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)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2025.

Responsibilities and basis of report

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.

* *Please delete the words in the brackets if they do not apply.*

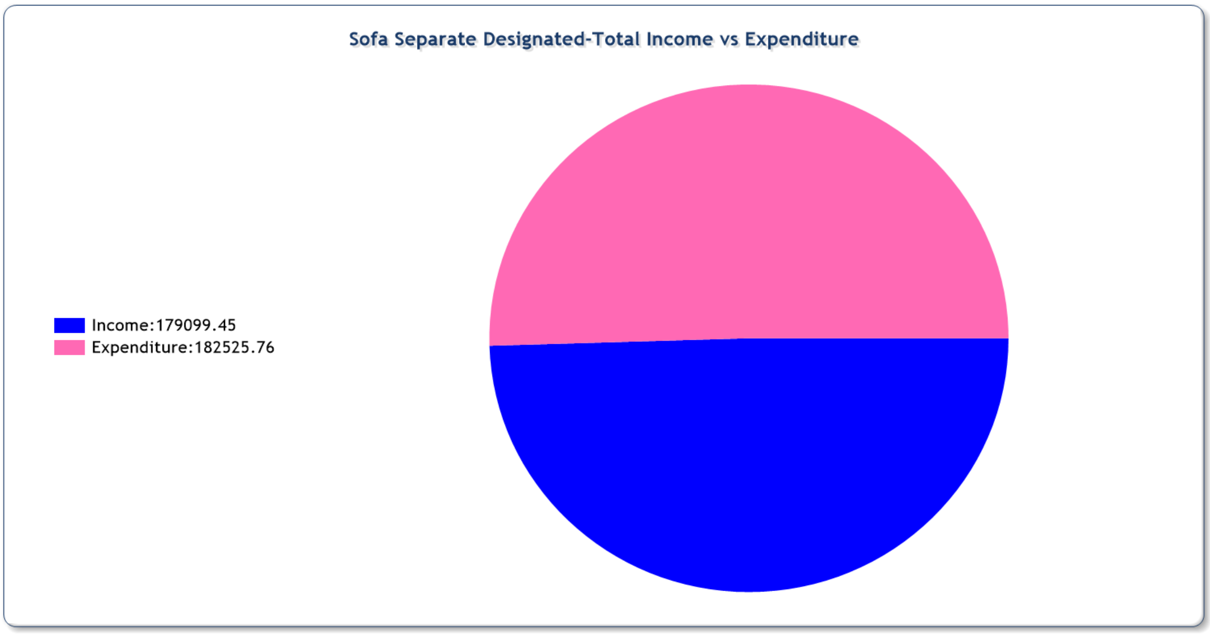
Signed:	[signature]	**Date:**	01 June 2026
Name:	Peter Chapman ACMA CGMA		
Relevant professional qualification(s) or body (if any):	CIMA Chartered Institute of Management Accountants. Practicing Certificate Holder		
Address:	Chapman & Co (Penarth) Ltd, 31 Coleridge Avenue, Penarth, CF64 2SQ		

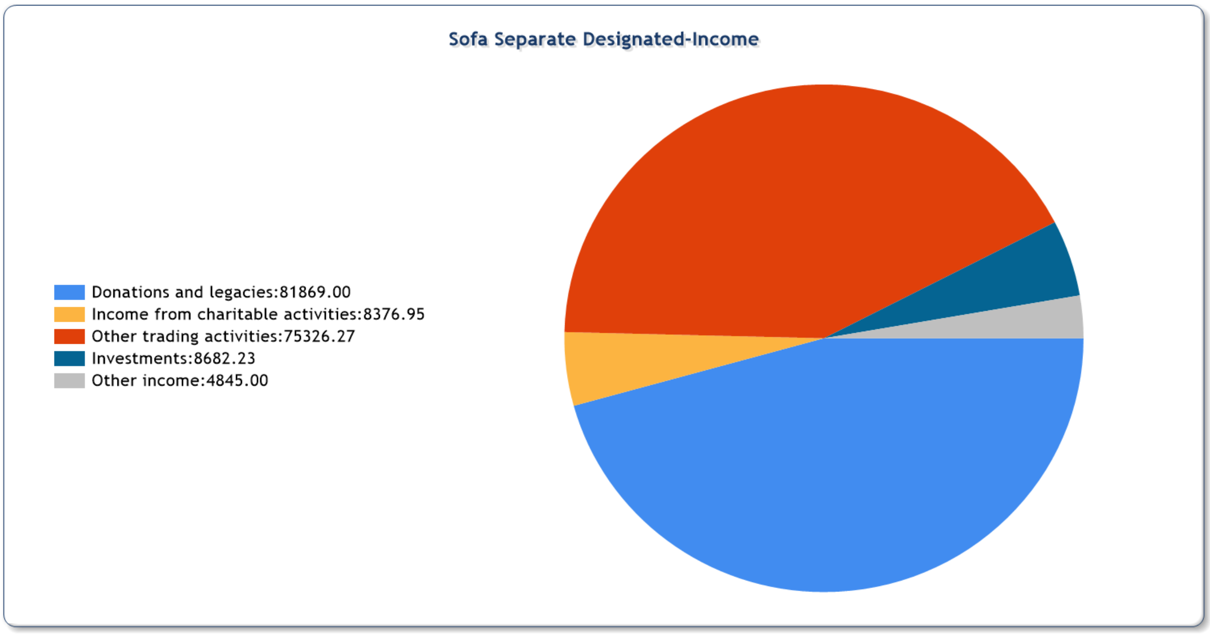
Sofa Separate Designated

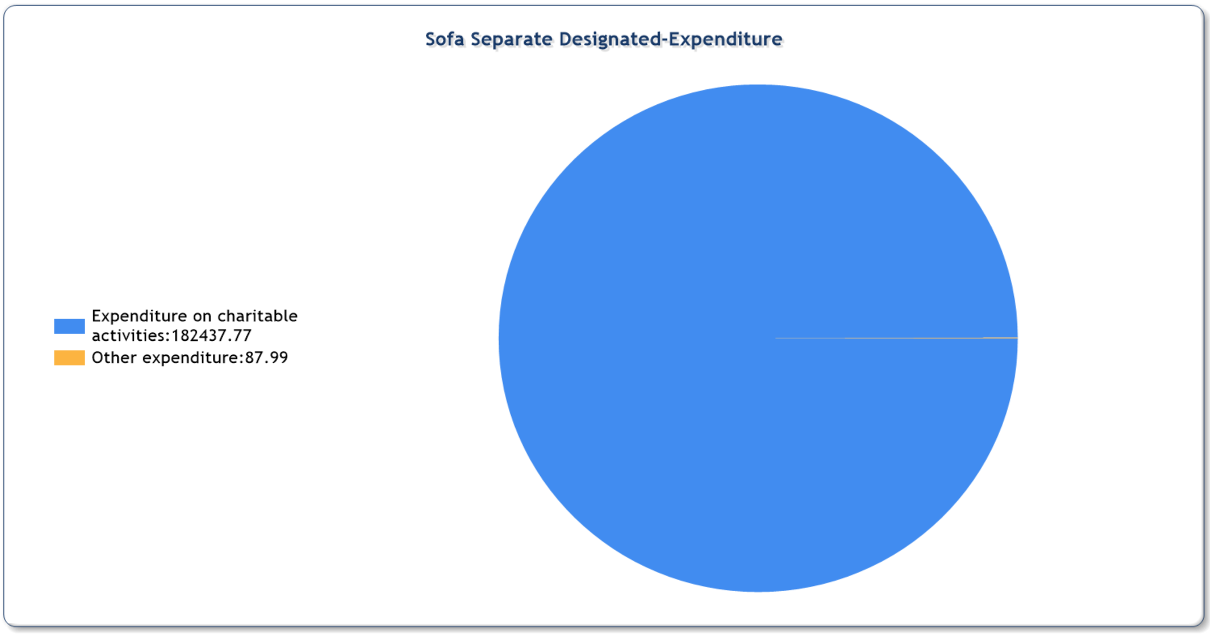
	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	78,263.63	540.00	3,065.37	-	81,869.00	85,203.50
Income from charitable activities	8,376.95	-	-	-	8,376.95	16,243.36
Other trading activities	75,326.27	-	-	-	75,326.27	72,698.62
Investments	8,682.23	-	-	-	8,682.23	6,378.44
Other income	4,845.00	-	-	-	4,845.00	1,600.00
Total income	**175,494.08**	**540.00**	**3,065.37**	**-**	**179,099.45**	**182,123.92**
Expenditure on:						
Raising funds	-	-	-	-	-	116.69
Expenditure on charitable activities	180,094.81	717.44	1,625.52	-	182,437.77	174,073.62
Other expenditure	87.99	-	-	-	87.99	13,638.83
Total expenditure	**180,182.80**	**717.44**	**1,625.52**	**-**	**182,525.76**	**187,829.14**
Net income / (expenditure) resources before transfer	**(4,688.72)**	**(177.44)**	**1,439.85**	**-**	**(3,426.31)**	**(5,705.22)**
Transfers						
Gross transfers between funds - in	-	-	-	-	-	3,685.57
Gross transfers between funds - out	-	-	-	-	-	(3,685.57)
Other recognised gains / losses						
Gains/losses on investment assets	9,866.08	-	-	-	9,866.08	16,041.79
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	1,944.27
Net movement in funds	**5,177.36**	**(177.44)**	**1,439.85**	**-**	**6,439.77**	**12,280.84**

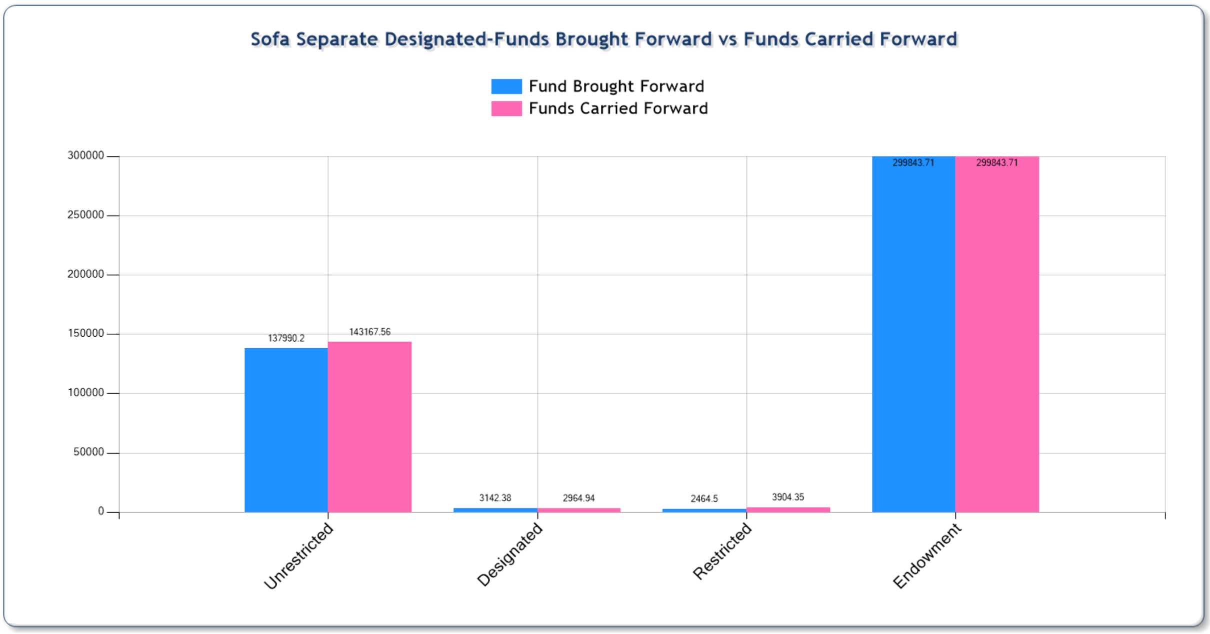
Reconciliation of funds

Total funds brought forward	**137,990.20**	**3,142.38**	**2,464.50**	**299,843.71**	**443,440.79**	**431,159.95**
Total funds carried forward	**143,167.56**	**2,964.94**	**3,904.35**	**299,843.71**	**449,880.56**	**443,440.79**
Represented by						
Unrestricted						
General Fund	143,167.56	-	-	-	143,167.56	137,990.20
Designated						
(St Mary's) Faithful Butetown	-	(482.00)	-	-	(482.00)	(482.00)
(St Mary's) Croeso Butetown (New)	-	161.91	-	-	161.91	161.91
(St Mary's) Flowers	-	8.70	-	-	8.70	186.14
(St Mary's) Garden	-	298.15	-	-	298.15	298.15
(St Mary's) Homeless	-	563.61	-	-	563.61	563.61
(St Mary's) Major Projects	-	2,473.76	-	-	2,473.76	2,473.76
(St Mary's) Refugee Week	-	(360.41)	-	-	(360.41)	(360.41)
(St Mary's) Sunday School Fund	-	51.22	-	-	51.22	51.22
(St Saviours) Chairs	-	-	-	-	-	-
(St Saviours) Light Bulbs	-	250.00	-	-	250.00	250.00
Restricted						
(D&S) Heart Defibrillator	-	-	544.00	-	544.00	544.00
(St Mary's) Sunday School Fund	-	-	-	-	-	-
Charity Collections	-	-	3,360.35	-	3,360.35	1,920.50
Endowment						
(D&S) 43 Pentre Street	-	-	-	236,186.78	236,186.78	236,186.78
(D&S) St Dyfrigs Hall	-	-	-	38,531.72	38,531.72	38,531.72
(St Pauls) Iron Room Endowment	-	-	-	25,125.21	25,125.21	25,125.21


Sofa Separate Designated-Total Income vs Expenditure
Income:179099.45
Expenditure:182525.76


Sofa Separate Designated-Income
Donations and legacies:81869.00
Income from charitable activities:8376.95
Other trading activities:75326.27
Investments:8682.23
Other income:4845.00





Balance Sheet (Summary)

	As at 31/12/2025	As at 31/12/2024
Fixed assets		
	-	-
Current assets		
Investments	318,749.94	308,883.86
Cash At Bank And In Hand	131,130.62	134,556.93
	449,880.56	**443,440.79**

Liabilities		
	-	**-**
Net current assets less current liabilities	**449,880.56**	**443,440.79**
Total assets less current liabilities	**449,880.56**	**443,440.79**
Liabilities		
	-	**-**
Total net assets less liabilities	**449,880.56**	**443,440.79**
Represented by		
Unrestricted		
Unrestricted - General Funds	143,167.56	137,990.20
Designated		
Designated - (St Mary's) Faithful Butetown	(482.00)	(482.00)
Designated - (St Mary's) Croeso Butetown (New)	161.91	161.91
Designated - (St Mary's) Flowers	8.70	186.14
Designated - (St Mary's) Garden	298.15	298.15
Designated - (St Mary's) Homeless	563.61	563.61
Designated - (St Mary's) Major Projects	2,473.76	2,473.76
Designated - (St Mary's) Refugee Week	(360.41)	(360.41)
Designated - (St Mary's) Sunday School Fund	51.22	51.22
Designated - (St Saviours) Light Bulbs	250.00	250.00
Restricted		
Restricted - (D&S) Heart Defibrillator	544.00	544.00
Restricted - Charity Collections	3,360.35	1,920.50
Endowment		
Endowment - (D&S) 43 Pentre Street	236,186.78	236,186.78
Endowment - (D&S) St Dyfrigs Hall	38,531.72	38,531.72
Endowment - (St Pauls) Iron Room Endowment	25,125.21	25,125.21
Fund Totals	**449,880.56**	**443,440.79**

Statement of Assets and Liabilities (by code)

Class and nominal code	General	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**
Represented by						
Endowment - (D&S) 43 Pentre Street	-	-	-	236,186.78	236,186.78	236,186.78
Restricted - (D&S) Defib - Res	-	-	544.00	-	544.00	544.00
Endowment - (D&S) St Dyfrigs Hall	-	-	-	38,531.72	38,531.72	38,531.72
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
Endowment - (St Pauls) Iron Room	-	-	-	25,125.21	25,125.21	25,125.21
Designated - (St Saviours) Light Bulbs	-	250.00	-	-	250.00	250.00
Restricted - Charity Collections	-	-	3,360.35	-	3,360.35	1,920.50
Unrestricted - General	143,167.56	-	-	-	143,167.56	137,990.20
Designated - Refugee	-	(360.41)	-	-	(360.41)	(360.41)
Designated - Sunday School	-	51.22	-	-	51.22	51.22
Total	**143,167.56**	**2,964.94**	**3,904.35**	**299,843.71**	**449,880.56**	**443,440.79**

Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
(D&S) 43 Pentre Street							
Endowment	236,186.78	-	-	-	-	-	236,186.78
Sub-totals	**236,186.78**	**-**	**-**	**-**	**-**	**-**	**236,186.78**
(D&S) Defib - Res							
Restricted	544.00	-	-	-	-	-	544.00
Sub-totals	**544.00**	**-**	**-**	**-**	**-**	**-**	**544.00**
(D&S) St Dyfrigs Hall							
Endowment	38,531.72	-	-	-	-	-	38,531.72
Sub-totals	**38,531.72**	**-**	**-**	**-**	**-**	**-**	**38,531.72**
(St Mary's) Faithful Butetown							
Designated	(482.00)	-	-	-	-	-	(482.00)
Sub-totals	**(482.00)**	**-**	**-**	**-**	**-**	**-**	**(482.00)**
(St Mary's) Croeso Butetown (New)							
Designated	161.91	-	-	-	-	-	161.91
Sub-totals	**161.91**	**-**	**-**	**-**	**-**	**-**	**161.91**
(St Mary's) Flowers							
Designated	186.14	540.00	717.44	-	-	-	8.70
Sub-totals	**186.14**	**540.00**	**717.44**	**-**	**-**	**-**	**8.70**
(St Mary's) Garden							
Designated	298.15	-	-	-	-	-	298.15
Sub-totals	**298.15**	**-**	**-**	**-**	**-**	**-**	**298.15**
(St Mary's) Homeless							
Designated	563.61	-	-	-	-	-	563.61
Sub-totals	**563.61**	**-**	**-**	**-**	**-**	**-**	**563.61**

(St Mary's) Major Projects							
Designated	2,473.76	-	-	-	-	-	2,473.76
Sub-totals	**2,473.76**	**-**	**-**	**-**	**-**	**-**	**2,473.76**
(St Pauls) Iron Room							
Endowment	25,125.21	-	-	-	-	-	25,125.21
Sub-totals	**25,125.21**	**-**	**-**	**-**	**-**	**-**	**25,125.21**
(St Saviours) Light Bulbs							
Designated	250.00	-	-	-	-	-	250.00
Sub-totals	**250.00**	**-**	**-**	**-**	**-**	**-**	**250.00**
Charity Collections							
Restricted	1,920.50	3,065.37	1,625.52	-	-	-	3,360.35
Sub-totals	**1,920.50**	**3,065.37**	**1,625.52**	**-**	**-**	**-**	**3,360.35**
General							
Unrestricted	137,990.20	175,494.08	180,182.80	-	-	9,866.08	143,167.56
Sub-totals	**137,990.20**	**175,494.08**	**180,182.80**	**-**	**-**	**9,866.08**	**143,167.56**
Refugee							
Designated	(360.41)	-	-	-	-	-	(360.41)
Sub-totals	**(360.41)**	**-**	**-**	**-**	**-**	**-**	**(360.41)**
Sunday School							
Designated	51.22	-	-	-	-	-	51.22
Sub-totals	**51.22**	**-**	**-**	**-**	**-**	**-**	**51.22**
Totals	**443,440.79**	**179,099.45**	**182,525.76**	**-**	**-**	**9,866.08**	**449,880.56**

Analysis of income and expenditure

					Total	
	Unrestricted	**Designated**	**Restricted**	**Endowment**	**This year**	**Last year**

INCOME AND ENDOWMENTS FROM:

Donations and legacies

0101 - Standing Order Planned Giving	5,510.00	-	-	-	5,510.00	7,210.98
0102 - Occasional Giving via Bank	334.00	-	-	-	334.00	147.24
0110 - Gift Aid Envelopes - Occasional	-	-	-	-	-	-
0111 - Gift Direct	34,285.08	-	-	-	34,285.08	32,646.27
0112 - Other planned giving	-	-	-	-	-	-
0113 - Weekly envelope planned giving	7,332.51	-	82.00	-	7,414.51	8,365.89
0114 - Special Service Giving Envelopes	-	-	-	-	-	-
0201 - Loose plate offering	5,770.59	-	2.00	-	5,772.59	5,518.99
0202 - Offerings - Weddings	-	-	-	-	-	82.90
0203 - Offerings - Baptisms	12.00	-	-	-	12.00	-
0204 - Offerings - Funerals	1,518.05	-	-	-	1,518.05	3,816.66
0301 - Gift day receipts	-	-	-	-	-	100.00
0302 - Wall safe / box donations	-	-	-	-	-	-
0303 - One off Gift Aid donations	-	-	-	-	-	1,005.70
0304 - Gifts of quoted securities	-	-	-	-	-	-
0305 - Donations appeals etc	5,892.29	540.00	-	-	6,432.29	11,669.27
0306 - Contactless Donations	-	-	-	-	-	-
0401 - Mission Boxes	-	-	-	-	-	-
0402 - Other collections/mission appeals	1,365.00	-	2,981.37	-	4,346.37	1,206.26
0501 - Recovered HMRC Gift Aid receipts	3,175.34	-	-	-	3,175.34	2,666.89
0502 - Recovered HMRC GASDS receipts	9,752.92	-	-	-	9,752.92	1,566.96
0503 - Recovered Gift Direct Gift Aid	3,315.85	-	-	-	3,315.85	9,199.49
0601 - Legacies	-	-	-	-	-	-

0701 - Recurring grants	-	-	-	-	-	-
0702 - Non-recurring one-off grants	-	-	-	-	-	-
Donations and legacies Totals	**78,263.63**	**540.00**	**3,065.37**	**-**	**81,869.00**	**85,203.50**

Income from charitable activities (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)

0403 - Candles Income	1,031.95	-	-	-	1,031.95	981.36
0810 - Bingo income	-	-	-	-	-	5,500.00
0901 - Fees for Occasional Offices	-	-	-	-	-	-
0902 - Wedding fee	-	-	-	-	-	740.00
0903 - Blessing fee	-	-	-	-	-	-
0904 - Publication of Banns	205.00	-	-	-	205.00	700.00
0905 - Funeral fee	7,140.00	-	-	-	7,140.00	8,322.00
0906 - Burial fee	-	-	-	-	-	-
0907 - Memorial fee	-	-	-	-	-	-
0908 - Search of registers	-	-	-	-	-	-
Income from charitable activities Totals	**8,376.95**	**-**	**-**	**-**	**8,376.95**	**16,243.36**

Other trading activities (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)

0801 - Fund raising	11,227.44	-	-	-	11,227.44	7,516.30
0802 - Other funds generated	6,070.70	-	-	-	6,070.70	5,588.83
0803 - Hall Rental Income	22,462.00	-	-	-	22,462.00	29,087.50
0804 - Magazine/other publication sales	-	-	-	-	-	-
0805 - Sundry income	0.65	-	-	-	0.65	255.00
0806 - Printing Income	-	-	-	-	-	-
0807 - Church Building Rental	-	-	-	-	-	-
0808 - MA/Parish share rebate	1,271.84	-	-	-	1,271.84	5,191.87
0809 - Car Parking Income	34,293.64	-	-	-	34,293.64	25,059.12
Other trading activities Totals	**75,326.27**	**-**	**-**	**-**	**75,326.27**	**72,698.62**

Investments (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Dyfrig and St Samson, Grangetown (PRSN: 4523))

1001 - Dividends/investment income	8,248.63	-	-	-	8,248.63	5,775.58
1020 - Bank and building society interest	433.60	-	-	-	433.60	602.86
1030 - Rent from investment land or buildings	-	-	-	-	-	-
Investments Totals	**8,682.23**	**-**	**-**	**-**	**8,682.23**	**6,378.44**

Other income (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)

0809 - Car Parking Income	-	-	-	-	-	-
0810 - Bingo income	4,845.00	-	-	-	4,845.00	1,600.00
1101 - Insurance claims	-	-	-	-	-	-
1102 - Surplus - Sales of fixed assets	-	-	-	-	-	-
1103 - Sales of fixed assets	-	-	-	-	-	-
1104 - Sale of investments	-	-	-	-	-	-
1105 - Loans received	-	-	-	-	-	-
1106 - Loan repaymnets received	-	-	-	-	-	-
Other income Totals	**4,845.00**	**-**	**-**	**-**	**4,845.00**	**1,600.00**
Income and endowments Grand totals	**175,494.08**	**540.00**	**3,065.37**	**-**	**179,099.45**	**182,123.92**

EXPENDITURE ON:

Raising funds

3101 - Fees paid to fund raisers	-	-	-	-	-	-
3102 - Costs of applying for grants	-	-	-	-	-	-
3103 - Costs of generating resoucres - giving	-	-	-	-	-	-
3104 - Costs of fund raising	-	-	-	-	-	116.69
Raising funds Totals	**-**	**-**	**-**	**-**	**-**	**116.69**

Expenditure on charitable activities (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)

2001 - Diocesan share	110,000.04	-	-	-	110,000.04	101,748.00
2101 - Clergy expenses	200.99	-	-	-	200.99	-
2102 - Clergy expenses - mileage	278.40	-	-	-	278.40	592.56

2103 - Clergy expenses - printing/postage/stationery	69.94	-	-	-	69.94	-
2104 - Clergy expenses - equipment	253.00	-	-	-	253.00	335.99
2120 - Council tax	-	-	-	-	-	-
2145 - Parsonage - water	1,641.13	-	-	-	1,641.13	1,270.63
2146 - Parsonage - gas	-	-	-	-	-	-
2147 - Parsonage - electricity	2,134.34	-	-	-	2,134.34	790.83
2148 - Parsonage - Oil/wood/LPG/other	-	-	-	-	-	-
2149 - Parsonage - other expenses	-	-	-	-	-	-
2150 - Clergy - telephone/mobile/internet	631.00	-	-	-	631.00	506.44
2170 - Professional development & training cost	207.80	-	-	-	207.80	-
2201 - Assistant clergy fees/expenses	-	-	-	-	-	-
2202 - Readers Expenses	-	-	-	-	-	-
2203 - Curate expenses	-	-	-	-	-	-
2210 - Readers expenses - mileage	-	-	-	-	-	-
2211 - Readers expenses - printing/postage/stationery	-	-	-	-	-	-
2212 - Readers expenses - equipment	-	-	-	-	-	-
2220 - Curate expenses - mileage	-	-	-	-	-	-
2221 - Curate expenses - printing/postage/stationery	-	-	-	-	-	-
2222 - Curate expenses - equipment	-	-	-	-	-	-
2230 - Lay Ministers expenses	-	-	-	-	-	-
2231 - Lay Ministers expenses - mileage	-	-	-	-	-	-
2232 - Lay Ministers expenses - printing/postage/stationery	-	-	-	-	-	-
2233 - Lay Ministers expenses - equipment	-	-	-	-	-	-

2234 - Lay Ministers Salary	-	-	-	-	-	-
2235 - Lay Ministers HMRC payments	-	-	-	-	-	-
2236 - Lay Ministers Pension contributions	-	-	-	-	-	-
2340 - Maintenance of services	3,119.28	-	-	-	3,119.28	3,127.36
2341 - Costs of vergers, organists and choir	1,180.00	-	120.00	-	1,300.00	1,350.00
2342 - Music & performance expenses	-	-	-	-	-	-
2343 - Music Instrument Tuning/Maintenance	-	-	-	-	-	-
2344 - Costs of digital services (streaming, subscriptions)	-	-	-	-	-	-
2345 - Costs of Copyright License	-	-	-	-	-	431.20
2401 - Costs of meetings	-	-	-	-	-	-
2402 - Bank and Credit Card Charges	440.56	-	9.78	-	450.34	373.67
2403 - Cost of printing, post and stationery	409.14	-	-	-	409.14	1,268.06
2404 - MA - telephone/mobile/internet	105.00	-	-	-	105.00	126.00
2405 - Office and general expenditure	5,055.95	-	-	-	5,055.95	-
2406 - Admin/Staff Salary	-	-	-	-	-	-
2407 - Depreciation	-	-	-	-	-	-
2408 - Leasing and Hire purchase charges	-	-	-	-	-	-
2409 - Professional Fees	-	-	-	-	-	100.00
2410 - IE/Audit and accountancy fees	1,980.00	-	-	-	1,980.00	-
2411 - Investment management fees	-	-	-	-	-	-
2412 - Trustee Training and development	-	-	-	-	-	-
2413 - Trustee expenses	-	-	-	-	-	-
2414 - Trustee Other Costs	-	-	-	-	-	-
2415 - Gifts to individuals	362.79	-	-	-	362.79	30.00

2421 - Admin/Staff HMRC payments	-	-	-	-	-	-
2422 - Admin/Staff Pension contributions	-	-	-	-	-	-
2423 - Admin/Staff Expenses	-	-	-	-	-	-
2424 - Admin/Staff Equipment	-	-	-	-	-	-
2425 - Admin/Staff Other Costs	-	-	-	-	-	-
2450 - MA/LMA central costs	(407.10)	-	-	-	(407.10)	-
2501 - Church operating costs - insurance	10,584.93	-	-	-	10,584.93	9,772.24
2502 - Church operating costs - electricity	1,838.46	-	-	-	1,838.46	1,959.22
2503 - Church operating costs - gas	2,381.86	-	-	-	2,381.86	13,804.73
2504 - Church operating costs - water	443.15	-	-	-	443.15	1,192.95
2505 - Church operating costs - other	1,044.00	717.44	-	-	1,761.44	8,872.78
2506 - Church operating costs - oil/LPG	3,423.88	-	-	-	3,423.88	-
2507 - Interest on parish loans	-	-	-	-	-	-
2508 - Church repairs and maintenance	2,469.39	-	-	-	2,469.39	2,410.20
2509 - Church Cleaning	-	-	-	-	-	-
2510 - Church operating costs - tel/mob/internet	777.42	-	-	-	777.42	734.47
2511 - Church operating costs - fire equipment, roof alam, CCTV service	760.80	-	-	-	760.80	944.88
2601 - Churchyard management costs	-	-	-	-	-	-
2602 - Church hall operating costs - other	370.08	-	-	-	370.08	-
2603 - Church hall operating costs - electric	2,889.29	-	-	-	2,889.29	1,215.41
2604 - Church hall operating costs - gas	5,841.03	-	-	-	5,841.03	1,166.90
2605 - Church hall operating costs - insurance	-	-	-	-	-	-

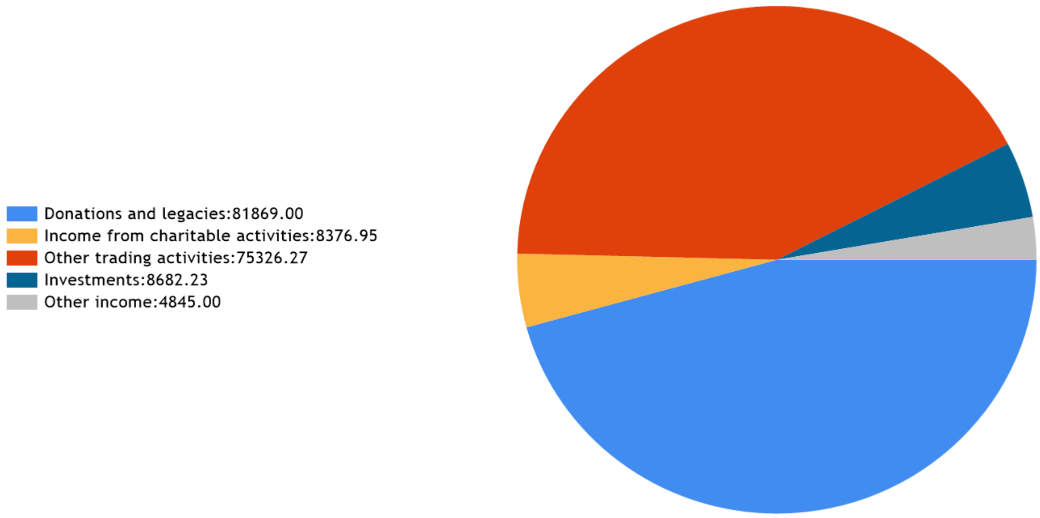
2606 - Church hall costs - repairs/maintenance	1,814.58	-	-	-	1,814.58	6,969.39
2607 - Church hall costs - tel./mob./internet	-	-	-	-	-	-
2608 - Church hall operating costs - water	423.75	-	-	-	423.75	-
2609 - Church hall - equipment repair & renewal	-	-	-	-	-	288.46
2611 - Church hall operating costs - cleaning	950.00	-	-	-	950.00	1,249.20
2612 - Other property repairs/maintenance	-	-	-	-	-	-
2613 - Other property - insurance	-	-	-	-	-	-
2614 - Other property - electricity	-	-	-	-	-	-
2615 - Other property - gas	-	-	-	-	-	-
2616 - Other property - oil/LPG	-	-	-	-	-	-
2617 - Other property - water	-	-	-	-	-	-
2618 - Other property - tel./mob./internet	-	-	-	-	-	-
2619 - Other property - compliance costs	-	-	-	-	-	-
2641 - Churchyard grass cutting	260.00	-	-	-	260.00	-
2642 - Churchyard structural repairs	-	-	-	-	-	-
2643 - Churchyard memorial costs	-	-	-	-	-	-
2644 - Churchyard grave costs	-	-	-	-	-	-
2701 - Major building repairs and renovations	12,747.06	-	-	-	12,747.06	5,922.84
2801 - Children & young people activity costs	193.90	-	-	-	193.90	42.50
2803 - Payments to parish lay workers	-	-	-	-	-	-
2804 - Cost of church publications	-	-	-	-	-	62.40
2805 - Cost of mission & evangelism	553.58	-	-	-	553.58	1,877.39

2806 - Other costs of parish mission work	1,239.99	-	-	-	1,239.99	615.86
2807 - Cost of maintaining websites and social media platforms	62.40	-	-	-	62.40	137.40
2901 - Support of diocesan projects	-	-	-	-	-	-
2902 - Support of church charities & projects	1,153.00	-	-	-	1,153.00	40.00
2903 - Support of UK charities	210.00	-	960.60	-	1,170.60	1,816.31
2904 - Support of international mission & projects	-	-	535.14	-	535.14	927.35
Expenditure on charitable activities Totals	**180,094.81**	**717.44**	**1,625.52**	**-**	**182,437.77**	**174,073.62**

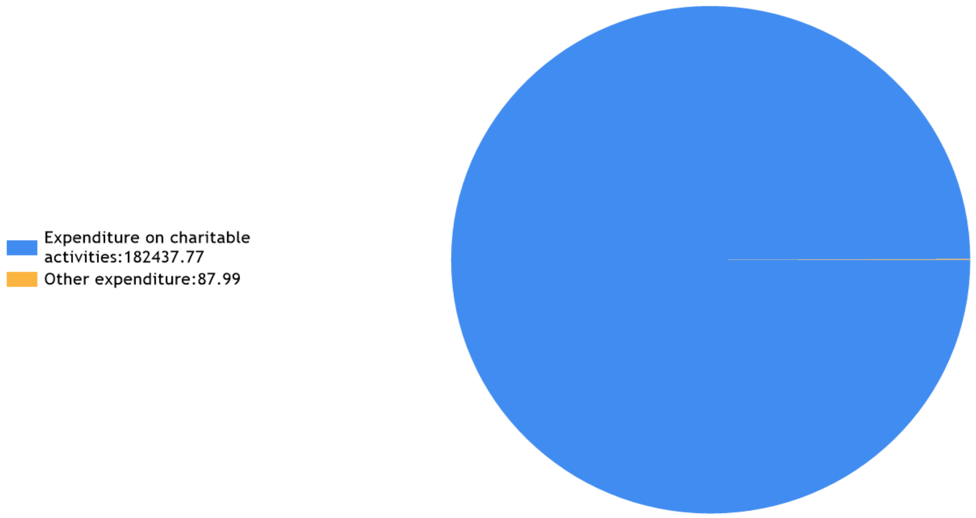
Other expenditure (St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524), St Saviour, Splott (PRSN: 4193), Grangetown St Paul, St Dyfrig and St Samson, Grangetown (PRSN: 4523), South Cardiff MA)

3001 - Purchase of asstes for church purposes	87.99	-	-	-	87.99	13,638.83
3002 - Purchase of investments	-	-	-	-	-	-
3003 - Loans made	-	-	-	-	-	-
3004 - Loans received repayments	-	-	-	-	-	-
3005 - Loss on sale of fixed asset	-	-	-	-	-	-
Other expenditure Totals	**87.99**	**-**	**-**	**-**	**87.99**	**13,638.83**
Expenditure Grand totals	**180,182.80**	**717.44**	**1,625.52**	**-**	**182,525.76**	**187,829.14**

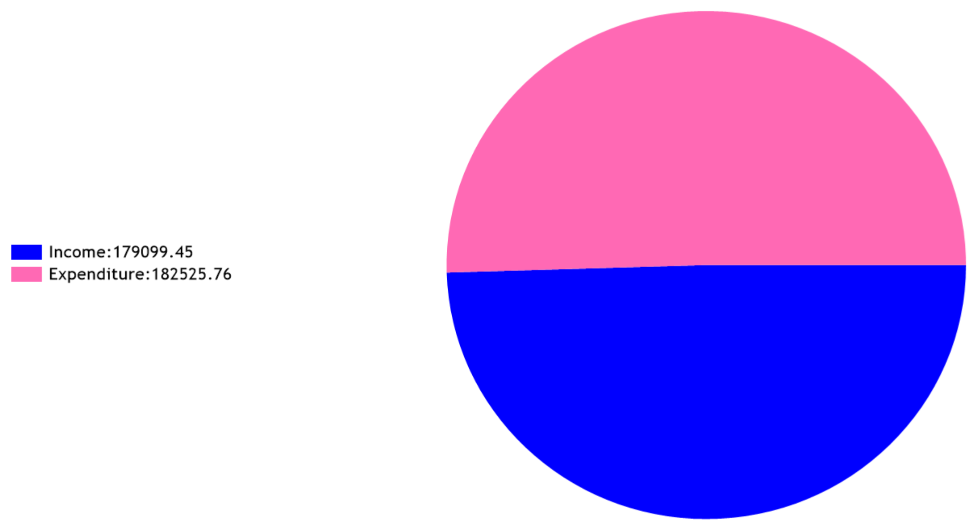
Analysis of income or receipts / expenditure or payments-Income



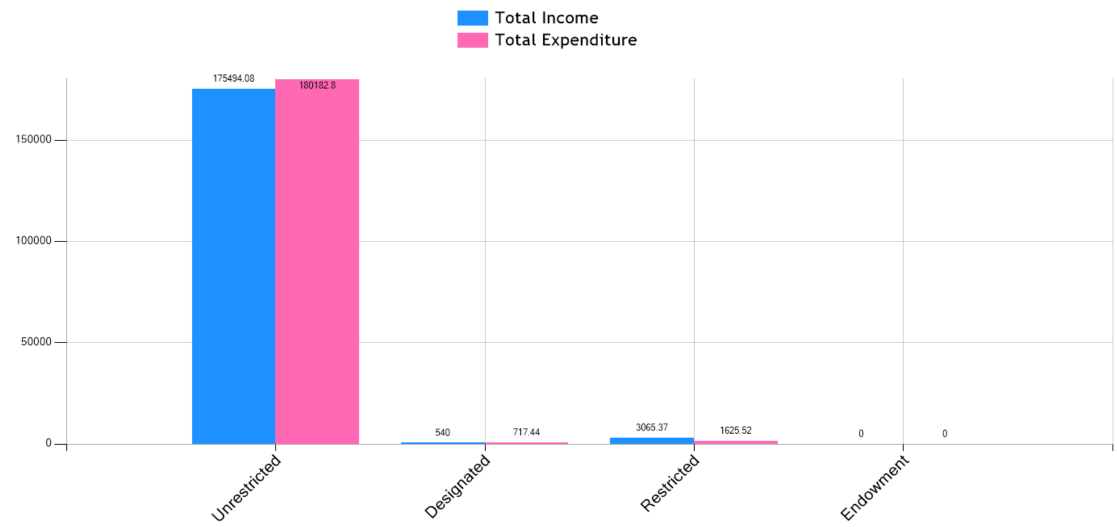
Analysis of income or receipts / expenditure or payments-Expenditure



Analysis of income or receipts / expenditure or payments-Total Income vs Expenditure



Analysis of income or receipts / expenditure or payments-Total Income vs Total Expenditure



SOUTH CARDIFF
MINISTRY AREA

BUTETOWN | GRANGETOWN | SPLOTT

SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SPLOTT

Overview of the Total Ministry Area

- Total Income £179,099.45 (2024 - £182,123.92)
- Total Expenditure £182525.76 (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)

SOUTH CARDIFF MINISTRY AREA
BUTETOWN | GRANGETOWN | SPLOTT

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 asstes 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**

SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SPLOTT

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 (£7247.25 - 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.

£9219 spent on capital projects, rewiring and new gates (Gates funded by the bingo)

St Dyfrig and St Samson, Grangetown (PRSN: 4523)
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	10.00	10.00	10.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	210.00
0111: Gift Direct	336.00	336.00	336.00	346.00	372.25	372.25	377.25	377.25	377.25	377.25	377.25	377.25	4,362.00
0201: Loose plate offering	-	133.00	156.50	852.00	154.00	140.22	106.30	-	169.00	59.00	-	330.55	2,100.57
0305: Donations appeals etc	-	-	-	75.00	55.00	-	-	400.00	290.00	-	-	-	820.00
0402: Other collections/mission appeals	-	50.00	-	-	-	157.20	-	-	555.00	115.00	-	-	877.20
0403: Candles Income	21.00	73.00	26.00	26.00	96.00	81.00	16.00	21.00	44.50	21.00	16.00	26.00	467.50
0503: Recovered Gift Direct Gift Aid	152.50	-	76.25	76.25	82.81	82.81	84.06	-	168.12	84.06	-	84.06	890.92
0801: Fund raising	-	111.00	299.68	-	-	175.00	112.00	-	290.00	-	-	737.45	1,725.13
0803: Hall Rental Income	495.00	420.00	1,205.00	560.00	1,030.00	630.00	560.00	932.50	500.00	382.00	200.00	2,432.50	9,347.00
0805: Sundry income	-	-	120.00	(45.00)	-	(125.00)	-	(60.00)	120.00	(10.00)	(90.00)	90.00	-
0808: MA/Parish share rebate	-	-	-	-	-	-	-	-	-	-	-	480.35	480.35
0809: Car Parking Income	1,877.88	1,432.80	535.70	1,192.43	1,401.62	1,439.72	1,513.20	1,640.92	1,553.04	1,037.53	1,269.55	1,401.27	16,295.66
0810: Bingo income	-	-	-	-	3,360.00	-	-	-	-	-	-	1,485.00	4,845.00
0905: Funeral fee	-	-	-	-	-	-	370.00	-	-	220.00	-	-	590.00
1001: Dividends/investment income	-	1,004.44	1,739.04	-	1,431.98	-	-	1,556.12	-	-	1,694.40	-	7,425.98
1020: Bank and building society interest	4.98	5.05	0.59	-	0.61	2.16	2.07	2.93	4.94	5.87	5.40	6.77	41.37
Income totals	**2,897.36**	**3,575.29**	**4,504.76**	**3,102.68**	**8,004.27**	**2,975.36**	**3,160.88**	**4,890.72**	**4,091.85**	**2,311.71**	**3,492.60**	**7,471.20**	**50,478.68**
Expenditure													
2340: Maintenance of services	-	-	-	-	-	442.60	384.14	-	-	60.42	-	129.95	1,017.11
2341: Costs of vergers, organists and choir	-	-	-	-	-	-	50.00	-	-	-	-	-	50.00
2402: Bank and Credit Card Charges	-	-	-	-	-	12.00	-	-	-	-	-	-	12.00
2403: Cost of printing, post and stationery	-	-	-	-	-	43.99	-	-	-	-	-	-	43.99
2450: MA/LMA central costs	1,766.44	1,766.44	1,690.19	1,766.44	1,766.44	1,878.56	1,878.56	1,878.56	1,878.56	1,878.56	2,978.56	4,994.35	26,121.66
2501: Church operating costs - insurance	111.58	111.55	111.55	111.55	107.57	-	-	-	-	-	-	-	553.80
2502: Church operating costs - electricity	30.24	57.44	-	29.91	35.07	44.53	37.40	30.36	32.96	40.00	41.29	40.78	419.98
2503: Church operating costs - gas	256.64	441.02	540.97	255.48	-	100.85	11.73	10.57	10.57	22.07	105.54	220.10	1,975.54
2504: Church operating costs - water	27.59	-	-	36.64	36.65	36.65	36.65	36.65	36.65	36.65	36.65	36.65	357.43
2505: Church operating costs - other	-	-	-	-	-	168.00	60.00	-	-	-	-	-	228.00
2508: Church repairs and maintenance	-	84.76	-	1,260.00	-	562.59	-	-	-	-	-	204.00	2,111.35
2510: Church operating costs - tel/mob/internet	58.26	-	29.13	60.13	31.00	-	62.00	-	31.00	62.00	-	62.00	395.52
2511: Church operating costs - fire equipment, roof alarm, CCTV service	-	-	-	-	-	-	-	-	-	-	-	213.00	213.00
2603: Church hall operating costs - electric	112.65	98.27	85.13	89.93	83.44	79.77	81.32	83.88	80.65	88.78	96.69	89.71	1,070.22
2604: Church hall operating costs - gas	276.65	441.17	269.31	219.48	89.49	38.34	36.67	34.83	33.60	51.14	117.83	204.28	1,812.79
2606: Church hall costs - repairs/maintenance	450.00	-	-	-	-	-	-	-	-	114.00	-	-	564.00
2701: Major building repairs and renovations	-	283.95	5,575.11	-	3,360.00	-	-	-	-	-	-	-	9,219.06
2805: Cost of mission & evangelism	-	-	-	-	-	-	-	-	202.85	-	-	-	202.85
3001: Purchase of asstes for church purposes	-	-	-	-	-	-	-	-	87.99	-	-	-	87.99
Expenditure totals	**3,090.05**	**3,284.60**	**8,301.39**	**3,829.56**	**5,509.66**	**3,407.88**	**2,638.47**	**2,074.85**	**2,394.83**	**2,353.62**	**3,376.56**	**6,194.82**	**46,456.29**

Balance (income - expenditure) **4,022.39**

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
BUTETOWN | GRANGETOWN | SPLOTT

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

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	-	-	-	-	20.00	20.00	20.00	20.00	20.00	20.00	20.00	20.00	160.00
0111: Gift Direct	290.76	290.76	340.76	322.00	348.25	348.25	348.25	348.25	358.25	358.25	318.25	318.25	3,990.28
0113: Weekly envelope planned giving	215.00	420.00	475.00	335.00	300.00	482.00	285.00	500.00	350.00	105.00	381.00	205.00	4,053.00
0201: Loose plate offering	20.00	22.00	35.00	55.00	10.00	60.00	20.00	41.05	25.00	34.00	35.00	15.00	372.05
0203: Offerings - Baptisms	-	-	-	12.00	-	-	-	-	-	-	-	-	12.00
0204: Offerings - Funerals	-	-	-	-	-	-	-	-	-	38.40	171.00	-	209.40
0305: Donations appeals etc	-	-	265.00	100.00	-	-	-	100.00	-	82.09	3.70	40.00	590.79
0402: Other collections/mission appeals	-	-	400.00	-	-	457.83	-	-	411.00	-	-	-	1,268.83
0501: Recovered HMRC Gift Aid receipts	-	-	777.30	-	-	-	-	-	-	-	-	-	777.30
0503: Recovered Gift Direct Gift Aid	119.88	-	132.38	72.75	79.31	79.31	79.31	-	161.12	81.81	-	71.81	877.68
0801: Fund raising	40.00	-	-	-	-	40.00	1,648.50	20.00	40.00	226.00	1,742.50	-	3,757.00
0803: Hall Rental Income	330.00	2,150.00	1,530.00	960.00	2,370.00	2,320.00	980.00	220.00	100.00	1,290.00	340.00	525.00	13,115.00
0808: MA/Parish share rebate	-	-	-	-	-	-	-	-	-	-	-	706.42	706.42
0905: Funeral fee	330.00	-	-	-	-	-	-	390.00	-	240.00	-	-	960.00
1001: Dividends/investment income	-	112.49	-	-	160.37	-	-	174.27	-	-	189.75	-	636.88
1020: Bank and building society interest	-	-	108.24	-	-	101.60	-	-	94.88	-	-	87.51	392.23
Income totals	**1,345.64**	**2,995.25**	**4,063.68**	**1,856.75**	**3,287.93**	**3,908.99**	**3,381.06**	**1,813.57**	**1,560.25**	**2,475.55**	**3,201.20**	**1,988.99**	**31,878.86**
Expenditure													
2340: Maintenance of services	-	-	-	106.22	-	-	-	-	-	60.42	176.56	-	343.20
2341: Costs of vergers, organists and choir	320.00	30.00	120.00	-	90.00	150.00	30.00	-	120.00	90.00	-	120.00	1,070.00
2402: Bank and Credit Card Charges	29.69	21.35	24.09	25.15	8.73	9.78	24.72	51.14	28.47	20.87	7.43	18.45	269.87
2403: Cost of printing, post and stationery	-	-	-	-	-	-	38.58	-	-	-	-	-	38.58
2415: Gifts to individuals	-	-	-	300.00	-	35.00	-	-	-	27.79	-	-	362.79
2450: MA/LMA central costs	1,845.39	1,845.39	1,845.25	-	1,845.25	2,049.53	3,690.50	1,845.25	1,845.25	1,845.25	3,070.93	1,845.25	23,573.24
2501: Church operating costs - insurance	203.25	203.25	203.25	-	221.08	-	-	-	-	-	-	-	830.83
2505: Church operating costs - other	-	-	-	-	-	108.00	-	-	-	-	-	708.00	816.00
2508: Church repairs and maintenance	-	-	-	-	-	173.85	-	-	-	-	-	-	173.85
2510: Church operating costs - tel/mob/internet	30.37	-	60.74	32.31	32.31	-	64.62	32.31	-	64.62	-	64.62	381.90
2511: Church operating costs - fire equipment, roof alarm, CCTV service	144.00	-	-	289.80	-	-	-	-	-	-	-	114.00	547.80
2602: Church hall operating costs - other	-	-	-	156.32	-	-	19.00	-	20.00	-	174.76	-	370.08
2603: Church hall operating costs - electric	-	485.43	-	-	473.91	-	-	426.73	-	281.63	151.37	-	1,819.07
2604: Church hall operating costs - gas	426.89	391.34	806.35	804.93	724.94	-	238.38	76.17	78.59	77.37	109.79	293.49	4,028.24
2606: Church hall costs - repairs/maintenance	18.00	649.99	215.34	-	-	-	-	-	58.95	-	-	-	942.28
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
2805: Cost of mission & evangelism	-	-	-	-	-	-	-	-	-	-	-	21.97	21.97
Expenditure totals	**3,046.06**	**3,755.22**	**3,503.49**	**1,852.35**	**3,508.81**	**2,663.75**	**4,218.39**	**2,519.19**	**2,288.85**	**2,505.54**	**3,803.43**	**3,298.37**	**36,963.45**

Balance (income - expenditure) (5,084.59)

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						
	-	-	-	-	[illegible]	[illegible]
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**

SOUTH CARDIFF
MINISTRY AREA
BUTETOWN | GRANGETOWN | SPLOTT

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.

St Mary the Virgin, Bute Street, Cardiff (PRSN: 4524)
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	1,685.00	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: MA/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: MA/LMA 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**

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

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 - £16777.77) – Giving including associated Gift Aid – 68% (Extra Gift Aid circa 3k)
  2. £3,619.00 (2024 - £2125.00 – Fundraising – 11%
  3. £3,520.00 (2024 - £6,705.00 – Donations – 11%
- Major Outgoings
  1. £31,048.75 (£3493.77 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.

St Saviour, Splott (PRSN: 4193)
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	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)		

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2025.

Responsibilities and basis of report

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.

** Please delete the words in the brackets if they do not apply.*

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 | SPLOTT

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