationery	-	391.68	-	-	-	474.23	-	(1,531.71)	118.12	62.40	62.40	-	(422.88)
2404: MA- telephone/mobile/internet	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	10.50	126.00
2415: Gifts to individuals	-	-	-	-	-	-	-	-	60.00	-	-	(60.00)	-
2505: Church operating costs - other	-	-	-	-	-	-	-	-	-	-	-	1,005.70	1,005.70
2805: Cost of mission & evangelism	-	-	-	-	-	77.40	1,799.99	-	-	-	-	-	1,877.39
2806: Other costs of parish mission work	-	-	-	-	-	-	-	-	201.20	-	-	-	201.20
2807: Cost of maintaining websites and social media platforms	-	-	62.40	-	-	-	-	75.00	-	-	-	-	137.40
2902: Support of church charities & projects	-	-	-	-	-	-	-	-	-	40.00	-	-	40.00
3104: Costs of fund raising	-	-	-	-	-	-	-	-	20.00	-	-	-	20.00
Expenditure totals	9.526.56	9.788.09	9 775 43	9 395 84	8 382 16	8 852 17	10,743.82	6 938 96	8 656 39	8,430.85	8 393 20	9,787.79	108,671,26

Balance (income - expenditure)

2,527.14

### South Cardiff MA

### Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2024 £	At 31/12/2023
Fixed assets						
	-	-	-	-	-	-
Current assets						
Cash At Bank And In Hand	6,574.90	-	-	-	6,574.90	4,047.76
	6,574.90	-	-	-	6,574.90	4,047.76
Liabilities						
	-	-	-	-	-	-
Net current assets less current liabilities	6,574.90			-	6,574.90	4,047.76
Total assets less current liabilities	6,574.90	-	-	-	6,574.90	4,047.76
Liabilities						
	-	-			•	
Total net assets less liabilities	6,574.90	-	-	-	6,574.90	4,047.76
Represented by						
Unrestricted						
Unrestricted - General Fund	6,574.90	-	-	-	6,574.90	4,047.76
Designated						
Restricted						
Fund Totals	6,574.90	-	-	-	6,574.90	4,047.76



### St Dyfrig and St Samson

- Total Income £39,050.53
- Total Outgoings £38,999.40
- Balance £51.13
- Income
  - 1. £11,162.50 (£6,715.00 2023) Hall Rentals 28%
  - 2. £10,030.96 (£9650.81 2023) Car Parking 26%
  - 3. £7247.25 (£6,642.06 2023) Giving associated Gift Aid 19%
- Expenditure
  - 1. £ 23,290.27 Parish Share and Ministry Area Cost 60%
  - 2. £1,823.72 Church Gas 5%
  - 3. £1,293.17 Insurance 3%

GAP - £16k between giving against common fund contribution so a reliance on other income streams

### St Dyfrig and St Samson, Grangetown (PRSN: 4523)

### Monthly Income / Expenditure totals - Details

As at: 31 December 2024

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code tota
Income													
0101: Standing Order Planned Giving	10.00	10.00	10.00	10.00	20.00	10.00	10.00	10.00	10.00	10.00	10.00	10.00	130.00
0111: Gift Direct	372.17	372.17	372.17	375.90	432.90	432.90	432.90	432.90	336.00	336.00	336.00	336.00	4,568.0
0201: Loose plate offering	-	183.00	134.85	240.02	-	268.00	-	127.20	-	309.40	55.00	259.00	1,576.4
0204: Offerings - Funerals	-	-	150.00	-	-	-	-	-	-	-	-	-	150.0
0305: Donations appeals etc	-	-	385.00	-	-	-	-	-	200.00	-	-	200.00	785.0
0403: Candles Income	10.00	57.00	-	-	31.00	16.00	16.00	108.00	16.00	26.00	16.00	26.00	322.0
0503: Recovered Gift Direct Gift Aid	85.29	85.29	85.29	-	186.71	100.48	-	100.48	100.48	76.25	76.25	76.25	972.7
0801: Fund raising	-	280.00	213.00	-	-	-	-	80.00	-	-	153.00	235.00	961.00
0803: Hall Rental Income	590.00	815.00	835.00	990.00	1,275.00	1,530.00	1,177.50	290.00	500.00	1,050.00	1,120.00	990.00	11,162.50
0805: Sundryincome	-	60.00	-	-	-	-	-	-	(75.00)	(80.00)	115.00	100.00	120.0
0809: Car Parking Income	565.76	1,039.91	684.96	922.99	556.40	898.08	924.95	980.37	833.34	701.92	655.28	1,267.00	10,030.9
0810: Bingo income	-	-	-	-	-	-	-	-	-	-	-	1,600.00	1,600.00
0905: Funeral fee	-	180.00	-	298.00	100.00	-	-	110.00	-	-	180.00	180.00	1,048.0
1001: Dividends/investment income	1,191.22	-	-	1,320.11	-	-	-	1,474.71	-	-	1,606.85	-	5,592.89
1020: Bank and building society interest	3.78	2.31	2.14	2.52	1.81	1.97	2.66	3.34	2.59	2.39	3.04	2.38	30.9
Income	totals 2,828.22	3,084.68	2,872.41	4,159.54	2,603.82	3,257.43	2,564.01	3,717.00	1,923.41	2,431.96	4,326.42	5,281.63	39,050.53
Expenditure													
2340: Maintenance of services	_	194.50		36.40				511.80				78.50	821.20
2450: MALMA central costs	1,724,11		1,766,44		1,766.44	1,766.44	1,766,44	1,766.44	1,766.44	1.766.44	3,901.76	1,766.44	23,290.27
2501: Church operating costs - insurance	107.81	107.76	107.76	107.76	107.76	107.76	107.76	107.76	107.76	107.76	107.76	107.76	1,293.1
2502: Church operating costs - electricity	59.14		30.85	56.44	67.78		59.47	29.58	89.71	36.39	45.46	28.01	502.8
2503: Church operating costs - gas	427.28		-	639.60	195.18	170.75	-		-	-	268.27	122.64	1,823.72
2504: Church operating costs - water	29.16			27.55	27.59	27.59	27.59	27.59	27.59	27.59	27.59	27.59	277.4
2508: Church repairs and maintenance		180.00	175.00		519.56							60.00	934.5
2510: Church operating costs - tel/mob/internet	27.00	-	27.00		29.14		29.14	14.57		58.26		29.13	214.2
2511: Church operating costs - fire equipment, roof alam, CCTV service								209.82					209.8
2603: Church hall operating costs - electric	114.41	116.13		233.41	106,10		217.30	108.94	97.20	62.31	62.22	97.39	1,215.4
		-	767.52		-				-	-	201.61	197.77	1,166.9
2604: Church hall operating costs - gas					4 440 00		350.00	584.40				78.00	6,961.39
	2,227.37	1.555.00	720.00		1.446.62	_	330.00	JO4.40				10.00	0.301.0
2604: Church hall operating costs - gas 2606: Church hall costs - repairs/maintenance 2609: Church hall - equipment repair & renewal	2,227.37	1,555.00	720.00		1,446.62	171.12	330.00	117.34			-	70.00	288.46

#### St Dyfrig and St Samson, Grangetown (PRSN: 4523)

#### Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2024 £	At 31/12/2023 £
Fixed assets						
	-	-	-	-		-
Current assets						
Investments				274,718.50	274,718.50	260,451.08
Cash At Bank And In Hand	5,180.03	-	1,509.00		6,689.03	6,637.90
	5,180.03	-	1,509.00	274,718.50	281,407.53	267,088.98
Liabilities						
			-			•
Net current assets less current liabilities	5,180.03	-	1,509.00	274,718.50	281,407.53	267,088.98
Total assets less current liabilities	5,180.03	-	1,509.00	274,718.50	281,407.53	267,088.98
Liabilities						
		-	-			-
Total net assets less liabilities	5,180.03	-	1,509.00	274,718.50	281,407.53	267,088.98
Represented by						
Unrestricted						
Unrestricted - General Fund	5,180.03	-	-	-	5,180.03	5,513.90
Designated						
Restricted						
Restricted - (D&S) Heart Defibrillator	-	-	544.00	-	544.00	544.00
Restricted - Charity Collections	-	-	965.00	-	965.00	580.00
Endowment						
Endowment - (D&S) 43 Pentre Street	-	-	-	236,186.78	236,186.78	223,920.49
Endowment - (D&S) St Dyfrigs Hall		-	-	38,531.72	38,531.72	36,530.59
Fund Totals	5,180.03		1,509.00	274,718.50	281,407.53	267,088.98

- Total Income £44,133.38
- Total Outgoings £47,218.75
- Balance -£3,085.37 (Multiyear Gas bill in 2024)
- Income
  - I. £17,925.00 (£11,065.00 2023) Hall Rentals 40%
  - 2. £14,405.60 (£14,880.52 2023) Giving associated Gift Aid 33%
  - 3. £5,500 Bingo (used for the Digital Hymnal Setup)
- Expenditure
  - 1. £26,459.23 (£ 21,197.23 2023) Parish Share and Ministry Area Cost 56%
  - 2. £6,335.22 Gas (Multiyear Bill)
  - 3. £2,073.08 (£ 2,002.31 2023) Insurance 4%

GAP - £12k between giving against common fund contribution so a reliance on other income streams

### Grangetown St Paul Monthly Income / Expenditure totals - Details As at: 31 December 2024

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
Income													
0111: Gift Direct	391.14	391.14	411.14	417.94	417.94	417.94	417.94	387.66	290.76	290.76	470.71	290.76	4,595.83
0113: Weekly envelope planned giving	368.00	403.00	467.00	321.00	588.00	527.00	318.40	255.00	383.00	409.00	302.50	432.00	4,773.90
0201: Loose plate offering	76.50	88.00	94.00	85.00	70.00	36.00	97.00	32.00	37.00	110.85	170.00	125.20	1,021.55
0204: Offerings - Funerals	36.60	45.00	41.85	-	31.10	-	57.00	-	-	-	-	-	211.55
0305: Donations appeals etc	100.00	10.00	60.00	-	-	-	-	-	380.00	100.00	-	20.00	670.00
0501: Recovered HMRC Gift Aid receipts	-	-	796.58	-	-	-	1,025.85	-	844.46	-	-	-	2,666.89
0503: Recovered Gift Direct Gift Aid	223.43	90.03	90.03	147.84	183.48	91.74	-	256.89	84.17	59.94	59.94	59.94	1,347.43
0801: Fund raising	258.50	-	-	40.00	-	353.50	1,307.30	40.00	-	300.00	1,806.00	10.00	4,115.30
0803: Hall Rental Income	1,765.00	1,940.00	670.00	2,380.00	2,260.00	1,040.00	760.00	1,480.00	870.00	2,400.00	540.00	1,820.00	17,925.00
0809: Bingo income	-	-	-	-	3,500.00	2,000.00	-	-	-	-	-	-	5,500.00
0905: Funeral fee	130.00	118.00	-	118.00	250.00	-	-	118.00	-	-	-	-	734.00
1020: Bank and building society interest	-	-	145.83	-	-	157.81	-	-	147.30	-	(3.15)	124.14	571.93
Income totals 3	3,349.17	3,085.17	2,776.43	3,509.78	7,300.52	4,623.99	3,983.49	2,569.55	3,036.69	3,670.55	3,346.00	2,882.04	44,133.38
Expenditure													
2340: Maintenance of services	_	-	-	-	127.00	-	-	78.50	63.51	-	-		269.01
2341: Costs of vergers, organists and choir	120.00	160.00	200.00	160.00	150.00	90.00	90.00	30.00	90.00	90.00	-	90.00	1,270.00
2402: Bank and Credit Card Charges	14.55	10.64	-	10.51	7.90	10.92	35.47	27.55	48.33	23.26	23.49	23.36	235.98
2415: Gifts to individuals	-	-	-	-	-	-	-	-	-	-	-	30.00	30.00
2450: MWLMA central costs	-	5,416.60	2,708.30	2,708.30	2,708.30	1,845.39	1,845.39	1,845.39	1,845.39	-	-	5,536.17	26,459.23
2501: Church operating costs - insurance	204.96	204.96	204.96	204.96	204.96	204.96	-	-	203.20	203.25	203.25	233.62	2,073.08
2502: Church operating costs - electricity	144.85	151.27	118.90	123.23	110.62	140.65	159.81	174.23	138.12	209.70	167.47	253.77	1,892.62
2503: Church operating costs - gas	-	-	-	-	-	-	-	-	6,335.22	-	-	-	6,335.22
2504: Church operating costs - water	29.73	29.73	40.30	28.42	28.47	28.47	28.47	28.47	28.47	28.47	28.47	28.47	355.94
2505: Church operating costs - other	-	-	-	-	4,625.57	323.71	942.00	-	-	-	-		5,891.28
2508: Church repairs and maintenance	-	-	-	-	-	-	-	-	33.00	-	-	-	33.00
	28.14	28.14	-	28.14	60.74	-	60.74	30.37	-	60.74	30.37	-	327.38
2510: Church operating costs - tel/mob/internet													
2510: Church operating costs - tel/mob/internet 2511: Church operating costs - fire equipment, roof alam, CCTV service	-	175.92	144.00	265.14	-	-	-	-	-	150.00	-	-	735.06
	-	175.92	144.00	265.14 8.00						150.00			
2511: Church operating costs - fire equipment, roof alam, CCTV service	100.00	175.92 -	144.00 - 200.00		115.00	200.00	100.00	-	200.00	150.00	115.00		735.06 8.00 1,249.20
2511: Church operating costs - fire equipment, roof alam, CCTV service 2606: Church hall costs - repairs/maintenance	100.00	175.92 - -	-	8.00	115.00	200.00	100.00	-	200.00 53.75	-	115.00	-	8.00

Balance (income - expenditure) (3,085.37)

#### Grangetown St Paul

### Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2024	At 31/12/2023 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Investments	1,324.94	-	-	25,125.21	26,450.15	25,076.47
Cash At Bank And In Hand	30,707.08	-	1,363.00	-	32,070.08	35,155.45
	32,032.02	-	1,363.00	25,125.21	58,520.23	60,231.92
Liabilities						
	-	-	-	-		-
Net current assets less current liabilities	32,032.02	-	1,363.00	25,125.21	58,520.23	60,231.92
Total assets less current liabilities	32,032.02	-	1,363.00	25,125.21	58,520.23	60,231.92
Liabilities						
	-	-	-			-
Total net assets less liabilities	32,032.02	-	1,363.00	25,125.21	58,520.23	60,231.92
Represented by						
Unrestricted						
Unrestricted - General Fund	32,032.02	-	-	-	32,032.02	35,497.39
Designated						
Restricted						
Restricted - Charity Collections	-	-	1,363.00	-	1,363.00	983.00
Endowment						
Endowment - (St Pauls) Iron Room Endowment	-	-	-	25,125.21	25,125.21	23,751.53
Fund Totals	32,032.02	-	1,363.00	25,125.21	58,520.23	60,231.92

### St Mary the Virgin

- Total Income £61,521.84
- Total Outgoings £ 57,252.09
- Balance £4269.75

### Income

- 1. £29,188.20 (£23,179.01 2023) Giving including associated Gift Aid 47%
- 2. £15028.16 (£13,664.32 2023) Car Parking 24%
- 3. £4860.00 (£3,520.00 2023) Funeral Fees 8%

### Expenditure

- I. £33,943.48 (£30,253.14 -2023) Parish Share and Ministry Area Cost 53%
- 2. £4058.22 (£3,971.76 2023) Insurance 7%
- 3. £3857.63 (£4,809.81-2023) Gas 7%
- GAP £5k between giving against common fund contribution so a reliance on other income streams

#### St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524)

#### Monthly Income / Expenditure totals - Details

As at: 31 December 2024

Nominal code		Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
Income														
0101: Standing Order Planned Giving		1,455.00	255.00	295.00	595.00	185.00	185.00	185.00	185.00	185.00	185.00	185.00	185.00	4,080.00
0111: Gift Direct		1,068.74	1,118.74	1,141.27	1,150.92	1,275.92	1,275.92	1,275.92	1,275.92	1,275.92	1,275.92	1,275.92	1,275.92	14,687.03
0113: Weekly envelope planned giving		126.00	120.99	150.00	94.00	92.00	140.00	138.00	134.00	115.00	124.00	100.00	148.00	1,481.99
0201: Loose plate offering		98.00	114.40	238.82	230.57	114.87	215.50	88.57	363.23	120.40	85.30	152.80	362.62	2,185.08
0202: Offerings - Weddings		-		-	-	-	-	-	82.90	-	-	-		82.90
0204: Offerings - Funerals		94.51	533.44	474.32	38.50		241.35	66.30	583.22	181.05		365.27	877.15	3,455.11
0303: One off Gift Aid donations		-	-	-	-	-	-	-	-	-	-	-	1,005.70	1,005.70
0305: Donations appeals etc		900.30		465.00	120.00		636.30	50.00	299.00	30.00	1,162.62	346.05	265.00	4,274.27
0403: Candles Income		-	105.00	88.95	-	5.00	83.95		-	10.00		10.00	75.00	377.90
0502: Recovered HMRC GASDS receipts			-	-		-	-			-	1,566.96	-	-	1,566.96
0503: Recovered Gift Direct Gift Aid		264.69	277.19	282.82	_	601.71	316.48	_	316.48	316.48	2,178.33	316.48	316.48	5,187.14
0801; Fund raising			_		_		-		-	-			285.00	285.00
0802: Other funds generated													1,235.81	1,235.81
0805: Sundryincome									80.00		_			80.00
0808: MWParish share rebate		376.10			_	_			-		_			376.10
0809: Car Parking Income		2,673.11		2,418.85	736.26	2,075.02	494.39	464.51	687.28	559.35	1,977.76	408.00	2,533,63	15,028.16
0902: Wedding fee		_,		_,		_,0			370.00		370.00		_,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	740.00
0904: Publication of Banns				50.00	50.00	50.00	50.00	50.00	-		-		100.00	350.00
0905; Funeral fee		180.00	1,260.00	360.00	180.00	-	360.00	180.00	1.080.00	360.00		360.00	540.00	4,860.00
1001: Dividends/investment income		38.91	1,200.00	-	43.12		-	-	48.17	-		52.49	- 10.00	182.69
	Income totals													
	income totals	7,275.36	3,784.76	5,965.03	3,238.37	4,399.52	3,998.89	2,498.30	5,505.20	3,153.20	8,925.89	3,572.01	9,205.31	61,521.84
	income totals	7,275.36	3,784.76	5,965.03	3,238.37	4,399.52	3,998.89	2,498.30	5,505.20	3,153.20	8,925.89	3,572.01	9,205.31	61,521.84
Expenditure	income totals_		-,	5,965.03		.,	-,		.,	.,		-,	9,205.31	
Expenditure 2340: Maintenance of services	income totals_	159.97	828.95	5,965.03	152.79	21.00	<b>3,998.89</b> 77.50	<b>2,498.30</b> 75.44	74.07	<b>3,153.20</b> 15.00	21.00	31.50	-	1,457.22
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir	income totals_		-,	5,965.03		21.00	-,		.,	.,		-,	9,205.31	1,457.22 80.00
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees	income totals_	159.97	828.95	-	152.79	21.00	77.50	75.44	74.07 80.00	15.00	21.00	31.50	-	1,457.22 80.00 100.00
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MWLMA central costs	income totals_	159.97 - - 2,519.94	828.95 - - 2,519.94	- - - 2,519.94	152.79 - - 2,519.94	21.00 - 100.00 2,519.94	77.50 - - 2,519.94	75.44 - - 2,519.94	74.07 80.00 - 3,260.78	15.00 - - 3,260.78	21.00	31.50 - - 3,260.78	3,260.78	1,457.22 80.00 100.00 33,943.48
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MWLMA central costs 2501: Church operating costs - insurance	income totals_	159.97 - - 2,519.94 338.13	828.95 - - 2,519.94 338.19	2,519.94 338.19	152.79 - - 2,519.94 338.19	21.00 100.00 2,519.94 338.19	77.50 - - 2,519.94 338.19	75.44 - - 2,519.94 338.19	74.07 80.00 - 3,260.78 338.19	15.00 - - 3,260.78 338.19	21.00 - - 3,260.78 338.19	31.50 - - 3,260.78 338.19	3,260.78 338.19	1,457.22 80.00 100.00 33,943.48 4,058.22
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MWLMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity	income totals_	159.97 - - 2,519.94 338.13 109.41	828.95 - - 2,519.94 338.19 86.04	- - - 2,519.94	152.79 - - 2,519.94 338.19 63.17	21.00 100.00 2,519.94 338.19 72.48	77.50 - - 2,519.94 338.19 57.75	75.44 - - 2,519.94 338.19 65.95	74.07 80.00 - 3,260.78 338.19 74.93	15.00 - - 3,260.78 338.19 81.58	21.00 - 3,260.78 338.19 71.75	31.50 - - 3,260.78 338.19 101.08	3,260.78 338.19 46.19	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MALMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas	income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40	152.79 - - 2,519.94 338.19 63.17 774.69	21.00 - 100.00 2,519.94 338.19 72.48 267.76	77.50 - - 2,519.94 338.19 57.75 171.20	75.44 - 2,519.94 338.19 65.95 117.05	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58	21.00 - - 3,260.78 338.19 71.75	31.50 - - 3,260.78 338.19 101.08	3,260.78 338.19 46.19	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MWLMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas 2504: Church operating costs - water	income totals_	159.97 - - 2,519.94 338.13 109.41	828.95 - - 2,519.94 338.19 86.04	2,519.94 338.19	152.79 - - 2,519.94 338.19 63.17	21.00 100.00 2,519.94 338.19 72.48	77.50 - - 2,519.94 338.19 57.75	75.44 - - 2,519.94 338.19 65.95	74.07 80.00 - 3,260.78 338.19 74.93	15.00 - - 3,260.78 338.19 81.58	21.00 - 3,260.78 338.19 71.75	31.50 - - 3,260.78 338.19 101.08 - 22.99	3,260.78 338.19 46.19	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MWLMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas 2504: Church operating costs - water 2505: Church operating costs - other	income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - - 2,519.94 338.19 57.75 171.20	75.44 - 2,519.94 338.19 65.95 117.05 22.99	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58	21.00 - - 3,260.78 338.19 71.75	31.50 - 3,260.78 338.19 101.08 - 22.99 1,975.80	3,260.78 338.19 46.19	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MWLMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas 2504: Church operating costs - water 2505: Church operating costs - other 2508: Church repairs and maintenance	income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40	152.79 - - 2,519.94 338.19 63.17 774.69	21.00 - 100.00 2,519.94 338.19 72.48 267.76	77.50 - - 2,519.94 338.19 57.75 171.20	75.44 - 2,519.94 338.19 65.95 117.05 22.99	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - - 3,260.78 338.19 71.75	31.50 - - 3,260.78 338.19 101.08 - 22.99 1,975.80 27.22	3,260.78 338.19 46.19 - 22.99	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MWLMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas 2504: Church operating costs - water 2505: Church operating costs - other 2508: Church operating costs - other 2508: Church operating costs - tel/mob/internet	income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97 - 316.70	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - - 2,519.94 338.19 57.75 171.20	75.44 - 2,519.94 338.19 65.95 117.05 22.99	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - - 3,260.78 338.19 71.75	31.50 - 3,260.78 338.19 101.08 - 22.99 1,975.80	3,260.78 338.19 46.19 - 22.99	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38 192.85
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MVLMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas 2504: Church operating costs - water 2505: Church operating costs - other 2508: Church operating costs - other 2508: Church operating costs - tel/mob/internet 2701: Major building repairs and renovations	income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97 - 316.70	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - - 2,519.94 338.19 57.75 171.20	75.44 - 2,519.94 338.19 65.95 117.05 22.99	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - - 3,260.78 338.19 71.75	31.50 - - 3,260.78 338.19 101.08 - 22.99 1,975.80 27.22	3,260.78 338.19 46.19 - 22.99	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38 192.85 5,922.84
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MALMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas 2504: Church operating costs - water 2505: Church operating costs - other 2508: Church operating costs - other 2508: Church operating costs - tel/mob/internet 2701: Major building repairs and renovations 2801: Children & young people activity costs	income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97 - 316.70	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - - 2,519.94 338.19 57.75 171.20	75.44 - 2,519.94 338.19 65.95 117.05 22.99	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - - 3,260.78 338.19 71.75	31.50 - 3,260.78 338.19 101.08 - 22.99 1,975.80 27.22 192.85	3,260.78 338.19 46.19 - 22.99	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38 192.85 5,922.84 42.50
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MVLMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas 2504: Church operating costs - water 2505: Church operating costs - other 2508: Church operating costs - other 2508: Church operating costs - tel/mob/internet 2701: Major building repairs and renovations	income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97 - 316.70	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - - 2,519.94 338.19 57.75 171.20	75.44 - 2,519.94 338.19 65.95 117.05 22.99	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - - 3,260.78 338.19 71.75 - 22.99 - -	31.50 - - 3,260.78 338.19 101.08 - 22.99 1,975.80 27.22	3,260.78 338.19 46.19 - 22.99	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38 192.85 5,922.84
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MALMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas 2504: Church operating costs - water 2505: Church operating costs - other 2508: Church operating costs - other 2508: Church operating costs - tel/mob/internet 2701: Major building repairs and renovations 2801: Children & young people activity costs	Income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97 - 316.70	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - - 2,519.94 338.19 57.75 171.20	75.44 - 2,519.94 338.19 65.95 117.05 22.99	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - 3,260.78 338.19 71.75 - 22.99	31.50 - 3,260.78 338.19 101.08 - 22.99 1,975.80 27.22 192.85 - - 62.40	3,260.78 338.19 46.19 - 22.99 - - - 3,780.00	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38 192.85 5,922.84 42.50 62.40 414.66
Expenditure  2340: Maintenance of services  2341: Costs of vergers, organists and choir  2409: Professional Fees  2450: MWLMA central costs  2501: Church operating costs - insurance  2502: Church operating costs - electricity  2503: Church operating costs - gas  2504: Church operating costs - water  2505: Church operating costs - other  2508: Church repairs and maintenance  2510: Church operating costs - tel/mobinternet  2701: Major building repairs and renovations  2801: Children & young people activity costs  2804: Cost of church publications  2806: Other costs of parish mission work  2903: Support of UK charities	Income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97 - 316.70	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - 2,519.94 338.19 57.75 171.20 22.99 - -	75.44 - 2,519.94 338.19 65.95 117.05 22.99 - 32.02	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - - 3,260.78 338.19 71.75 - 22.99 - -	31.50 - 3,260.78 338.19 101.08 - 22.99 1,975.80 27.22 192.85 - 62.40 - 171.00	3,260.78 338.19 46.19 - 22.99 - - - 3,780.00	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38 192.85 5,922.84 42.50 62.40 414.66 1,136.30
Expenditure  2340: Maintenance of services  2341: Costs of vergers, organists and choir  2409: Professional Fees  2450: MWLMA central costs  2501: Church operating costs - insurance  2502: Church operating costs - electricity  2503: Church operating costs - gas  2504: Church operating costs - water  2505: Church operating costs - other  2508: Church repairs and maintenance  2510: Church operating costs - tel/mobinternet  2701: Major building repairs and renovations  2801: Children & young people activity costs  2804: Cost of church publications  2806: Other costs of parish mission work  2903: Support of UK charities	Income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97 - 316.70	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - 2,519.94 338.19 57.75 171.20 22.99 - - - - 360.41	75.44 - 2,519.94 338.19 65.95 117.05 22.99 - 32.02 - - - 486.30	74.07 80.00 3,260.78 338.19 74.93 109.88 22.99	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - - 3,260.78 338.19 71.75 - 22.99 - -	31.50 - 3,260.78 338.19 101.08 - 22.99 1,975.80 27.22 192.85 - - 62.40	3,260.78 338.19 46.19 - 22.99 - - - 3,780.00	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38 192.85 5,922.84 42.50 62.40 414.66 1,136.30 762.35
Expenditure 2340: Maintenance of services 2341: Costs of vergers, organists and choir 2409: Professional Fees 2450: MALMA central costs 2501: Church operating costs - insurance 2502: Church operating costs - electricity 2503: Church operating costs - gas 2504: Church operating costs - water 2505: Church operating costs - other 2508: Church operating costs - tel/mob/internet 2701: Major building repairs and renovations 2801: Children & young people activity costs 2804: Cost of church publications	Income totals_	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97 - 316.70	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - 2,519.94 338.19 57.75 171.20 22.99 - -	75.44 - 2,519.94 338.19 65.95 117.05 22.99 - 32.02	74.07 80.00 - 3,260.78 338.19 74.93 109.88	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - - 3,260.78 338.19 71.75 - 22.99 - -	31.50 - 3,260.78 338.19 101.08 - 22.99 1,975.80 27.22 192.85 - 62.40 - 171.00	3,260.78 338.19 46.19 - 22.99 - - - 3,780.00	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38 192.85 5,922.84 42.50 62.40 414.66 1,136.30 762.35 1,377.00
Expenditure  2340: Maintenance of services  2341: Costs of vergers, organists and choir  2409: Professional Fees  2450: MVLMA central costs  2501: Church operating costs - insurance  2502: Church operating costs - electricity  2503: Church operating costs - gas  2504: Church operating costs - water  2505: Church operating costs - other  2508: Church operating costs - other  2508: Church repairs and maintenance  2510: Church operating costs - tel/mob/internet  2701: Major building repairs and renovations  2801: Children & young people activity costs  2804: Cost of church publications  2806: Other costs of parish mission work  2903: Support of UK charities  2904: Support of international mission & projects	Income totals	159.97 - 2,519.94 338.13 109.41 1,083.59	828.95 - 2,519.94 338.19 86.04 1,333.46	2,519.94 338.19 106.40 24.30	152.79 - 2,519.94 338.19 63.17 774.69 22.97 - 316.70	21.00 - 100.00 2,519.94 338.19 72.48 267.76 22.99	77.50 - 2,519.94 338.19 57.75 171.20 22.99 - - - - 360.41	75.44 - 2,519.94 338.19 65.95 117.05 22.99 - 32.02 - - - 486.30	74.07 80.00 3,260.78 338.19 74.93 109.88 22.99	15.00 - - 3,260.78 338.19 81.58 - 22.99	21.00 - - 3,260.78 338.19 71.75 - 22.99 - -	31.50 - 3,260.78 338.19 101.08 - 22.99 1,975.80 27.22 192.85 - 62.40 - 171.00	3,260.78 338.19 46.19 - 22.99 - - - 3,780.00	1,457.22 80.00 100.00 33,943.48 4,058.22 936.73 3,857.63 279.79 1,975.80 609.38 192.85 5,922.84 42.50 62.40 414.66 1,136.30 762.35

Balance (income - expenditure) 4,269.75

### St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524)

#### **Balance Sheet detailed**

	As at 31/12/2024	As at 31/12/2023
Current assets		
6501: Current Account	74,293.16	70,023.41
6505: Deposit Account	-	-
6523: Other debtors	-	-
6534: Other investments	7,715.21	7,314.52
6590: Cash in hand	16.00	16.00
Z05: Accounts Receivable	-	-
Total Current assets	82,024.37	77,353.93
Liabilities		
Z04: Accounts Payable	-	-
Total Liabilities	-	
Net Asset surplus (deficit)	82,024.37	77,353.93
Reserves		
Excess/(deficit) to date	4,269.75	11,020.44
Z01: Starting balances	77,353.93	65,947.02
Z02: Gains/(losses) on investment assets	400.69	386.47
Total Reserves	82,024.37	77,353.93

Total	82,024.37	77,353.9
Restricted	283.50	353.5
Designated	2,892.38	9,072.4
General (Unrestricted)	78,848.49	67,928.0

### St Saviours

- Total Income £28,947.64
- Total Outgoings £36,471.24 (£39,965.01- Remaining Fairer Share)
- Balance £-7,523.60 (£12,361.83 New Chairs) (-£11,017.37)
- Income
  - 1. £16777.77 (£16,033.78 2023) Giving including associated Gift Aid 55%
  - 2. £6,705.00 Donations 23%
  - 3. £2125.00 (£2614.10 2023) Fundraising 7%
- Expenditure (without New Chair Purchases)
  - 1. £18,770.76 (£3493.77 not paid in 2024) Total £22,264.53 Fairer Share and Ministry Area Cost 55%
  - 2. £2,347.77 (£2,308.79 2023) Insurance 6%
  - 3. £1,788.16 (£3,298.28 2023) Gas 4%

GAP - £5k between giving against common fund contribution so a reliance on other income streams

### St Saviour, Splott (PRSN: 4193)

#### Monthly Income / Expenditure totals - Details

As at: 31 December 2024

Nominal code	Jan_24	Feb_24	Mar_24	Apr_24	May_24	Jun_24	Jul_24	Aug_24	Sep_24	Oct_24	Nov_24	Dec_24	Code total
Income													
0101: Standing Order Planned Giving	325.00	305.98	245.00	245.00	245.00	245.00	245.00	245.00	225.00	225.00	225.00	225.00	3,000.98
0102: Occasional Giving via Bank		-	-	-	5.50	-	-	-	-	-	-	5.00	10.50
0111: Gift Direct	685.00	685.00	685.00	711.60	831.60	831.60	831.60	706.80	706.80	706.80	706.80	706.80	8,795.40
0113: Weekly envelope planned giving	230.00	190.00	60.00	110.00	95.00	205.00	210.00	195.00	120.00	190.00	245.00	260.00	2,110.00
0201: Loose plate offering	195.32	87.27	15.00	53.00	45.00	45.00	56.01	26.20	10.52	2.80	6.91	192.86	735.89
0301: Gift day receipts	-	-	-	100.00	-	-	-	-	-	-	-	-	100.00
0305: Donations appeals etc	1,570.00	500.00	200.00	230.00	-	200.00	115.00	255.00	-	2,015.00	120.00	1,500.00	6,705.00
0402: Other collections/mission appeals		-	-	-	165.00	-	-	-	-	202.26	-	74.00	441.26
0403: Candles Income	23.00	-	-	-	71.00	15.00	91.66	25.00	-	10.00	45.80	-	281.46
0503: Recovered Gift Direct Gift Aid	141.25	141.25	141.25	-	325.80	177.90	-	177.90	146.70	146.70	146.70	146.70	1,692.15
0801: Fund raising	-	150.00	40.00	-	30.00	60.00	-	250.00	70.00	90.00	250.00	1,185.00	2,125.00
0802: Other funds generated	-	-	-	-	-	-	920.00	-	-	-	-	-	920.00
0904: Publication of Banns	-	-	-	-	100.00	250.00	-	-	-	-	-	-	350.00
0905: Funeral fee	-	310.00	260.00	-	-	180.00	-	170.00	400.00	180.00	180.00	-	1,680.00
Income total	3,169.57	2,369.50	1,646.25	1,449.60	1,913.90	2,209.50	2,469.27	2,050.90	1,679.02	3,768.56	1,926.21	4,295.36	28,947.64
Expenditure													
2340: Maintenance of services			495.98	-		83.95	_	-	-	-	_	-	579.93
2402: Bank and Credit Card Charges	16.07		15.30	9.20	15.35	8.09	15.22	13.45	9.98	11.90	13.26	9.87	137.69
2450: MWLMA central costs	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	1,564.23	18,770.76
2501: Church operating costs - insurance	195.62	195.65	195.65	195.65	195.65	195.65	195.65	195.65	195.65	195.65	195.65	195.65	2,347.77
2502: Church operating costs - electricity	195.05	195.05	195.05	195.05	(2,202.16)	7.00	7.00	7.00	7.00	7.00	7.00	7.00	(1,372.96)
2503: Church operating costs - gas	235.16	119.97	186.96	201.05	319.29	123.06	84.69	71.86	105.22	86.46	86.31	168.13	1,788.16
2504: Church operating costs - water	24.30	24.30	24.30	22.97	22.99	22.99	22.99	22.99	22.99	22.99	22.99	22.99	279.79
2508: Church repairs and maintenance		426.00	-	290.26	-			117.00	-	-		_	833.26
2903: Support of UK charities	377.75	-		100.00						-	202.26	-	680.01
2904: Support of international mission & projects						165.00					-	-	165.00
3001: Purchase of asstes for church purposes	-	12,261.83	-	-	-	-	-	-	-	-	-	-	12,261.83
Expenditure total	2,608.18	14,787.03	2.677.47	2.578.41	(84.65)	2,169.97	1.889.78	1,992,18	1.905.07	1.888.23	2.091.70	1.967.87	36,471.24

Balance (income - expenditure) (7,523.60)

#### St Saviour, Splott (PRSN: 4193)

### Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2024 £	At 31/12/2023 £
Fixed assets						
	-		-			-
Current assets						
Cash At Bank And In Hand	14,589.76	250.00	74.00	-	14,913.76	22,437.36
	14,589.76	250.00	74.00		14,913.76	22,437.36
Liabilities						
	-		-			-
Net current assets less current liabilities	14,589.76	250.00	74.00	-	14,913.76	22,437.36
Total assets less current liabilities	14,589.76	250.00	74.00	-	14,913.76	22,437.36
Liabilities						
	-		-			-
Total net assets less liabilities	14,589.76	250.00	74.00	-	14,913.76	22,437.36
Represented by						
Unrestricted						
Unrestricted - General Fund	14,589.76	-	-	-	14,589.76	6,339.96
Designated						
Designated - (St Saviours) Chairs	-	-		-	-	15,847.40
Designated - (St Saviours) Light Bulbs	-	250.00	-	-	250.00	250.00
Restricted						
Restricted - Charity Collections	-	-	74.00	-	74.00	-
Fund Totals	14,589.76	250.00	74.00	-	14,913.76	22,437.36



### To the sub treasurers

- Cheryl and Jean St Pauls
- Virginia St Marys
- Glyn St Saviours (David until July)

To all those who help with the banking processing and Gift Aid claims.

To all those support the fundraising activities

To all those who giving – Gift Direct, Bank Transfers, Weekly Envelopes and Loose plate.



### Key points

### To note for 2025

- Common Fund 2025 £110k (8k increase form 2024)
- Common Fund is paid to dioceses to cover the cost of the Clergy within the ministry area
- Current Giving and Gift Aid £67k
- GAP £38k between giving against common fund so a reliance on other income streams
- 2 out of our 4 churches currently do not have working heating systems and an investments of over 100k is needed to resolve.



# SOUTH CARDIFF MINISTRY AREA

BUTETOWN | GRANGETOWN | SPLOTT