

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 £29,575.39 (16%) (without repairs and improvements)
- Supporting UK and World £2,743.66 (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

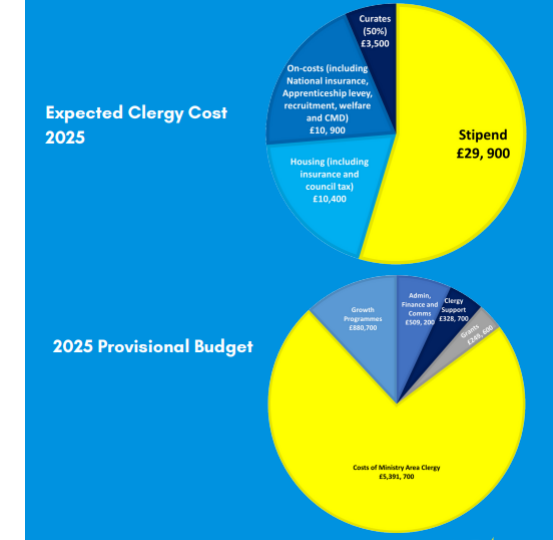
Year	Investments	Change
2022	277,369.42	-£32,520.03
2023	292,842.07	£15,472.65
2024	308,883.86	£16,041.79



SOUTH CARDIFF
MINISTRY AREA

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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

Represented by Funds

General (Unrestricted)	137,225.20	119,327.04
Designated	3,142.38	25,169.80
Restricted	3,229.50	2,460.50
Endowment	299,843.71	284,202.61
Total	443,440.79	431,159.95

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	2,755.00	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: M4Parish 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

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
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
2340: Maintenance of services	159.97	1,023.45	495.98	189.19	148.00	161.45	75.44	664.37	78.51	21.00	31.50	78.50	3,127.36
2341: Costs of vergers, organists and choir	120.00	160.00	200.00	160.00	150.00	90.00	90.00	110.00	90.00	90.00	-	90.00	1,350.00
2345: Costs of Copyright License	-	-	-	-	-	-	-	-	-	-	-	431.20	431.20
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
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
2409: Professional Fees	-	-	-	-	100.00	-	-	-	-	-	-	-	100.00
2415: Gifts to individuals	-	-	-	-	-	-	-	-	60.00	-	-	(30.00)	30.00
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
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
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
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
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
2505: Church operating costs - other	-	-	-	-	4,625.57	323.71	942.00	-	-	-	1,975.80	1,005.70	8,872.78
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
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
2511: Church operating costs - fire equipment, roof alarm, 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	97.39	1,215.41
2604: Church hall operating costs - gas	-	-	767.52	-	-	-	-	-	-	-	201.61	197.77	1,166.90
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	-	-	-	-	-	171.12	-	117.34	-	-	-	-	288.46
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	-	-	-	-	-	-	-	3,780.00	5,922.84
2801: Children & young people activity costs	-	-	-	42.50	-	-	-	-	-	-	-	-	42.50
2804: Cost of church publications	-	-	-	-	-	-	-	-	-	-	62.40	-	62.40
2805: Cost of mission & evangelism	-	-	-	-	-	77.40	1,799.99	-	-	-	-	-	1,877.39
2806: Other costs of parish mission work	-	-	-	-	-	360.41	-	-	201.20	54.25	-	-	615.86
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
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
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

Balance (income - expenditure) (3,760.95)



Central Ministry Area Account

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

Balance (income - expenditure)	2,527.14
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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

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	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	4,568.01
0201: Loose plate offering	-	183.00	134.85	240.02	-	268.00	-	127.20	-	309.40	55.00	259.00	1,576.47
0204: Offerings - Funerals	-	-	150.00	-	-	-	-	-	-	-	-	-	150.00
0305: Donations appeals etc	-	-	385.00	-	-	-	-	-	200.00	-	-	200.00	785.00
0403: Candles Income	10.00	57.00	-	-	31.00	16.00	16.00	108.00	16.00	26.00	16.00	26.00	322.00
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	972.77
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: Sundry income	-	60.00	-	-	-	-	-	-	(75.00)	(80.00)	115.00	100.00	120.00
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	10,030.96
0810: Bingo income	-	-	-	-	-	-	-	-	-	-	-	1,600.00	1,600.00
0905: Funeral fee	-	180.00	-	298.00	100.00	-	-	110.00	-	-	180.00	180.00	1,048.00
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	30.93
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: MWLMA 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	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	1,293.17
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	502.83
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	277.43
2508: Church repairs and maintenance	-	180.00	175.00	-	519.56	-	-	-	-	-	-	60.00	934.56
2510: Church operating costs - tel/mob/internet	27.00	-	27.00	-	29.14	-	29.14	14.57	-	58.26	-	29.13	214.24
2511: Church operating costs - fire equipment, roof alarm, CCTV service	-	-	-	-	-	-	-	209.82	-	-	-	-	209.82
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	-	-	-	-	-	-	-	201.61	197.77	1,166.90
2606: Church hall costs - repairs/maintenance	2,227.37	1,555.00	720.00	-	1,446.62	-	350.00	584.40	-	-	-	78.00	6,961.39
2609: Church hall - equipment repair & renewal	-	-	-	-	-	171.12	-	117.34	-	-	-	-	288.46
Expenditure totals	4,716.28	3,919.83	3,594.57	2,867.60	4,266.17	2,243.66	2,557.70	3,478.24	2,088.70	2,058.75	4,614.67	2,593.23	38,999.40
Balance (income - expenditure)													51.13

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



SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SLOTT

St Paul's

- Total Income – £44,133.38
 - Total Outgoings – £47,218.75
 - Balance **-£3,085.37** (Multiyear Gas bill in 2024)
 - Income
 1. £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	3,349.17	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: MALMA 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
2510: Church operating costs - tel/mob/internet	28.14	28.14	-	28.14	60.74	-	60.74	30.37	-	60.74	30.37	-	327.38
2511: Church operating costs - fire equipment, roof alarm, CCTV service	-	175.92	144.00	265.14	-	-	-	-	-	150.00	-	-	735.06
2606: Church hall costs - repairs/maintenance	-	-	-	8.00	-	-	-	-	-	-	-	-	8.00
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
3104: Costs of fund raising	-	-	-	-	-	-	-	-	53.75	-	-	-	53.75
Expenditure totals	642.23	6,177.26	3,616.46	3,536.70	8,138.56	2,844.10	3,261.88	2,214.51	9,038.99	765.42	568.05	6,414.59	47,218.75
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



SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SLOTT

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
 1. £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

As at: 31 December 2024

Balance (income - expenditure)	4,269.75
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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

Represented by Funds

General (Unrestricted)	78,848.49	67,928.03
Designated	2,892.38	9,072.40
Restricted	283.50	353.50
Total	82,024.37	77,353.93



SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SLOTT

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

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 totals	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: MFLMA 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 assets for church purposes	-	12,261.83	-	-	-	-	-	-	-	-	-	-	12,261.83
Expenditure totals	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	3

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



SOUTH CARDIFF
MINISTRY AREA

BUTETOWN | GRANGETOWN | SLOTT

Thanks

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.



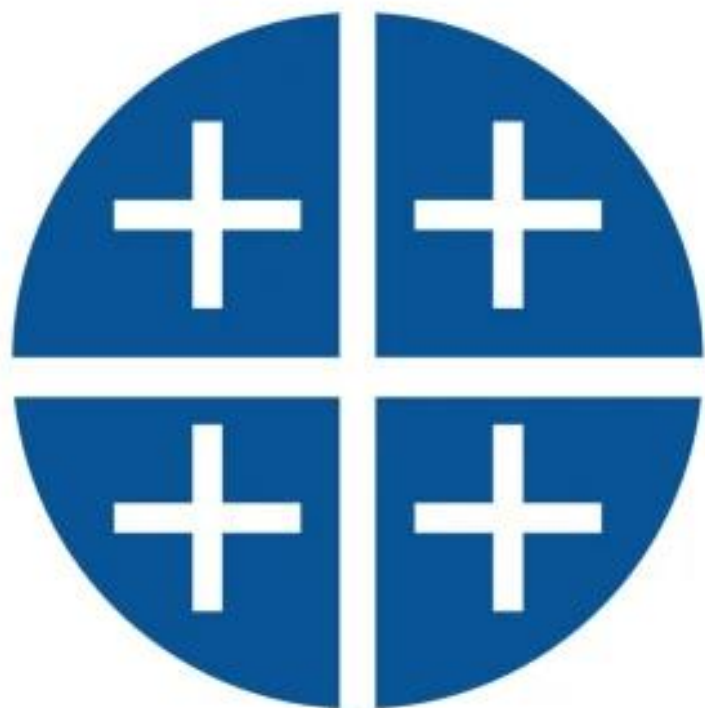
SOUTH CARDIFF
MINISTRY AREA

BUTETOWN | GRANGETOWN | SLOTT

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