



SOUTH CARDIFF MINISTRY AREA

BUTETOWN | GRANGETOWN | SPLOTT



Overview of the Total Ministry Area

- Total Income £179,099.45 (2024 - £182,123.92)
- Total Expenditure £182,525.76 (2024 - £187,829.14)
- Average attendance 102 (4 Churches) - £149 a month per attendee to run the Ministry area
- Movement -3426.31 (2024 -£5,705.22)

Income

- Giving – £52,928.18 (30%) down on 2024 £53,742.13 (£13,187.10 still cash) (Not including occasional service & donations)
- Gift Aid – £16,244.11 (9%)
- Giving and Gift Aid - £ 69,172.29 (39%)
- Income from our buildings and grounds £ 56,755.64(32%)

Expenditure

- Fairer Share £110k (60%) in 2026 this increased by 4%
- Operating cost of our buildings £36,987.06 (20%) (without repairs and improvements)
- Supporting UK and World £2858.74 (5% of overall giving)

Overview of Financial Report 2025

Overall Movements

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
2025	£124261.33	£2694.94	£3904.25	£131130.62	-£3426.31

Year	Investments	Change
2022	277,369.42	-£32,520.03
2023	292,842.07	£15,472.65
2024	308,883.86	£16,041.79
2025	318,749.94	£9866.08

Class and nominal code	General (Unrestricted)	Designated	Restricted	Endowment	Total	Last year
Current Asset - Cash At Bank And In Hand						
6501: Current Account	92,559.38	2,964.94	3,462.35	-	98,986.67	108,798.72
6505: Deposit Account	32,143.95	-	-	-	32,143.95	25,742.21
6590: Cash in hand	(442.00)	-	442.00	-	-	16.00
Total	124,261.33	2,964.94	3,904.35	-	131,130.62	134,556.93
Current Asset - Investments						
6534: Other investments	18,906.23	-	-	299,843.71	318,749.94	308,883.86
Total	18,906.23	-	-	299,843.71	318,749.94	308,883.86
Net total assets	143,167.56	2,964.94	3,904.35	299,843.71	449,880.56	443,440.79

Monthly Income / Expenditure totals - Details

As at: 31 December 2025

Nominal code	Jan_25	Feb_25	Mar_25	Apr_25	May_25	Jun_25	Jul_25	Aug_25	Sep_25	Oct_25	Nov_25	Dec_25	Code total
Income													
0101: Standing Order Planned Giving	1,920.00	420.00	370.00	440.00	300.00	330.00	280.00	330.00	280.00	280.00	280.00	280.00	5,510.00
0102: Occasional Giving via Bank	-	-	-	115.00	-	-	-	-	50.00	40.00	-	129.00	334.00
0111: Gift Direct	2,579.48	2,579.48	2,629.48	2,763.67	3,068.67	2,945.67	2,955.67	3,026.28	3,064.17	2,934.17	2,869.17	2,869.17	34,285.08
0113: Weekly envelope planned giving	433.00	707.00	815.06	504.00	595.00	874.00	454.00	916.75	553.65	436.65	695.40	430.00	7,414.51
0201: Loose plate offering	269.86	401.49	477.86	1,262.95	444.30	422.58	397.95	421.96	377.82	269.20	319.58	707.04	5,772.59
0203: Offerings - Baptisms	-	-	-	12.00	-	-	-	-	-	-	-	-	12.00
0204: Offerings - Funerals	20.00	19.00	126.95	53.10	73.00	111.50	107.75	520.52	68.20	38.40	226.25	153.38	1,518.05
0305: Donations appeals etc	100.00	40.00	1,132.75	555.00	1,925.00	145.00	50.00	896.80	681.95	177.09	598.70	130.00	6,432.29
0402: Other collections/mission appeals	298.50	50.00	400.00	386.70	383.00	787.17	40.00	420.00	1,286.00	285.00	-	10.00	4,346.37
0403: Candles Income	21.00	207.45	71.00	36.00	96.00	91.00	16.00	41.00	84.50	61.00	241.00	66.00	1,031.95
0501: Recovered HMRC Gift Aid receipts	293.40	-	1,070.70	179.87	236.43	236.43	236.43	-	464.98	228.55	-	228.55	3,175.34
0502: Recovered HMRC GASDS receipts	625.46	-	4,880.84	311.55	318.11	287.36	288.61	-	577.22	288.61	-	2,175.16	9,752.92
0503: Recovered Gift Direct Gift Aid	272.38	-	208.63	149.00	162.12	162.12	163.37	-	329.24	165.87	-	1,703.12	3,315.85
0801: Fund raising	100.00	141.00	534.68	809.11	525.00	700.00	1,760.50	475.00	415.00	476.00	3,309.70	1,981.45	11,227.44
0802: Other funds generated	1,005.70	-	-	-	65.00	-	-	4,000.00	-	-	-	1,000.00	6,070.70
0803: Hall Rental Income	825.00	2,570.00	2,735.00	1,520.00	3,400.00	2,950.00	1,540.00	1,152.50	600.00	1,672.00	540.00	2,957.50	22,462.00
0805: Sundry income	-	-	120.65	(45.00)	-	(125.00)	-	(60.00)	120.00	(10.00)	(90.00)	90.00	0.65
0808: MA/Parish share rebate	-	1,271.84	-	-	-	-	-	-	-	-	-	-	1,271.84
0809: Car Parking Income	1,877.88	2,231.05	2,789.77	1,192.43	5,846.10	3,702.10	2,525.84	2,637.67	1,805.24	1,878.27	3,539.75	4,267.54	34,293.64
0810: Bingo income	-	-	-	-	3,360.00	-	-	-	-	-	-	1,485.00	4,845.00
0904: Publication of Banns	-	-	-	-	50.00	50.00	105.00	-	-	-	-	-	205.00
0905: Funeral fee	480.00	230.00	840.00	400.00	660.00	200.00	1,190.00	1,050.00	370.00	460.00	520.00	740.00	7,140.00
1001: Dividends/investment income	-	1,149.74	1,739.04	-	1,639.13	-	-	1,781.22	-	-	1,939.50	-	8,248.63
1020: Bank and building society interest	4.98	5.05	108.83	-	0.61	103.76	2.07	2.93	99.82	5.87	5.40	94.28	433.60
Income totals	11,126.64	12,023.10	21,051.24	10,645.38	23,147.47	13,973.69	12,113.19	17,612.63	11,227.79	9,686.68	14,994.45	21,497.19	179,099.45

Expenditure

2001: Diocesan share	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	110,000.04
2101: Clergy expenses	-	-	-	-	-	-	-	-	-	-	111.00	89.99	200.99
2102: Clergy expenses - mileage	19.80	21.81	-	40.09	4.98	84.16	13.14	8.10	28.71	12.15	10.17	35.29	278.40
2103: Clergy expenses - printing/postage/stationery	-	-	-	-	-	69.94	-	-	-	-	-	-	69.94
2104: Clergy expenses - equipment	23.00	23.00	-	46.00	23.00	23.00	-	46.00	23.00	23.00	-	23.00	253.00
2145: Parsonage - water	118.48	118.48	72.98	188.39	142.85	142.85	97.35	188.35	142.85	142.85	97.35	188.35	1,641.13
2147: Parsonage - electricity	52.36	259.10	206.74	311.46	683.02	83.16	30.80	135.52	148.32	69.74	38.12	116.00	2,134.34
2150: Clergy - telephone/mobile/internet	32.00	32.00	-	64.00	32.00	72.00	32.00	96.00	64.00	56.00	32.00	119.00	631.00
2170: Professional development & training cost	-	-	-	-	-	-	-	-	-	-	-	207.80	207.80
2340: Maintenance of services	-	947.02	205.45	283.16	-	469.69	466.04	73.45	14.50	153.46	326.56	179.95	3,119.28
2341: Costs of vergers, organists and choir	320.00	30.00	120.00	-	90.00	150.00	260.00	-	120.00	90.00	-	120.00	1,300.00
2402: Bank and Credit Card Charges	55.84	27.95	32.15	46.25	19.06	39.78	44.36	57.44	40.77	31.03	19.00	36.71	450.34
2403: Cost of printing, post and stationery	62.40	62.40	124.80	62.08	-	43.99	38.58	-	-	-	-	14.89	409.14
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	105.00
2405: Office and general expenditure	-	-	-	-	-	-	-	-	4,384.00	-	671.95	-	5,055.95
2410: IE/Audit and accountancy fees	-	-	-	-	-	-	-	-	-	-	-	1,980.00	1,980.00
2415: Gifts to individuals	-	-	-	300.00	-	35.00	-	-	-	27.79	-	-	362.79
2450: MA/LMA central costs	-	-	(76.25)	10.50	-	(351.85)	-	-	10.50	(1,845.25)	1,845.25	-	(407.10)
2501: Church operating costs - insurance	867.06	866.93	866.93	663.68	861.04	351.85	1,742.69	871.35	871.35	879.35	871.35	871.35	10,584.93
2502: Church operating costs - electricity	245.27	222.36	162.42	183.01	150.49	146.02	114.56	106.52	120.92	133.00	121.81	132.08	1,838.46
2503: Church operating costs - gas	263.64	448.02	547.97	262.48	7.00	210.94	63.67	62.55	17.57	44.47	149.15	304.40	2,381.86
2504: Church operating costs - water	73.57	45.98	(281.11)	67.19	67.19	67.19	67.19	67.19	67.19	67.19	67.19	67.19	443.15
2505: Church operating costs - other	147.78	-	-	156.35	74.44	334.99	60.00	-	154.89	-	-	832.99	1,761.44
2506: Church operating costs - oil/LPG	1,005.70	-	-	2,418.18	-	-	-	-	-	-	-	-	3,423.88
2508: Church repairs and maintenance	-	84.76	181.04	1,260.00	-	736.44	-	-	3.15	-	-	204.00	2,469.39
2510: Church operating costs - tel/mob/internet	88.63	-	89.87	92.44	63.31	-	126.62	32.31	31.00	126.62	-	126.62	777.42
2511: Church operating costs - fire equipment, roof alarm, CCTV service	144.00	-	-	289.80	-	-	-	-	-	-	-	327.00	760.80
2602: Church hall operating costs - other	-	-	-	156.32	-	-	19.00	-	20.00	-	174.76	-	370.08
2603: Church hall operating costs - electric	112.65	583.70	85.13	89.93	557.35	79.77	81.32	510.61	80.65	370.41	248.06	89.71	2,889.29
2604: Church hall operating costs - gas	703.54	832.51	1,075.66	1,024.41	814.43	38.34	275.05	111.00	112.19	128.51	227.62	497.77	5,841.03
2606: Church hall costs - repairs/maintenance	468.00	649.99	215.34	122.10	18.00	-	-	-	58.95	282.20	-	-	1,814.58
2608: Church hall operating costs - water	28.47	28.47	28.47	37.62	37.59	37.59	37.59	37.59	37.59	37.59	37.59	37.59	423.75
2611: Church hall operating costs - cleaning	-	100.00	200.00	100.00	75.00	100.00	75.00	50.00	100.00	-	75.00	75.00	950.00
2641: Churchyard grass cutting	-	-	-	-	-	-	-	-	260.00	-	-	-	260.00
2701: Major building repairs and renovations	-	283.95	5,575.11	-	3,360.00	-	-	-	-	3,528.00	-	-	12,747.06
2801: Children & young people activity costs	-	-	-	-	140.00	-	-	-	53.90	-	-	-	193.90
2805: Cost of mission & evangelism	-	45.90	-	-	-	165.58	-	56.65	202.85	60.63	-	21.97	553.58
2806: Other costs of parish mission work	-	-	-	-	-	453.20	-	36.79	750.00	-	-	-	1,239.99
2807: Cost of maintaining websites and social media platforms	-	62.40	-	-	-	-	-	-	-	-	-	-	62.40
2902: Support of church charities & projects	1,113.00	-	-	-	-	-	-	-	-	-	-	40.00	1,153.00
2903: Support of UK charities	-	358.50	210.00	-	331.70	205.00	-	-	-	65.40	-	-	1,170.60
2904: Support of international mission & projects	-	-	-	-	-	535.14	-	-	-	-	-	-	535.14
3001: Purchase of assets for church purposes	-	-	-	-	-	-	-	-	87.99	-	-	-	87.99

Expenditure totals 15,122.36 15,312.40 18,819.87 17,442.11 16,729.62 13,500.94 12,822.13 11,724.59 17,173.51 13,661.31 14,301.10 15,915.82 182,525.76



Central Ministry Area Account

Monthly Income / Expenditure totals - Details

As at: 31 December 2025

Nominal code	Jan_25	Feb_25	Mar_25	Apr_25	May_25	Jun_25	Jul_25	Aug_25	Sep_25	Oct_25	Nov_25	Dec_25	Code total
Income													
0102: Occasional Giving via Bank	-	-	-	105.00	-	-	-	-	-	-	-	-	105.00
0402: Other collections/mission appeals	-	-	-	-	-	-	40.00	420.00	320.00	20.00	-	-	800.00
0801: Fund raising	-	-	-	504.11	-	-	-	-	-	-	57.57	-	561.68
0802: Other funds generated	1,005.70	-	-	-	-	-	-	4,000.00	-	-	-	1,000.00	6,005.70
0808: MA/Parish share rebate	-	1,271.84	-	-	-	-	-	-	-	-	-	(2,397.08)	(1,125.24)
Income totals	1,005.70	1,271.84	-	609.11	-	-	40.00	4,420.00	320.00	20.00	57.57	(1,397.08)	6,347.14
Expenditure													
2001: Diocesan share	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	9,166.67	110,000.04
2101: Clergy expenses	-	-	-	-	-	-	-	-	-	-	111.00	89.99	200.99
2102: Clergy expenses - mileage	19.80	21.81	-	40.09	4.98	84.16	13.14	8.10	28.71	12.15	10.17	35.29	278.40
2103: Clergy expenses - printing/postage/stationery	-	-	-	-	-	69.94	-	-	-	-	-	-	69.94
2104: Clergy expenses - equipment	23.00	23.00	-	46.00	23.00	23.00	-	46.00	23.00	23.00	-	23.00	253.00
2145: Parsonage - water	118.48	118.48	72.98	188.39	142.85	142.85	97.35	188.35	142.85	142.85	97.35	188.35	1,641.13
2147: Parsonage - electricity	52.36	259.10	206.74	311.46	683.02	83.16	30.80	135.52	148.32	69.74	38.12	116.00	2,134.34
2150: Clergy - telephone/mobile/internet	32.00	32.00	-	64.00	32.00	72.00	32.00	96.00	64.00	56.00	32.00	119.00	631.00
2170: Professional development & training cost	-	-	-	-	-	-	-	-	-	-	-	207.80	207.80
2403: Cost of printing, post and stationery	62.40	62.40	124.80	62.08	-	-	-	-	-	-	-	14.89	326.57
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	105.00
2405: Office and general expenditure	-	-	-	-	-	-	-	-	4,384.00	-	671.95	-	5,055.95
2410: IE/Audit and accountancy fees	-	-	-	-	-	-	-	-	-	-	-	1,980.00	1,980.00
2450: MA/LMA central costs	(10,436.84)	(8,436.84)	(8,436.70)	(6,580.95)	(11,930.50)	(9,308.08)	(10,949.01)	(9,103.76)	(9,093.26)	(10,949.01)	(9,584.19)	(16,459.97)	(121,269.11)
2501: Church operating costs - insurance	-	-	-	-	-	-	1,742.69	871.35	871.35	879.35	871.35	871.35	6,107.44
2805: Cost of mission & evangelism	-	-	-	-	-	-	-	56.65	-	-	-	-	56.65
2806: Other costs of parish mission work	-	-	-	-	-	453.20	-	36.79	750.00	-	-	-	1,239.99
2807: Cost of maintaining websites and social media platforms	-	62.40	-	-	-	-	-	-	-	-	-	-	62.40
2902: Support of church charities & projects	1,113.00	-	-	-	-	-	-	-	-	-	-	40.00	1,153.00
Expenditure totals	161.37	1,319.52	1,144.99	3,297.74	(1,867.48)	797.40	144.14	1,512.17	6,485.64	(588.75)	1,424.92	(3,597.13)	10,234.53

Balance (income - expenditure) (3,887.39)

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
Current assets			
	6501: Current Account	2,687.51	6,574.90
	Total Current assets	2,687.51	6,574.90
	Net Asset surplus (deficit)	2,687.51	6,574.90
Reserves			
	Excess/(deficit) to date	(3,887.39)	582.87
	Z01: Starting balances	6,574.90	4,047.76
	Z03: Gains/(losses) on reval of fixed assets	-	1,944.27
	Total Reserves	2,687.51	6,574.90

Represented by Funds

General (Unrestricted)	2,687.51	6,574.90
Total	2,687.51	6,574.90



SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SPLOTT

St Dyfrig and St Samson

- Total Income – £50,478.68 (2024 £39,050.53)
- Total Outgoings – £46,456.29 (2024 £38,999.40)
- Average attendance 19 - **£163 a month per attendee** to run St Dyfrig and St Samson
- Balance £4,022.39
- Major Income (Without major projects)
 1. £16,295.66 (£10,030.96 – 2024) – Car Parking – 32%
 2. **£9,347.00** (£11,162.50 – 2024) – Hall Rentals – 18%
 3. £7,563.49 (£7,247.25 - 2024) – Giving associated Gift Aid - 15%
- Major Outgoings (Without major projects)
 1. £25,567.86 (£23,290.27 - 2024) – Fairer Share and Ministry Area Cost – 55%
 2. £2,111.35 – Church repairs and maintenance 5%
 3. £1,975.54 (£1,823.72 - 2023) – Church Gas – 4%

GAP between Giving and Fairer Share - **£16k** so a reliance on other income streams to cover the cost of Clergy.

£9,219 spent on capital projects, rewiring and new gates (Gates funded by the bingo)

As at: 31 December 2025

Balance (income - expenditure)	4,022.39
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St Dyfrig and St Samson, Grangetown (PRSN: 4523)

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2025 £	At 31/12/2024 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Investments	7,132.79	-	-	274,718.50	281,851.29	274,718.50
Cash At Bank And In Hand	9,265.22	-	1,446.20	-	10,711.42	6,689.03
	16,398.01	-	1,446.20	274,718.50	292,562.71	281,407.53
Liabilities						
	-	-	-	-	-	-
Net current assets less current liabilities	16,398.01	-	1,446.20	274,718.50	292,562.71	281,407.53
Total assets less current liabilities	16,398.01	-	1,446.20	274,718.50	292,562.71	281,407.53
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	16,398.01	-	1,446.20	274,718.50	292,562.71	281,407.53
Represented by						
Unrestricted						
Unrestricted - General Fund	16,398.01	-	-	-	16,398.01	5,565.03
Designated						
Restricted						
Restricted - (D&S) Heart Defibrillator	-	-	544.00	-	544.00	544.00
Restricted - Charity Collections	-	-	902.20	-	902.20	580.00
Endowment						
Endowment - (D&S) 43 Pentre Street	-	-	-	236,186.78	236,186.78	236,186.78
Endowment - (D&S) St Dyfrigs Hall	-	-	-	38,531.72	38,531.72	38,531.72
Fund Totals	16,398.01	-	1,446.20	274,718.50	292,562.71	281,407.53



SOUTH CARDIFF
MINISTRY AREA
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St Paul's

- Total Income – £31,878.86 (2024 - £44,133.38)
- Total Outgoings – £36,963.45 (2024 - £47,218.75)
- Average attendance 25 - £123 a month per attendee to run St Paul's
- Balance -£5,084.59 (2024-£3,085.37 (With circa 8k outstanding to the MA) Total overrun £13k
- Major Income
 1. £13,115.00 (2024 £17,925.00) – Hall Rentals – 41%
 2. £10,230.31 (2024 £14,405.60) – Giving associated Gift Aid - 32%
 3. £3,757.00 – Fundraising – 12%
- Major Outgoings
 1. £22,742.41 (8k to pay) (2024 £26,459.23 – Parish Share and Ministry Area Cost – 62%
 2. £4,028.24 – Gas (11%)
 3. £1819.07 – Electricity – 5%

GAP between Giving and Parish Share - £18k so a reliance on other income streams to cover the cost of Clergy.

Grangetown St Paul

Balance (income - expenditure)	(5,084.59)
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Grangetown St Paul

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2025 £	At 31/12/2024 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Investments	3,441.00	-	-	25,125.21	28,566.21	26,450.15
Cash At Bank And In Hand	24,779.44	-	2,206.05	-	26,985.49	32,070.08
	28,220.44	-	2,206.05	25,125.21	55,551.70	58,520.23
Liabilities						
	-	-	-	-		
Net current assets less current liabilities	28,220.44	-	2,206.05	25,125.21	55,551.70	58,520.23
Total assets less current liabilities	28,220.44	-	2,206.05	25,125.21	55,551.70	58,520.23
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	28,220.44	-	2,206.05	25,125.21	55,551.70	58,520.23
Represented by						
Unrestricted						
Unrestricted - General Fund	28,220.44	-	-	-	28,220.44	32,412.02
Designated						
Restricted						
Restricted - Charity Collections	-	-	2,206.05	-	2,206.05	983.00
Endowment						
Endowment - (St Pauls) Iron Room Endowment	-	-	-	25,125.21	25,125.21	25,125.21
Fund Totals	28,220.44	-	2,206.05	25,125.21	55,551.70	58,520.23

St Mary the Virgin

- Total Income – £57,584.47 (2024 - £61,521.84)
- Total Outgoings – £52,737.46 (2024 - £ 57,252.09)
- Average attendance 37 - £118 a month per attendee to run St Mary's
- Balance £4847.01 (2024 - £4269.75)
- Major Income –
 1. £29,288.03 (2024 - £29,188.20) – Giving including associated Gift Aid – 51%
 2. £17,997.98 (2024 - £15028.16) – Car Parking – 31%
 3. £3480 (2024 - £4860.00) – Funeral Fees – 6%
- Major Outgoings (Without major projects)
 1. £36,606.32 (2024 -£33,943.48) – Fairer Share and Ministry Area Cost – 69%
 2. £4179.10 (2024 - £4058.22) – Insurance – 8%
 3. £3,746.20 (2024 - £3857.63) – Gas – 7%

GAP between Giving and Common Fund - £5k so a reliance on other income streams to cover the cost of Clergy.

As at: 31 December 2025

Nominal code	Jan_25	Feb_25	Mar_25	Apr_25	May_25	Jun_25	Jul_25	Aug_25	Sep_25	Oct_25	Nov_25	Dec_25	Code total
Income													
0101: Standing Order Planned Giving	1,685.00	185.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	135.00	3,220.00
0111: Gift Direct	1,245.92	1,245.92	1,245.92	1,256.20	1,282.45	1,159.45	1,164.45	1,235.06	1,294.45	1,164.45	1,139.45	1,139.45	14,573.17
0113: Weekly envelope planned giving	98.00	112.00	134.50	119.00	160.00	117.00	99.00	131.10	90.00	100.00	135.00	85.00	1,380.60
0201: Loose plate offering	235.86	238.49	276.36	338.95	243.30	169.36	269.65	332.91	174.82	168.20	271.58	357.49	3,076.97
0204: Offerings - Funerals	20.00	19.00	126.95	53.10	73.00	111.50	107.75	520.52	68.20	-	55.25	153.38	1,308.65
0305: Donations appeals etc	-	30.00	67.75	380.00	120.00	-	-	126.80	391.95	10.00	285.00	90.00	1,501.50
0402: Other collections/mission appeals	298.50	-	-	331.70	363.00	6.14	-	-	-	-	-	5.00	1,004.34
0403: Candles Income	-	105.00	30.00	10.00	-	-	-	20.00	40.00	40.00	100.00	40.00	385.00
0502: Recovered HMRC GASDS receipts	625.46	-	617.96	311.55	318.11	287.36	288.61	-	577.22	288.61	-	2,175.16	5,490.04
0503: Recovered Gift Direct Gift Aid	-	-	-	-	-	-	-	-	-	-	-	1,547.25	1,547.25
0801: Fund raising	-	-	-	-	-	-	-	-	-	-	1,179.63	385.00	1,564.63
0805: Sundry income	-	-	0.65	-	-	-	-	-	-	-	-	-	0.65
0808: M/Parish share rebate	-	-	-	-	-	-	-	-	-	-	-	762.92	762.92
0809: Car Parking Income	-	798.25	2,254.07	-	4,444.48	2,262.38	1,012.64	996.75	252.20	840.74	2,270.20	2,866.27	17,997.98
0904: Publication of Banns	-	-	-	-	-	50.00	55.00	-	-	-	-	-	105.00
0905: Funeral fee	150.00	230.00	620.00	180.00	440.00	200.00	190.00	440.00	370.00	-	220.00	440.00	3,480.00
1001: Dividends/investment income	-	32.81	-	-	46.78	-	-	50.83	-	-	55.35	-	185.77
Income totals	4,358.74	2,996.47	5,509.16	3,115.50	7,626.12	4,498.19	3,322.10	3,988.97	3,393.84	2,747.00	5,846.46	10,181.92	57,584.47
Expenditure													
2340: Maintenance of services	-	568.55	205.45	32.62	-	27.09	-	73.45	14.50	32.62	-	-	954.28
2450: MALMA central costs	3,260.78	3,260.78	3,260.78	3,260.78	3,260.78	3,260.78	3,612.59	3,612.59	3,612.59	3,612.59	3,612.59	1,068.24	38,695.87
2501: Church operating costs - insurance	350.08	350.03	350.03	350.03	337.53	351.85	-	-	-	-	-	-	2,089.55
2502: Church operating costs - electricity	59.02	51.50	52.02	53.19	51.50	53.19	33.86	35.04	45.68	52.02	25.92	-	512.94
2503: Church operating costs - gas	-	-	-	-	-	103.09	44.94	44.98	-	15.40	36.61	77.30	322.32
2504: Church operating costs - water	22.99	22.99	22.99	30.55	30.54	30.54	30.54	30.54	30.54	30.54	30.54	30.54	343.84
2505: Church operating costs - other	147.78	-	-	156.35	74.44	58.99	-	-	154.89	-	-	124.99	717.44
2506: Church operating costs - oil/LPG	1,005.70	-	-	2,418.18	-	-	-	-	-	-	-	-	3,423.88
2508: Church repairs and maintenance	-	-	181.04	-	-	-	-	-	3.15	-	-	-	184.19
2606: Church hall costs - repairs/maintenance	-	-	-	122.10	18.00	-	-	-	-	168.20	-	-	308.30
2641: Churchyard grass cutting	-	-	-	-	-	-	-	-	260.00	-	-	-	260.00
2701: Major building repairs and renovations	-	-	-	-	-	-	-	-	-	3,528.00	-	-	3,528.00
2805: Cost of mission & evangelism	-	45.90	-	-	-	165.58	-	-	-	60.63	-	-	272.11
2903: Support of UK charities	-	358.50	-	-	331.70	-	-	-	-	65.40	-	-	755.60
2904: Support of international mission & projects	-	-	-	-	-	369.14	-	-	-	-	-	-	369.14
Expenditure totals	4,846.35	4,658.25	4,072.31	6,423.80	4,104.49	4,420.25	3,721.93	3,796.60	4,121.35	7,565.40	3,705.66	1,301.07	52,737.46
Balance (income - expenditure)													4,847.01

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2025 £	At 31/12/2024 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Investments	8,332.44	-	-	-	8,332.44	7,715.21
Cash At Bank And In Hand	76,278.13	2,714.94	163.10	-	79,156.17	74,309.16
	84,610.57	2,714.94	163.10	-	87,488.61	82,024.37
Liabilities						
	-	-	-	-	-	-
Net current assets less current liabilities	84,610.57	2,714.94	163.10	-	87,488.61	82,024.37
Total assets less current liabilities	84,610.57	2,714.94	163.10	-	87,488.61	82,024.37
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	84,610.57	2,714.94	163.10	-	87,488.61	82,024.37
Represented by						
Unrestricted						
Unrestricted - General Fund	84,610.57	-	-	-	84,610.57	78,848.49
Designated						
Designated - (St Mary's) Faithful Butetown	-	(482.00)	-	-	(482.00)	(482.00)
Designated - (St Mary's) Croeso Butetown (New)	-	161.91	-	-	161.91	161.91
Designated - (St Mary's) Flowers	-	8.70	-	-	8.70	186.14
Designated - (St Mary's) Garden	-	298.15	-	-	298.15	298.15
Designated - (St Mary's) Homeless	-	563.61	-	-	563.61	563.61
Designated - (St Mary's) Major Projects	-	2,473.76	-	-	2,473.76	2,473.76
Designated - (St Mary's) Refugee Week	-	(360.41)	-	-	(360.41)	(360.41)
Designated - (St Mary's) Sunday School Fund	-	51.22	-	-	51.22	51.22
Restricted						
Restricted - Charity Collections	-	-	163.10	-	163.10	283.50
Fund Totals	84,610.57	2,714.94	163.10	-	87,488.61	82,024.37



SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SPLOTT

St Saviours

- Total Income – £32,810.30 (2024 - £28,947.64)
- Total Outgoings – £36,134.03 (2024 £36,471.24 (£39,965.01- Remaining Fairer Share)
- Average attendance 37 - **£136 a month per attendee** to run St Saviour's
- Balance **£-3323.73** (£3,493.77 – Fairer Share from 2024 and Extra Gift Aid circa 3k)
- Major Income
 1. £22,373.46 (2024 - £16,777.77) – Giving including associated Gift Aid – 68% (Extra Gift Aid circa 3k)
 2. £3,619.00 (2024 - £2,125.00 – Fundraising – 11%
 3. £3,520.00 (2024 - £6,705.00 – Donations – 11%
- Major Outgoings
 1. £31,048.75 (£3,493.77 not paid in 2024) (2024 - £22,264.53)– Fairer Share and Ministry Area Cost – 86%
 2. £2,425.80 (2024 - £2,347.77) – Insurance – 7%
 3. £905.54 – Electricity – 3%

GAP between Giving and Common Fund - **£4k** so a reliance on other income streams to cover the cost of Clergy.

As at: 31 December 2025

Nominal code	Jan_25	Feb_25	Mar_25	Apr_25	May_25	Jun_25	Jul_25	Aug_25	Sep_25	Oct_25	Nov_25	Dec_25	Code total
Income													
0101: Standing Order Planned Giving	225.00	225.00	225.00	285.00	125.00	155.00	105.00	155.00	105.00	105.00	105.00	105.00	1,920.00
0102: Occasional Giving via Bank	-	-	-	10.00	-	-	-	-	50.00	40.00	-	129.00	229.00
0111: Gift Direct	706.80	706.80	706.80	839.47	1,065.72	1,065.72	1,065.72	1,065.72	1,034.22	1,034.22	1,034.22	1,034.22	11,359.63
0113: Weekly envelope planned giving	120.00	175.00	205.56	50.00	135.00	275.00	70.00	285.65	113.65	231.65	179.40	140.00	1,980.91
0201: Loose plate offering	14.00	8.00	10.00	17.00	37.00	53.00	2.00	48.00	9.00	8.00	13.00	4.00	223.00
0305: Donations appeals etc	100.00	10.00	800.00	-	1,750.00	145.00	50.00	270.00	-	85.00	310.00	-	3,520.00
0402: Other collections/mission appeals	-	-	-	55.00	20.00	166.00	-	-	-	150.00	-	5.00	396.00
0403: Candles Income	-	29.45	15.00	-	-	10.00	-	-	-	-	125.00	-	179.45
0501: Recovered HMRC Gift Aid receipts	293.40	-	293.40	179.87	236.43	236.43	236.43	-	464.98	228.55	-	228.55	2,398.04
0502: Recovered HMRC GASDS receipts	-	-	4,262.88	-	-	-	-	-	-	-	-	-	4,262.88
0801: Fund raising	60.00	30.00	235.00	305.00	525.00	485.00	-	455.00	85.00	250.00	330.00	859.00	3,619.00
0802: Other funds generated	-	-	-	-	65.00	-	-	-	-	-	-	-	65.00
0808: MA/Parish share rebate	-	-	-	-	-	-	-	-	-	-	-	447.39	447.39
0904: Publication of Banns	-	-	-	-	50.00	-	50.00	-	-	-	-	-	100.00
0905: Funeral fee	-	-	220.00	220.00	220.00	-	630.00	220.00	-	-	300.00	300.00	2,110.00
Income totals	1,519.20	1,184.25	6,973.64	1,961.34	4,229.15	2,591.15	2,209.15	2,499.37	1,861.85	2,132.42	2,396.62	3,252.16	32,810.30
Expenditure													
2340: Maintenance of services	-	378.47	-	144.32	-	-	81.90	-	-	-	150.00	50.00	804.69
2341: Costs of vergers, organists and choir	-	-	-	-	-	-	180.00	-	-	-	-	-	180.00
2402: Bank and Credit Card Charges	26.15	6.60	8.06	21.10	10.33	18.00	19.64	6.30	12.30	10.16	11.57	18.26	168.47
2450: MA/LMA central costs	3,564.23	1,564.23	1,564.23	1,564.23	5,058.03	1,767.36	1,767.36	1,767.36	1,767.36	1,767.36	1,767.36	8,552.13	32,471.24
2501: Church operating costs - insurance	202.15	202.10	202.10	202.10	194.86	-	-	-	-	-	-	-	1,003.31
2502: Church operating costs - electricity	156.01	113.42	110.40	99.91	63.92	48.30	43.30	41.12	42.28	40.98	54.60	91.30	905.54
2503: Church operating costs - gas	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	7.00	84.00
2504: Church operating costs - water	22.99	22.99	(304.10)	-	-	-	-	-	-	-	-	-	(258.12)
2801: Children & young people activity costs	-	-	-	-	140.00	-	-	-	53.90	-	-	-	193.90
2903: Support of UK charities	-	-	210.00	-	-	205.00	-	-	-	-	-	-	415.00
2904: Support of international mission & projects	-	-	-	-	-	166.00	-	-	-	-	-	-	166.00
Expenditure totals	3,978.53	2,294.81	1,797.69	2,038.66	5,474.14	2,211.66	2,099.20	1,821.78	1,882.84	1,825.50	1,990.53	8,718.69	36,134.03
Balance (income - expenditure)													(3,323.73)

St Saviour, Splott (PRSN: 4193)

Balance Sheet (Separate funds)

	General	Designated	Restricted	Endowment	At 31/12/2025 £	At 31/12/2024 £
Fixed assets						
	-	-	-	-	-	-
Current assets						
Cash At Bank And In Hand	11,251.03	250.00	89.00	-	11,590.03	14,913.76
	11,251.03	250.00	89.00	-	11,590.03	14,913.76
Liabilities						
	-	-	-	-	-	-
Net current assets less current liabilities	11,251.03	250.00	89.00	-	11,590.03	14,913.76
Total assets less current liabilities	11,251.03	250.00	89.00	-	11,590.03	14,913.76
Liabilities						
	-	-	-	-	-	-
Total net assets less liabilities	11,251.03	250.00	89.00	-	11,590.03	14,913.76
Represented by						
Unrestricted						
Unrestricted - General Fund	11,251.03	-	-	-	11,251.03	14,589.76
Designated						
Designated - (St Saviours) Light Bulbs	-	250.00	-	-	250.00	250.00
Restricted						
Restricted - Charity Collections	-	-	89.00	-	89.00	74.00
Fund Totals	11,251.03	250.00	89.00	-	11,590.03	14,913.76

Highlight

Common fund increase in 2026 by 4%

Our income from giving in 2025 went down by 1.5%

Cost per Attendee to run the Ministry a month is £149 a month per attendee



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A		Independent Examiner's Report	
Report to the trustees/ members of	Charity Name South Cardiff Ministry Area		
On accounts for the year ended	31 December 2025	Charity no (if any)	An Excepted Charity
Set out on pages	(remember to include the page numbers of additional sheets)		
Responsibilities and basis of report	I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2025. As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act"). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.		
Independent examiner's statement	I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect: - the accounting records were not kept in accordance with section 130 of the Charities Act; or - the accounts did not accord with the accounting records; or - the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached. <i>* Please delete the words in the brackets if they do not apply.</i>		
Signed:		Date:	01 June 2026
Name:	Peter Chapman ACMA CGMA		
Relevant professional qualification(s) or body (if any):	CIMA Chartered Institute of Management Accountants. Practicing Certificate Holder		
Address:	Chapman & Co (Penarth) Ltd, 31 Coleridge Avenue, Penarth, CF64 2SQ		



SOUTH CARDIFF
MINISTRY AREA

BUTETOWN | GRANGETOWN | SLOTT

Thanks

To the sub treasurers

- Cheryl and Jean – St Pauls
- Virginia – St Marys
- Glyn – St Saviours

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 | SPLOTT