CHARITY REGISTRATION NUMBER: 1131605

Ministry Area of Roath and Cathays

Unaudited Financial Statements

31 December 2025

CARSTON ETL
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Ministry Area of Roath and Cathays

Financial Statements

Year ended 31 December 2025

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

INTRODUCTION FROM THE MINISTRY AREA LEADER - CANON STEWART LISK

Dear Friends,

It is with great pleasure that I again write the introduction to our Annual Report of Roath and Cathays Ministry Area. As I look back over 2025 in my diary and the records of our churches, it has amazed me to see the amount of services, special events, fundraising activities, meetings and functions that have taken place in our wide and diverse area. All this has only been possible through the dedication, hard work and commitment of so many clergy and volunteers who give so generously of their time and talents. I am immensely grateful and appreciative of everything that has been achieved in the past year.

As Ministry Area Leader I am particularly fortunate to have as my clergy colleagues the Reverend Irving Hamer, the Reverend Caroline Downs and the Reverend Jarel Robinson Brown. Throughout the past year they have tirelessly performed their priestly duties in celebrating the sacraments for us all. In addition to their Sunday services and many weekday celebrations, they also frequently conduct Baptisms, Weddings and Funerals not only for our regular congregations but also for many members of our community who come to us at these important moments in their family lives. This may be what you expect from your priests but in these days it is only part of what we are expected to do. All of us have to attend clergy study days, convocation meetings, Deanery Chapters and Conferences and our Diocesan Conferences. In addition I have a monthly management meeting with the Archdeacon of Llandaff. All of us are also subject to annual Ministerial Development Review by our peers or senior clergy. In November 2025. Caroline and I, together with our spouses, Glynn and Karen, attended a Church in Wales Pre-Retirement Course at Llandrindod Wells. Within three years, three of your clergy will reach retirement age when we have to conclude our full-time ministry with you, so there will certainly be some changes in how you are ministered to and how our churches are run. It is well to be prepared for this inevitable eventuality. From time to time we are helped by our retired clergy to enable us to take a holiday, we are very appreciative of their ministry and service. The clergy are ably supported by the preaching and pastoral work of our team of Readers who give faithfully in their particular ministry.

RCMA can only operate with the unfailing commitment of our lay officers and volunteers. We are very grateful to Dr Heather Payne, our MA lay chair for her expertise and leadership. She is supported by the experience and skills of our MA wardens Mr Peter Lovitt and Mr Matthew Dixon . We continue to be served well by our MA Treasurer Mr Dan Cornick and our ever efficient MA secretary Mrs Angela Parry MBE. We are appreciative of all that they do. Nevertheless, they would be the first to agree that we are dependent upon the work of the wardens, secretaries and treasurers and all the members of our individual church committees who give day by day selflessly of their gifts in the service of the church. As MA leader, it is my duty and privilege to attend all the committees and there I see just a snapshot of all that is done for the benefit of the church and community we seek to serve. During 2025 we underwent an Archdeacon’s Inspection, conducted by our Area Dean, Canon Dyfrig Lloyd. We received a very good report subsequent to his visit. We also welcomed our Bishop Mary who held a Deanery Consultation on Same Sex Marriage. Over 150 people attended, the discussion of this continues in the Governing Body of the Church in Wales. We were delighted that Bishop Mary was also at St Michael’s for the Confirmation of 16 people.

The ministry of welcome performed by our sidespersons, servers, volunteer cleaners, flower arrangers, musicians and choristers all contribute to the experience of newcomers as well as regular communicants. We are also grateful to our five Safeguarding Officers and the assistance they give and to everyone who has completed their training modules and DBS checks helping us ensure that our churches are safe and secure particularly for young people and vulnerable adults. Our Sunday School leaders ensure that our children are given an appropriate and enjoyable time as they begin

their journeys of Faith. Many of our laity and three of our clergy have continued to give much time and effort in the demanding role of school governor in our church and community schools which is much valued by teachers and parents alike. Many school groups continue to come to us for regular worship and educational visits.

Throughout the year our churches and halls have hosted a wide variety of events for our congregations and community including fairs, bazaars, coffee mornings, social occasions, study groups and fund raising functions. Music has played a huge part in our worship but also in our community engagement with concerts, recitals as well as our superb weekly Sung Eucharists and Choral Evensongs. Many of these, although they are often organised by a particular church or group, are of course, open to all. One of of the advantages of our Ministry Area is that we can share such activities. This was true again in Lent 2025. It has also benefited the community service that we offer through, for example, the Forget-me-Not Cafe based at St Edward's, the Night Shelter hosted at St German's and AA and DA groups at St Martin's and the community cafe at St Michael's and all the five uniformed groups amongst many others at Roath Church House. All of these are supported by volunteers and donations from across the MA and are an invaluable benefit to people from all over Roath and Cathays and beyond, certainly putting our faith into action. You will read more about these and other work in the individual reports below. I am very grateful to all who have produced them and for all that is recalled in them.

All of this comes at a huge cost, we currently have the challenge of our Common Fund pledge, as our giving to the diocese is now called, of £200,200.00 per annum. This is a massive sum to be raised by you all and shared between the five churches. This is in addition to all that has to be raised for the maintenance of our churches and halls, the gas, electricity and water bills, the expenses of the clergy and what we spend on mission and service to our locality. Thank you as you continue to give sacrificially and if you have not yet taken on this responsibility, please speak to our Treasurers, Gift Aid secretaries or Wardens. They will be happy to advise you on how you can do your part!

This report is strictly for the year 2025 a year when some of our most devoted and longstanding parishioners were called to higher service, we thank God for them all. However as we now continue into 2026, there are many wonderful signs of new growth with young families, enquiring individuals and seekers after Faith joining our churches and communities. May God bless us all with health, strength and courage to do His work in this part of His Kingdom.

With my prayers and very best wishes Stewart.

Reference and administrative details

Registered charity name	Ministry Area of Roath and Cathays
Charity registration number	1131605
Principal office	ROATH VICARAGE WATERLOO ROAD CARDIFF CF23 5AD

The trustees

A Donnelly	
C Billsdon	
H Lovitt	
J Bendon	Resigned 3 June 2025
J Tattersall	
L Gonzalez	
M Dixon	
P Lovitt	
R Kilby	
Canon S Lisk	
AJ Parry	
Rev. CR Downs	
E Kuginna-Evans	
GF Payne	
GR Smith	
Dr HE Payne	
Rev. ID Hamer	
Canon MJ Payne	
TR Hill	

Independent examiner	Farzana Ahmed ACCA Cartson ETL 1st Floor, Tudor House 16 Cathedral Road Cardiff CF11 9LJ

Objectives and activities

Objectives and Activities for Ministry Area of Roath and Cathays

The charitable objects per the governing documents are: "The promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the parish."

The Members of the MAC as trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning their activities.

ACHIEVEMENTS AND PERFORMANCE

Individual Church reports

St Edward's Church Report 2025

St Edward's Church accommodates roughly 100 people in the nave and about 60 in the chancel. The nave is often full; the nave and chancel are both full from time to time, e.g. when the church choir and orchestra perform and worship together. It is not a large church, but it has a considerable impact on the community it serves, providing regular public worship, a large variety of opportunities for people to access a caring community, and raising money for charitable causes.

The weekly Sunday Services at St Edward's Church are 11am Sung Eucharist and 6.30pm Choral Evensong and there is a weekly Eucharist on Wednesdays at 10.15am. As part of our commitment to being an eco-friendly church we no longer use printed orders of service or hymnbooks for Sunday Services – everything is projected on to a screen. St Edward's Church is now licensed for marriage services. Over the years many people have enquired about being married at the church, and we currently have two bookings for weddings in 2026.

The Sunday School offers activities during the Sunday Eucharist in the attached Community Room. The children take an active part in all aspects of church life and they raise money for charity, through cake sales and other activities involving the whole congregation on Sunday mornings. The young people and their leaders also take on a variety of artistic projects, including collages and displays, many of which can be seen in the church throughout the year.

In 2025 St Edward's Orchestra joined the Choir in a Devotional Service including Mozart's Requiem on Good Friday. Special Services replaced Choral Evensong on Easter Day, Remembrance Sunday, Advent 1 and Advent 4 (when the orchestra joined the choir to lead the Service of Nine Lessons and Carols). The traditional O-Antiphons were sung as usual at daily Evening Prayer in December.

St Edward's hosts and organizes a variety of community projects, including the Forget Me Not Café, Community Choir, Creative Writing, Art and Craft groups. Many of them are led by professional volunteers who often give their services free of charge. Most of the projects are collaborative between members of the church and the wider community – people who share aims and responsibilities, and care about each other, and believe that the work going on at the church is worth the contribution of significant effort. We try to make the church and community room widely available, irrespective of people's ability to pay, requesting contributions towards heating etc from those who can afford them.

The average weekly attendance at services, social and well-being groups, music and arts rehearsals, classes and talks is fairly constant year on year at about 350-400. These are people who attend events fairly regularly and are familiar with the building and the work of the church. In addition, many more people will occasionally attend a carol service or pupil concert.

The weekly Forget Me Not Café provides a friendly and welcoming environment, suitable for people living with Alzheimers or other memory problems, and their carers, also people recovering from a stroke or people who feel isolated and vulnerable. The Café, started in 2017, has run every week with very few exceptions. During the pandemic, our work to help people get online, and participate fully through that medium, was remarkably successful – a tribute to the dedication of the helpers, and showing how highly the Café is valued. Most weeks there is entertainment from musicians and other artists, often people who also rehearse or perform at the church. Attendance is now often over 60. It is particularly encouraging that this project is being organized and run not just by the worshipping members of the parish, but by the whole extended community that uses St Edward's as a focus for community life. For several weeks in the autumn students from the Royal Welsh College of Music & Drama attended the café as part of their coursework assessment, and helped with the activities (quiz,

bingo etc) and provided entertainment.

St Edward's Music and Arts Centre coordinates concerts, talks, clases, rehearsals and recording sessions, reaching out to members of the community throughout Cardiff. They work to produce a mutually supportive community based on the Church, and contributing their time, skills and money towards the upkeep of the building, the support of local musicians (amateurs, students, recent graduates, young professionals) and charitable work. Member groups include the Penylan Singers Community choir, Jazz Workshop, University of the Third Age Recorders, Roath Local History Society, Penylan WI (including Craft and Social Groups), Pavane Early Music Consort (who briefly disbanded during 2025, but with encouragement from the Music & Arts Centre have restarted with new recruits), Cardiff Recorded Music Society, Cardiff Friendly Strings, The Inner Voices, (a cappella group), Art Group, and Creative Writing Workshop. Some days there are odd hours available between the main sessions, and local music teachers have taken the opportunity to give piano and organ lessons at these times. Other groups that rehearse and perform at St Edward's on a less regular basis, often to produce gala charity performances, include Jubal's Lyre, Cardiff Baroque (who also rehearse at St Margaret's) and Cantorion Taliesin. Charities supported by various events in 2025 include: Bardet-Biedl Syndrome; South Wales Goalball, a sport for the visually impaired which is run by volunteers; Endometriosis Cymru; "Fondation" which supports displaced Ukrainians within Ukraine; National Coastwatch Institution; Forget Me Not Chorus; NSPCC; Ty Hafan; Bigmoose; Making Music Changing Lives.

It is often said that it is a shame when churches are locked up and unused throughout the week. Anyone visiting St Edward's, morning, afternoon or evening on any day of the week is likely to find the building open, with activities going on. While most of the people using the building contribute towards its upkeep, heating etc, the primary factor that influences whether an event is supported is always the degree to which the local community will benefit from it, not the ability to pay a hiring fee.

The annual Music and Arts Festival in October attracts musicians, artists and audiences from a wide area and this year the Art Exhibition featured works by Mary Traynor, who died earlier in the year, and Alison Dite. The Festival also included a matinee performance of the play "Thrice to Rome", written by our organist, Professor Norman Doe, about the three appearances of Gerald of Wales in Rome before the court of Pope Innocent III in 1200-03. The monthly Saturday morning "Coffee Concerts" are very popular, giving a welcome respite to Albany Road shoppers and offering performance opportunities for local musicians. The annual Jazz month "Spring into Jazz", featuring local jazz musicians continues to grow in popularity and has its own distinct following. These events are currently raising funds for "Making Music Changing Lives". Many of them are also recorded and are often released on St Edward's YouTube Channel.

Local music teachers also hold "pupil concerts" in the church, attended mainly by parents and friends of the pupils. These occasions are great opportunities for further involvement of the church in the local community. They have been going on regularly since the late 1980s, and some of the original teachers are still very much involved in music at St Edward's. Masters students of the Royal Welsh College of Music and Drama produce concerts at St Edward's which contribute to their degrees, and current students and recent graduates also arrange frequent concerts and contribute to the life of the church. Lots of professional musicians also produce audition recordings at St Edward's.

St Edward's hosts occasional concerts from musicians from outside Wales, and this year we had two visits from The Telling, a London-based charity that specializes in combining Early Music and Theatre and making it accessible to communities. In February in collaboration with prizewinning trio CarmenCo they brought "Creating Carmen", and in November they brought "Breaking the Rules", the story of 16th/17th century composer Carlo Gesualdo. These events always sell out, and are greeted with great enthusiasm by people from all over Cardiff, bringing the work of the church to wider notice.

The Church Choir provides an important link between the worshipping community and the Music and Arts Centre, particularly in singing the full Service of Choral Evensong every Sunday, which has a growing congregation including several musicians.

In October the choir sang a special Choral Evensong to celebrate the quatercentenary of the death of Thomas Tallis (1583-1625). The service showcased the music of Tallis, and was well attended.

A comprehensive project was started in 2023 to completely refurbish the Charles Gill Pipe Organ. Clevedon Organs was the firm engaged to do the work. The project was divided into two main phases: the blower and bellows together with the Great division; followed by the electronic action and the Swell division. The first phase was completed early in 2024. The three bellows were overhauled. The old blower in the cellar was replaced by one in a silencing cabinet in the upstairs vestry. All the pipework and soundboard of the Great division was removed, cleaned and thoroughly overhauled, together with the large front (16ft Violone) pipes.

Apart from using the organ to accompany Sunday Services, a major objective of the refurbishment is to make this very fine instrument available for teaching, rehearsing, recitals, and particularly to provide opportunities for those learning to play the piano to try the organ. All of these ideas have proved remarkably popular with local musicians, and are already being routinely implemented. This has been a very rewarding experience for those in the congregation who have worked so hard to get the refurbishment done.

Throughout 2025, the congregation at St Edward’s and the wider community based at the church have been raising the money for the second phase of the work, and the target has now been reached. Work will commence on this final phase of the project in January 2026.

The December 2023 Quinquennial Inspection identified issues that needed to be addressed. As the footfall continues to increase it is more and more necessary to keep on top of all maintenance requirements, and the church wardens and members of the church committee have kept a close watch throughout the year, making frequent adjustments to improve the running of the building. In 2025 the Community Room heating was added to the church Hive system, allowing it to be controlled remotely, responding in real time to changes in the weather and saving both money and carbon footprint. Throughout the year a good deal of work was done to improve the church grounds, particularly around the north side. The outer doors in the main porch were painted and an LED light was installed in the porch, helping us towards our ECO Church targets. Work was done on the vestry windows and carpentry repair work was carried out to the altar rails. Finally, a new pump was installed in the cellar to keep the rainwater at bay – this has increased an enormous amount in recent years.

St Edward’s has a significant social media presence, on Facebook, Twitter, Instagram, Threads, Bluesky and YouTube and a comprehensive website on which details of events/activities are posted – new material is posted several times a week. There are email lists with a world-wide membership (GDPR compliant). St Edward’s weekly newsletter is a comprehensive account of events and activities both within the Ministry Area and in the wider neighbourhood. It is also available via the website, email, and the Social Media channels. The number of people discovering the church and keeping in touch through these channels is growing rapidly. While it is a convenient means for members of the regular congregation to communicate, there is a much more important role for our web-based presence in encouraging the wider community to check in regularly and find out about all the work going on at the church. There is considerable evidence that it works.

Achievements and performance *(continued)*

St German's Church Report 2025

It has been another significant and eventful year in the life of St German's, marked by a mix of thanksgiving, transition, grief, challenge and hope. Perhaps most significantly, St German's has begun a period of reflection resulting in the adoption of a new Mission Statement. This statement seeks to articulate more clearly who we aspire to be as a worshipping community, what we believe God is calling us to be, and how we seek to serve our local area and the wider world. Rooted in our identity as Catholic Anglicans, it reaffirms our commitment to worship offered in the beauty of holiness, preaching that is relevant and scriptural, and a church in which all people are welcomed and loved without exception. The statement recognises that the fruit of our worship must be action, and commits St German's to continue working for justice, peace and flourishing in Adamsdown, whilst seeking to bear faithful witness to Jesus Christ in proclamation and in presence. Our Mission Statement has three priority commitments:

1. **To hold daily, in our public and private prayers, the entire people of this parish, holding them in our hearts before God and holding God before the people of this parish.**
2. **To be faithful in our worship offered to the Holy Trinity in the beauty of holiness and the holiness of beauty.**
3. **To strive always to give up all that is unreal and insincere, artificial and narrow – not seeking any reward, but because God is God, and to do all this, with God's help, until our work here is complete.**

Lent, Holy Week and Easter were busy as usual with Lent Lunches, Stations of the Cross, and Bishop Mary celebrating the mysteries for us and preaching on Palm Sunday, and a well-attended Lent Group which read together Peter Bouteneff's book 'How to Be a Sinner'. As well as a wonderful Afternoon Tea on the 17th May, the 21st May saw St German's hold an Ecumenical Service of Solemn Vespers celebrating the 1,500th Anniversary of the First Council of Nicaea and were delighted to have Roman Catholic, Baptist, Methodist, Anglican, and Oriental Orthodox leaders present and participating.

The year also brought an unusual and exciting opportunity when St German's was delighted to be used as a film set for the forthcoming Channel Four production Falling, starring Paapa Essiedu and Keeley Hawes. The series focuses on a forbidden romance between a devoted nun and a Roman Catholic priest as they navigate faith, and wrestle with their vows and desire. St German's, together with a small number of other churches, had been approached specifically because the Roman Catholic Archdiocese understandably were unwilling to permit filming with this storyline. We were pleased to be able to offer the building for this creative project and to extend hospitality to the cast and crew.

The opportunity also brought in significant funds for St German's, which have been of considerable benefit at a time when all churches continue to face financial pressures. Whilst there can be no guarantee that future filming for the series will take place at St German's, there remains the possibility that we may be approached again. Fr Jarel was also pleased to be able to serve as an advisor to Paapa Essiedu in relation to his role as "Father David", helping him to understand more fully the life and ministry of a priest.

Music and the arts continue to play an important role in the life of St German's. We were honoured to host an organ recital by the Organ Scholar of St David's Cathedral, as well as a wonderful performance of Handel's Resurrection given by students from the Royal Welsh College of Music and Drama as part of their final examinations. It was a memorable occasion and another reminder of the rich possibilities of our church building as a place not only of worship but of beauty, culture and encounter. In July Gary Mullins became our Assistant Organist and has been working with our Organist and Fr Jarel as he settles into this new role.

Our work with local schools continues to be one of the most important and valued aspects of our

Achievements and performance ***(continued)***

mission. In particular, during Advent and Christmas we hosted a number of school services, welcoming pupils, staff and families into St German's. These occasions continue to provide many children and parents with their first experience of the church building and of Christian worship, and they remain a vital point of connection between St German's and the local community. We are indebted to James Escott and Heather Ralis for their commitment to going into Cardiff Prison on the First Sunday of each month as part of our Welcome Directory work, and the way they encourage others to join them. On Saturday 6th September we were delighted to participate once again in the Open Doors Events across Wales, and had a good number of first-time visitors who were delighted to see the Church and its history. Sunday 21st September saw St German's holding a Cardiff Prayer Vigil for Peace during which the Litany for Peace was prayed. October 4th (The Feast of St Grancis) saw our first ever Pet Blessing Service which was a great success and something we hope will be an annual event! The year culminated in the celebration of the 141st Anniversary of St German's Church. We were greatly honoured that the preacher and celebrant for this occasion was the Bishop of Croydon, The Rt Revd Dr Rosemarie Mallett. Bishop Mallett challenged us to consider what it means to rest in the power and love of Jesus in a world characterised by by anxiety and change, and particularly in a world which can often be "Christ-lite" rather than Christlike. She concluded her homily with the memorable words of Fannie Lou Hamer: **"You can pray until you faint, but unless you get up and try to do something, God is not going to put it in your lap."**

2025 also witnessed the sale of the Clergy House. After many years of vacancy, it has been a joy to see a warm and positive relationship already beginning to develop between the future occupants and St German's. Both seem genuinely keen to have a connection with the church and to become part of the life of this place. We give thanks for this hopeful new beginning. At the same time, the sale of the Clergy House also marked, in many ways, the end of an era. This sense of transition was deepened for us all by the death of our much-loved former Vicar, and friend Canon Roy D. Doxsey, on 20th November. Canon Doxsey's ministry and presence shaped the life of St German's profoundly, and his passing marked the end of a significant chapter in the history of the parish. Because his funeral took place on 6th January, more will be said in next year's report about his life, ministry and the thanksgiving offered for him. Nevertheless, it is right to record here our gratitude for all that he gave to St German's and our prayers for all who mourn him.

As we look ahead, St German's does so with realism but also with hope. We know that significant change lies ahead, both within the Roath and Cathays Ministry Area and within the life of the world. Yet we face the future confident in the God who has guided us thus far. In all that we do, we seek to be faithful to the calling entrusted to us and to continue the work of those who have gone before us in this place for the last 141 years. This is seen most tangibly int eh work of the Winter Night Shelter being held here each Saturday from December to March, at which a significant number of St German's and Ministry Area volunteers are at work.

None of the above would be possible without the grace of God and the dedication of officers and members of St German's Church for whom we give huge thanks.

Achievements and performance ***(continued)***

St Margaret's Parish Church Report 2025

St Margaret's Church continues to be blessed with a Priest in Charge, Choir Master, several Organists, Sacristan, choir members and dedicated teams of side-persons, readers, flower arrangers, cleaners and Sunday School Teachers, and last but not least our Vicar's and Peoples' wardens, for all of whom we give thanks.

We continue to enjoy being part of the Roath and Cathays Ministry Area. Thanks to Chris Webb for St Margaret's Church finances. We have shared many services and concerts with fellow churches in the MA, including Lent talks and lunches, and a Lent Morning of Devotion.

In March the chartered architect, who started his QI report almost a year ago, made his last site visit, and his QI was finally received in April 2025. The lightning conductor and surge protection were also tested in April, and found to be well within specification.

In June City Bereavement Services attended to scope path repair works marked as urgent in the QI, and also in June our conservation builder Peter Bricknell attended to scope the most urgent repair items flagged up in the QI.

In July D-Squared Maintenance Ltd. carried out gas boiler servicing, and annual gas safety checks. Other routine items like gutter cleaning, annual PAT testing on all portable appliances, minor additions to the church audio were also carried out, and in December Cardiff Council staff re-laid tarmac on the deficient section of pathway.

Sunday School continues to thrive with 25 children regularly attending weekly. The children come into church each week to "Show and Tell", often acting out bible stories. The children led Christingle in the Feast of Candlemass 9.30 service. The traditional nativity play with music soloists, was enjoyed by all. The Spring and Christmas Fayres were well attended and very well staffed, including several new volunteers. They are very good fund raisers and also give enjoyment to the community, the cake, gift and plant stalls were especially busy, thanks to all the volunteers and organisers.

The Heritage Weekend in September was again popular and attracted many people from far and wide to follow the guided tours. Thanks are extended to our excellent guides, Diane Walker and Jean Rose and to all the many very willing volunteers who carried out numerous tasks on both Saturday and Sunday. Although not a fund-raising event our afternoon teas, book and plants stalls and generous donations realised over £1000.

Outreach collections over the past year included: The Huggard Centre, Christian Aid, Myanmar Earthquake appeal, USPG lent boxes and Mission for Seamen. Donations were slightly higher than in previous years. Ladies Circle raised £1771 for Wales Air Ambulance through various functions throughout the year. Cereal donations were collected for St Teilo's Breakfast Club in June and October, and will continue 2-3 times a year. The new intuitive of a Night Shelter at St German's was supported by donations and volunteers from St Margaret's, cooking and stewarding on the Saturday evening/ Sunday mornings throughout November and December.

Roath Church House continues to be very busy with bookings for various activities: 19th Cardiff Scout Group, 16th Cardiff Brownies, Cylch Meithrin Nant Lleucu – nursery, The Unknown Theatre Group. Regular Pilates, Ballet, Yoga, Art and Animation classes, South Wales Gay Men's Chorus, Ladies Circle and Relationship counselling to name a few. It is also booked for children's parties, weddings and family celebrations.

After a serious leak had occurred from one of the chimney stacks, the specialist roofing contractor advised that the chimney should be demolished and then rebuilt like-for-like in order to satisfy local conservation area restrictions, and the MA gave their permission, as the costs of the work exceeded

Achievements and performance ***(continued)***
agreed spending limits.

The Development Plan was updated before the Archdeacon's Visitation in October. Publicity - Our Church website and Face book page are now regularly updated, with services and events taking place in St Margaret's, thanks to the keen technical oversight by Iona Wyn Turner. Evangelism - Meet and Greet continued, much appreciated by regulars and visitors. Discipleship- follow up after Baptism and Weddings, this is to be extended to include Engaging with Young Families with the help of Sunday School. A Food Bank cupboard has been established in church for emergencies. Thanks to all those involved.

The Discussion Group continues regular monthly meetings, with occasional guest speakers including a talk "Reflecting on The Camino Pilgrim", given by Rev Lee Gonzales, which he completed in June. Carol Services were held in St Margaret's Church, including St John Ambulance, Scouts and our own Festival of Nine Lessons and Carols. Thanks to the Choir Master, Gary Mullins, and Choir in making them enjoyable for all.

Achievements and performance ***(continued)***

Saint Martin in Roath Report 2025

The 19th century Danish philosopher and theologian Søren Kierkegaard wrote **"Life can only be understood backwards; but it must be lived forwards."**

We are half way through the Great Fifty Days of Easter during which time we have been looking backward -liturgically to the great events of the Lord's Paschal Mystery. Our looking back is so much more than mentally recalling the past. We have allowed this remembering to impact upon our present, to inform us and animate us in our present. In these days of Easter we evaluate our present as we live the life of resurrection. Our living in the present and all that we do as the Church flows from our lives in in Christ, this is the bedrock of the church's mission and it belongs to us all as the baptised.

We look forward with hope to what we shall become in the future. St John writes in his 1st letter, "Beloved, we are God's children now; what we will be has not yet been revealed. What we do know is this: when he is revealed, we will be like him, for we will see him as he is." St John's words speak of the journey we are all making toward the future.

On Easter Day I reflected on the words of Mary Magdalene in the Easter Sequence (Victimæ Paschali) This ancient hymn puts on her lips the words Surrexit Christus, spes mea" "Christ, my hope, has risen" If Jesus is risen, then – and only then – has something truly new happened, something that changes the state of humanity and the world. Then he, Jesus, the Risen Lord is the one in whom we can put our trust; we can put our trust not only in his message but in Jesus himself. He does not belong to the past alone but is present today and he is our future. He is not a sign of the Resurrection – HE IS THE RESURRECTION and this has an eternal dimension. It's a way of life in which we have all been caught.

In our annual Reports we spend much time looking back to events in the life of our church communities. In the various reflections we shall find encouragement as we recall how we have lived and been the Church in various and particular ways. We shall also see perhaps how we have not been too good at being the Church. The important thing is that we appreciate in the present who we are and what God calls us to be. This is at the heart of our living the Easter Mystery today, of living our lives in the Risen Lord, in a present-future tense. All that we do and are is predicated upon this.

I have asked **Dr Nick Mason**, along with his family a relatively new member of our congregation, to add his reflection to this Report. His contribution follows below.

"It is easy to pass along Albany Road, stepping over the ubiquitous inner city litter, and miss St Martin's church, sandwiched as it is among bargain shops, Turkish cafes and fast-food outlets. The frontage of the church gives little idea of the spacious interior and warm welcome, but above all the dignity and beauty of the liturgy, that await those who enter its doors.

The music of a quality and beauty rare outside of a cathedral, sung by a choir of talented musicians under the leadership of Tim Hill, is one of the things that visitors to St Martin's most often comment on, but it is not a performance that the congregation listens to. To attend a service at St Martin's is to be reminded that, "this is how it can be," to be part of a church that is rooted in the historical, orthodox Christian faith and the universal catholic Church, that preaches the riches of the Gospel and whose worship is grounded in the cycle of the Christian year, not as a symbolic visual aid, but as something that sustains the congregation. The music is central to this, celebrating the Feasts and seasons of the year, and forming an integral part of the liturgy that calls people into a deeper, loving relationship with God and with their neighbour.

The community of St. Martin's is made up of people of all ages and backgrounds. Notable is the quietly growing number of young adults who attend St. Martin's and stay. In a world marked by increasingly frenetic activity and constant mental distraction, and in which young people are constantly

Achievements and performance ***(continued)***

told that they are free to be themselves, to worship at St. Martin's, be that Sunday Choral Mass, a quiet, daily mid-week mass or university term time Choral Evensong, offers a different perspective: the opportunity to be still, to wait patiently, and to become part of something bigger than yourself and that does not depend on you. In so doing, and perhaps without you realising it, this also trains you in age old Christian disciplines that increasingly seem lost.

To be part of St Martin's involves more than attending mass, as central to the life of the church as this is. Our church supports and hosts an active 'Alcoholics Anonymous Group' along with a separate 'Narcotics Anonymous' programme both meeting weekly in the building. Above all though, it is to be a member of a community of people who are marked by humour, kindness and a desire to support one other, often in understated ways, in their lives and Christian discipleship".

Surrexit Christus, spes mea" "Christ, my hope, has risen" It is then in Christ our hope that we continue the journey as the Church today. Jesus told the women at the tomb not be afraid, to go tell the brethren to go to Galilee, where they would see him. We, too, should not be afraid of what is ahead but move forward in faith and hope, for the Lord who is already there is waiting for us.

Like a Shepherd he goes before us. He leads, guides and sustains us on the journey. We listen to his voice and not to the cacophony of other voices that so often dominate, confuse and can lead us into dangerous places.

I have not made a list of what has been happening – It is, then, all still happening on a daily basis and all are welcome to participate. Quietly with consistency and order the daily life of worship and prayer continues at St Martin in Roath. We are experiencing a steady growth in numbers of people joining us and for the most part remaining with us. During the week via the two support groups we host we welcome some fifty persons. For me it's a pastoral opportunity to meet those who might not necessarily think of the church as a place and community in which they feel at home with. Quite remarkable are the conversations that occur, the stories told, memories recalled and the palpable sense of mutual support and genuine concern and care they manifest for each other. They have welcomed me warmly and it's a weekly encounter I do not like to miss. Some have over time become part of our worshipping community.

My thanks to those who give so generously of their time and gifts in the service of the Church and to the glory of God. Christopher and Tony who manage the finances, Timothy Hill our director of Music, the volunteer musicians and choral scholars. The Altar Servers and Lectors. Anthony and Andrew our Wardens, the Members of the Church Committee, and Julia and her team who organise and host the refreshments following Mass on a Sunday and other occasions. The ministers of welcome, those who regularly clean the building and Carol who takes care of church flowers. To those who so willingly and generously support us financially esp. the work of the Music Foundation and it's Trustees. The ministry of the Foundation provides us with exquisite music at the Liturgy and enables us to engage in many ways with a younger generation, to nurture and encourage, to sow seeds that are already bearing fruit. Laus Deo

Fr Irving Hamer
Easter AD 2026

Achievements and performance ***(continued)***

St Michael and All Angels' Church Report 2025

Worship

In addition to our twice-weekly Eucharists, in 2025 we held a Lent devotional morning on March 15th entitled 'Streams in the Desert'. It was lovely to welcome members of other churches in the Ministry Area to this occasion, which used art materials, music and reflection to good effect. There were two sessions of Messy Church in 2025 - one on Good Friday and one just before Christmas – so many thanks to Team Trystan for organising these events for our younger members of the church.

Once again at Pentecost we had the Lord's Prayer recited in many different languages, reflecting the rich diversity of our inclusive congregation. Zoom services continue - long after the pandemic - and it is pleasing to see the services being viewed by so many people beyond the church's community, with figures sometimes running into the hundreds. The Korean Church continues to use the premises for its weekly, and occasional mid-week, services. Monthly services at Lakeside Nursing Home have also continued in 2025, and it is so moving to see residents - some often afflicted with memory loss - joining in with the liturgy.

In July we said 'farewell' to our Ordinand, Abbie, who is moving to Chelmsford Diocese in the Church of England to be nearer her parents before she is ordained Deacon in 2026. It has been a real joy to have Abbie with us - to read the scriptures, to preach, to lead us in prayer, and to be a great personal support in my own ministry. She was instrumental in arranging the baptism by immersion (in Citizen Church) of a family from Nigeria, all of whom have become such valued members of our congregation.

Finance

Main points for 2025: Income from stewardship is up owing to new donors to the church; the open plate is on a par with previous years; tax refunds are down as HMRC had 'lost' a claim for December 2025. Refunds were therefore down by c.£2k. The claim for Gift Aid is being re-submitted. It had been feared the church would lose £7k owing to the closure of the nursery but contracts with the NHS and money from other sources meant the loss was down to £3k.

Expenditure: parish expenses, heat & light were down. New equipment had been purchased – the screen and projector in the hall (c.£5k) and a coffee percolator in the kitchen. Services and repairs were on a par with previous years. If HMRC had paid the December claim on time, the £708 deficit would have easily moved account balances into credit.

As regards our giving to charitable causes, via our 'Cathays Supporting Account' £2,383 was raised in 2025 (slightly up on 2024) with nearly £1,900 given to causes throughout the year including Christian Aid, Marie Curie, the Mission to Seafarers, Macmillan Cancer Care and the Salvation Army, with over £500 split between our Lent Appeal causes – Cerebral Palsy Cymru and Sunday John's school in Uganda. As well as money, we collect stamps, spectacles, and foreign coins – although the RNIB stamp collection will stop in 2026. And in 2025 we gave 481 items to Cardiff Foodbank. Thank you so much, and please remember that if you Gift Aid your giving, the church receives 25p for every £ given from the government - tax-free!

Church fabric

The church passed its Area Dean's Inspection in March 2025, although St. Michael's was not alone in having an out-of-date First Aid Box! (Perhaps those churches with such boxes have a hardier, less accident prone clientele!). As well as ongoing regular maintenance, the major improvement to the church was the installation of a drop-down screen and projector in the Hall. This has proved to be an attraction to groups such as the NHS who use the church hall for some of their training. It also provides us us with the facility to show films and videos, which will be a feature of social activities in 2026. We also need to replace the fire door and provide a new front door (Quinquennial recommendations), and to provide an outdoor water tap and associated pipework to further our eco-work – all of which will be funded by our Church Fabric Account.

Achievements and performance ***(continued)***

We are truly blessed to have this building which is so well used by the church and the community. We have Brownies, Guides, a Crafting Group (who made hats and blankets for premature babies in 2025), the Wednesday Wives Group, Beaders and the choir that rehearses on Fridays, not forgetting the wonderful cafés which run roughly once every quarter.

Safeguarding
All policies and training are up to date, although many people's DBS will run out in 2026 and safeguarding training needs to be completed every three years. Any concerns about vulnerable children or adults are made to our Safeguarding Officer, or myself.

Social committee
Events which happened in 2025 were Coffee & Cake for St. David's Day, the summer Strawberry Tea, a Macmillan Coffee Morning and a Games Afternoon in October, and the wonderful Christmas Fayre in November. Members of the committee also assisted with Messy Church at Easter and Christmas, the Lent morning, and Quiz Nights. More is planned for 2026!

Ministry area council
Again, a lot of 2025's meetings were taken up with issues of finance. The Diocese of Llandaff has moved from a system based on church attendance to one based on the costs of employing the clergy. The current rate is £55,000 per cleric per annum. St. Michael's only pays half of that as my post is half as vicar of St. Michael's and half is my work for the diocese, which currently means being the Pastoral Chaplain to the Bishop.

Other matters of note from 2025

- I led assemblies every week in St. Monica's school in 2025, until I stepped down as a school governor before the start of the new academic year in September. Now I lead assemblies once a fortnight instead. Children from the school come regularly to our Thursday afternoon service.

- 2025 was a great year for John Morgans (OBE). Tying in with the publication of his book 'Penrhys: A Village on a Hill' John gave a talk in May on the development of the Penrhys estate where he was ecumenical minister for many years. In August he was made a member of the Gorsedd in the National Eisteddfod in Wrexham in recognition of his work in Penrhys, alongside his late wife, Norah. John is also to receive Maundy money from King Charles in 2026's service on Maundy Thursday in St. Asaph - an honour richly deserved!

- May also saw a goodly number of St. Michael's people attending the evening in St. Margaret's to discuss same-sex marriage. This was a well-planned and thought-provoking event and we await the outcome of the Governing Body's deliberations on the matter.

- In June, Rev'd Trystan Owain-Hughes led the congregation in learning some basic Welsh phrases to use in services. This is a work in progress!

- June also saw several members of St. Michael's undertaking a guided walk in Cathays Cemetery. This was really informative, especially about the wildlife that finds its home there.

- Triple baptism by immersion in Citizen Church in August.

- Wedding of Michael and Laura Holifield in August.

- And lastly in August, I was invited to go to Cardiff Prison to join the group from St. German's who regularly go to the prison as part of the 'Welcome Directory' project – a nationwide

Achievements and performance ***(continued)***

initiative to welcome and support offenders in and/or leaving prison. This was a hugely engaging event.

- Baptism of an adult in September.
- We had our scrumptious Harvest Supper with the usual raucous singing in October.
- It was lovely to have our crocheted/knitted cascade of poppies out on display again for our Remembrance-tide services.
- There was a good turn-out from St. Michael's for the launch of Rev'd Trystan Owain-Hughes new book 'To Hell's Mouth and Back' in Christ Church, Roath Park in November.
- Sadly, there was no Mince Pie Tasting Competition this year owing to the organiser's knee replacement surgery! Normal service will resume in November 2026!
- The year finished with attendance at the Church in Wales' Retirement Course held in Llandrindod Wells. I have to retire on or before June 28th 2028 and this course was very informative. As a result all committee meetings now have 'Succession Planning' as part of the agenda.

Personal
I continue in my role as Pastoral Chaplain to Bishop Mary. I have attended all the continuing ministerial training laid on by the diocese. These days always appear to fall on a Thursday, which means repeated absence from the Thursday afternoon Eucharist. I successfully completed my training with Wesley House in Cambridge to become a Pastoral Supervisor in November 2025 and I am now available to offer this support to clergy throughout the Church in Wales. I feel that this is going to be very rewarding and worthwhile work.

RIP
In 2025 the following people from St. Michael's died and were remembered in our Congregational Meeting in March of this year, along with many others who those present named and wished to have remembered.

Ruth Till; Marilyn Anthony ;Joan Stevens

May the souls of the faithful departed rest in peace and rise in glory.

THANKS
None of the above would take place without the hard work of so many people, and you know I don't like to name individuals in case I miss anyone out, so a heartfelt thank you to everyone who does what they do to make up our church family. I say it every time, but it is a blessing and a privilege still (after 19 years!) to be serving amongst and alongside you. THANK YOU!

And so I end, as I always do, with a reminder of our ethos in St. Michael's:

We are inclusive. All, all, all are welcome.
We believe that the Gospel of Jesus Christ is GOOD NEWS for every generation and every person, regardless of their age, ethnicity, sexual orientation or gender. The values that matter most to us are:

• respect and mutual concern for other human beings,
• respect for the environment,
• sharing God's love and fellowship through word, sacrament and hospitality

Achievements and performance *(continued)*

• worshipping communally
• connecting with people in the issues of their day-to-day lives

With much love to all, Caroline

Caroline Downs, Vicar

FINANCIAL REVIEW

Total income for the year was £454,567 (2024 £446,015) of which £433,419 (2024 £397,038) was unrestricted, £18,901 (2024 £46,617) was restricted and £2,247 (2024 £2,360) was against the endowment funds. Total expenditure for the year was £450,5245 (2024 £447,466), of which £444,373 (2024 £426,130) was unrestricted and £6,152 (2024 £21,336) was restricted. After net gains on investments of £4,976 (2024 net gains of £3,217), the ministry area achieved a surplus of £9,018 for the year (2024 surplus of £1,766). This is broken down into a net deficit of £9,665 against unrestricted funds (2024 deficit £27,825), a surplus of £13,444 against restricted funds (2024 £25,719) and a surplus of £5,239 against endowment funds (2024 £3,872), after transfers between funds.

Overall reserves at the year-end are £846,249 (2024 £837,229), of which £386,419 (2024 £396,084) is unrestricted, £373,200 (2024 £359,755) is restricted and £86,630 (2024 £81,390) is against endowment funds.

Reserves policy

Apart from the investments described above, the ministry Area and the individual churches hold funds to meet current and anticipated expenditure.

At the end of 2025, funds held in current or deposit accounts amounted to £548,155 (2024 £533,509) with free reserves of £189,689 (2024 £224,929).

Overall reserves at the year-end are £846,249 (2024 £837,229), of which £386,419 (2024 £396,084) is unrestricted, £373,200 (2024 £359,755) is restricted and £86,630 (2024 £81,390) is against endowment funds.

The reserves should provide the Ministry Area with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future.

Intentions are to maintain reserves at a level which is at least equivalent to six months' operational expenditure, having regard to anticipated income and outgoings and limitations on the uses for particular funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Ministry Area of Roath and Cathays was brought into effect by a Decree issued by the Bishop of Llandaff and dated the 1st January 2022.

The purpose of establishing Ministry Areas was to change the existing Parish Structure with a view to consolidating some 100+ Parishes into 30 Ministry Areas within the Diocese.

Thus the Parishes of Roath, Roath St Martin, Cathays and Cardiff St German were dissolved and the Ministry Area Of Roath and Cathays was formed consisting of the following Churches :-

St Margaret

St Edward

St German

St Michael

St Martin

A requirement of this re-structuring is that all Ministry Areas must register with the Charity Commission thus the existing Parish of Roath registration was amended to the Ministry Area of Roath and Cathays.

It was decided from the inception of the Ministry Area that each Church would retain its autonomy and retain their own Church Council and Wardens but recognise that overall governance would be the responsibility of a Ministry Area Committee (MAC), this MAC consists of the following :-

A Lay Chair (the Bishops' appointee)

The Clergy Team, of which one member would be the Ministry Area Leader

Treasurer

Secretary

Up to three further Trustees per Church nominated by their respective Church Councils.

The current Trustees are listed at the beginning of this Report.

In addition to this MAC it was agreed that a smaller MAC Executive team be appointed elected from Trustees within the MAC to enable the MAC to enact swift decisions and actions between full MAC meetings.

Regular meetings of the MAC are held during the year.

Financial Management of the MAC adheres to the Diocesan "Ministry Areas Finance Guide" with the exception that it was considered impractical that there be one central Bank Account so each Church has its own Treasurer, Bank Accounts(s) and access to its own accounts via the Diocesan Mandated "MyFundAccountingOnline" accounts system.

The trustees' annual report was approved on ..... and signed on behalf of the board of trustees by:

Signed	.....	Signed	.....
Print name	.....	Print name	.....
	Trustee		Trustee

Ministry Area of Roath and Cathays

Independent Examiner's Report to the Trustees of Ministry Area of Roath and Cathays

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Ministry Area of Roath and Cathays ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do 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.

Farzana Ahmed ACCA
Independent Examiner
Carston ETL
1st Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

Date:

Ministry Area of Roath and Cathays

Statement of Financial Activities

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Endowment funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments						
Donations and legacies	**4**	296,239	205	–	296,444	290,876
Charitable activities	**5**	130,325	14,605	–	144,930	116,871
Investment income	**6**	3,999	4,091	2,247	10,337	11,278
Other income	**7**	2,856	–	–	2,856	26,990
Total income		433,419	18,901	2,247	454,567	446,015
Expenditure						
Expenditure on raising funds: Costs of other trading activities	**8**	2,091	50	–	2,141	3,759
Expenditure on charitable activities	**9,10**	442,282	6,102	–	448,384	443,707
Total expenditure		444,373	6,152	–	450,525	447,466
Net gains on investments	**11**	–	695	4,281	4,976	3,217
Net income		(10,954)	13,444	6,528	9,018	1,766
Transfers between funds		1,289	–	(1,289)	–	–
Net movement in funds		(9,665)	13,444	5,239	9,018	1,766
Reconciliation of funds						
Total funds brought forward		396,084	359,755	81,390	837,229	835,463
Total funds carried forward		386,419	373,200	86,630	846,249	837,229

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 23 to 35 form part of these financial statements.

Ministry Area of Roath and Cathays

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	**15**	232,914	232,914
Investments	**16**	67,305	62,125
		300,219	295,039
Current assets			
Debtors	**17**	17,098	39,606
Cash at bank and in hand		548,155	533,509
		565,253	573,115
Creditors: amounts falling due within one year	**18**	19,223	30,925
Net current assets		546,030	542,190
Total assets less current liabilities		846,249	837,229
Net assets		846,249	837,229
Funds of the charity			
Endowment funds		86,630	81,390
Restricted funds		373,200	359,755
Unrestricted funds		386,419	396,084
Total charity funds	**19**	846,249	837,229

These financial statements were approved by the board of trustees and authorised for issue on ....., and are signed on behalf of the board by:

Signed ..... Signed .....

....

....

Print name ..... Print name .....

Trustee Trustee

The notes on pages 23 to 35 form part of these financial statements.

Ministry Area of Roath and Cathays

Statement of Cash Flows

Year ended 31 December 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income	9,018	1,766
Adjustments for:		
Net gains on investments	(4,976)	(3,217)
Dividends, interest and rents from investments	(1,496)	(1,466)
Other interest receivable and similar income	(8,841)	(9,812)
Accrued (income)/expenses	(14,098)	5,570
Changes in:		
Trade and other debtors	19,884	(13,142)
Trade and other creditors	5,020	3,118
Cash generated from operations	4,511	(17,183)
Interest received	8,841	9,812
Net cash from/(used in) operating activities	13,352	(7,371)
Cash flows from investing activities		
Dividends, interest and rents from investments	1,496	1,466
Purchases of other investments	(203)	(195)
Proceeds from sale of other investments	1	–
Net cash from investing activities	1,294	1,271
Net increase/(decrease) in cash and cash equivalents	14,646	(6,100)
Cash and cash equivalents at beginning of year	533,509	539,609
Cash and cash equivalents at end of year	548,155	533,509

The notes on pages 23 to 35 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Roath Vicarage, Waterloo Road, Cardiff, CF23 5AD.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

After making reasonable enquiries and having considered other factors on the financial performance of the charity and its current performance including current economic conditions, the Trustee's believe that the charity will be able to continue to fulfil its charitable purpose, will be able to meet its liabilities as they fall due, and will have adequate resources to continue in operational existence for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis in in preparing the financial statements

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no material judgements or estimation uncertainties to note, other than those already covered by the accounting policies, such as depreciation.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment	-	25% straight line

Freehold property is not depreciated as this relates to property gifted to the charity and rental returns to cover church expenditure for the benefit of St Edward's Church.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Planned giving	102,293	–	102,293
Church Collections	20,699	–	20,699
Donations	54,750	205	54,955
For mission	8,725	–	8,725
Money-raising	20,777	–	20,777
Gift Aid	12,976	–	12,976
Tax refund	51,019	–	51,019
Legacies			
Legacies	2,000	–	2,000
Grants			
Non-recurring one-off grants	23,000	–	23,000
	296,239	205	296,444

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Planned giving	94,703	–	94,703
Church Collections	21,794	–	21,794
Donations	54,446	–	54,446
For mission	3,396	–	3,396
Money-raising	40,379	–	40,379
Gift Aid	10,596	2,150	12,746
Tax refund	47,746	–	47,746

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Legacies			
Legacies	–	–	–
Grants			
Non-recurring one-off grants	15,666	–	15,666
	288,726	2,150	290,876

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Rent from investment land or buildings	19,419	14,605	34,024
Hall/Property	73,355	–	73,355
Other income	10,782	–	10,782
Church building Rental	26,769	–	26,769
	130,325	14,605	144,930

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Rent from investment land or buildings	11,197	15,352	26,549
Hall/Property	79,925	–	79,925
Church activities - Other income	6,227	–	6,227
Church activities - Church building Rental	4,170	–	4,170
	101,519	15,352	116,871

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**Total Funds 2025 £**
Investment income	207	–	1,289	1,496
Bank interest receivable	3,792	4,091	958	8,841
	3,999	4,091	2,247	10,337

6. Investment income *(continued)*

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Investment income	–	199	1,267	1,466
Bank interest receivable	4,271	4,448	1,093	9,812
	4,271	4,647	2,360	11,278

7. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Other exceptional income	2,856	–	2,856

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other exceptional income	2,522	24,468	26,990

Other exceptional income represents insurance claim monies received.

8. Costs of other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Staging events	2,091	50	2,141

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Staging events	3,759	-	3,759

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Support for Ministry	197,313	–	197,313
Parish Running Costs	36,884	6,000	42,884
Church Property	157,816	102	157,918
Missions	45,586	–	45,586
Support costs	4,683	–	4,683
	442,282	6,102	448,384

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Support for Ministry	191,987	–	191,987
Parish Running Costs	39,408	2,216	41,624
Church Property	136,534	19,120	155,654
Missions	49,883	–	49,883
Support costs	4,559	–	4,559
	422,371	21,336	443,707

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Support for Ministry	197,313	–	197,313	191,987
Parish Running Costs	42,884	–	42,884	41,624
Church Property	157,918	–	157,918	155,654
Missions	45,586	–	45,586	49,883
Governance costs	–	4,683	4,683	4,559
	443,701	4,683	448,384	443,707

11. Net gains on investments

	Restricted Funds £	Endowment Funds £	**Total Funds 2025 £**
Gains/(losses) on listed investments	695	4,281	4,976

	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Gains/(losses) on listed investments	438	2,779	3,217

12. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	4,680	4,560

13. Staff costs

The total staff costs and employee benefits for the reporting period are nil (2024: £nil)

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

15. Tangible fixed assets

	Freehold property	Equipment	**Total**
	£	£	**£**
Cost			
At 1 January 2025 and 31 December 2025	232,914	24,523	257,437
Depreciation			
At 1 January 2025 and 31 December 2025	–	24,523	24,523
Carrying amount			
At 31 December 2025	232,914	–	232,914
At 31 December 2024	232,914	–	232,914

16. Investments

	Listed investments £
Cost or valuation	
At 1 January 2025	62,125
Additions	203
Fair value movements	4,977
At 31 December 2025	67,305
Impairment	
At 1 January 2025 and 31 December 2025	
Carrying amount	
At 31 December 2025	67,305
At 31 December 2024	62,125

All investments shown above are held at valuation.

Financial assets held at fair value

Investment are held in The Church In Wales Common Investment Fund. Statements are received stating the middle market valuation of a share at the year-end. This is considered to be fair value and the value of each investment is calculated accordingly.

17. Debtors

	2025 £	2024 £
Trade debtors	–	2,406
Prepayments and accrued income	4,919	15,366
Other debtors	12,179	21,834
	17,098	39,606

18. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	11,085	27,807
Other creditors	8,138	3,118
	19,223	30,925

19. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2025** £
General funds	224,930	381,796	(418,326)	1,289	–	189,689
Designated funds						
St Margaret						
WC fund	86,696	–	–	–	–	86,696
Organ Fund	21,428	–	–	–	–	21,428
St Edward						
Accessibility Fund	8,609	–	–	–	–	8,609
Organ Fund	18,854	47,693	(23,310)	–	–	43,237
St Martin						
Building Project	15,134	–	–	–	–	15,134
Social	200	–	–	–	–	200
Altar Front	1,000	–	–	–	–	1,000
Flowers	72	495	(562)	–	–	5
100 Club	823	1,373	(575)	–	–	1,621
Cloister Decoration	-	1,800	(1,600)	-	-	200
Lent Box		262	-	-	-	262
St Michael COIF Church Fabric	18,338	–	–	–	–	18,338
	396,084	433,419	(444,373)	1,289	–	386,419

Included within St Edward – Organ funds are grants received of £15,000 from Garfield Weston and £5,000 from Welsh Church Act towards repairs to the church organ.

	At 1 Jan 2024	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2024**
	£	£	£	£	£	£
General funds	250,124	377,694	(403,825)	936	–	224,929
Designated funds						
St Margaret						
WC fund	86,696	–	–	–	–	86,696
Organ Fund	21,428	–	–	–	–	21,428
St Edward						
Accessibility Fund	8,595	15	–	–	–	8,610
Organ Fund	23,394	16,855	(21,395)	–	–	18,854
St Martin						
Building Project	15,134	–	–	–	–	15,134
Social	200	–	–	–	–	200
Altar Front	–	1,000	–	–	–	1,000
Flowers	–	261	(520)	331	–	72
100 Club	–	1,213	(390)	–	–	823
St Michael						
COIF Church Fabric	18,338	–	–	–	–	18,338
	423,909	397,038	(426,130)	1,267	–	396,084

19. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2025** £
Roath & Cathays						
St Margaret's Chancel Repair Fund	8,611	–	–	204	695	9,510
St Margaret's Chancel Repair Fund (I&E Acc)	58	207	–	(204)	–	62
St Phillips House	13,361	560	–	–	–	13,921
D M Brothers	283,308	16,057	(102)	–	–	299,263
St Martin						
Music Foundation	490	–	–	–	–	490
Organ Repair Fund	10,226	–	(6,000)	–	–	4,226
Thelma Francis Fund	43,701	1,872	–	–	–	45,573
40th Anniversary I Hamer	–	205	(50)	–	–	155
	359,755	18,901	(6,152)	-	695	373,200

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2024** £
Roath & Cathays						
St Margaret's Chancel Repair Fund	7,978	1	–	195	438	8,612
St Margaret's Chancel Repair Fund	54	199	–	(195)	–	58
St Phillips House	12,718	643	–	–	–	13,361
D M Brothers	266,475	17,030	(197)	–	–	283,308
St Martin						
Music Foundation	340	150	–	–	–	490
Organ Repair Fund	4,896	26,468	(21,139)	–	–	10,225
St German						
Thelma Francis Fund	41,575	2,126	–	–	–	43,701
	334,036	46,617	(21,336)	–	438	359,755

19. Analysis of charitable funds *(continued)*

Endowment funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2025** £
Roath & Cathays						
Picton	5,189	1	–	–	–	5,190
Riddett	269	–	–	–	–	269
E M Long Investment	100	2	–	(2)	8	108
E Shaw Investment	53,414	1,286	–	(1,286)	4,273	57,687
St German						
Freda Hawkins Fund	22,418	958	–	–	–	23,376
	81,390	2,247	–	(1,288)	4,281	86,630

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2024** £
Roath & Cathays						
Picton	5,189	(1)	–	–	–	5,188
Riddett	269	–	–	–	–	269
E M Long Investment	95	3	–	(2)	5	101
E Shaw Investment	50,640	1,265	–	(1,265)	2,774	53,414
St German						
Freda Hawkins Fund	21,325	1,093	–	–	–	22,418
	77,518	2,360	–	(1,267)	2,779	81,390

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**Total Funds 2025 £**
Tangible fixed assets	–	232,914	–	232,914
Investments	–	9,510	57,795	67,305
Current assets	405,642	130,776	28,835	565,253
Creditors less than 1 year	(19,223)	–	–	(19,223)
Net assets	386,419	373,200	86,630	846,249

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Tangible fixed assets	–	232,914	–	232,914
Investments	–	8,611	53,514	62,125
Current assets	427,009	118,230	27,876	573,115
Creditors less than 1 year	(30,925)	–	–	(30,925)
Net assets	396,084	359,755	81,390	837,229

21. Analysis of changes in net debt

	At 1 Jan 2025 £	Cash flows £	**At 31 Dec 2025 £**
Cash at bank and in hand	533,509	14,646	548,155

CHARITY REGISTRATION NUMBER: 1131605

Ministry Area of Roath and Cathays

Unaudited Financial Statements

31 December 2025

CARSTON ETL
Chartered accountants
1st Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

Ministry Area of Roath and Cathays

Financial Statements

Year ended 31 December 2025

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The trustees present their report and the unaudited financial statements of the charity for the year ended 31 December 2025.

INTRODUCTION FROM THE MINISTRY AREA LEADER - CANON STEWART LISK

Dear Friends,

It is with great pleasure that I again write the introduction to our Annual Report of Roath and Cathays Ministry Area. As I look back over 2025 in my diary and the records of our churches, it has amazed me to see the amount of services, special events, fundraising activities, meetings and functions that have taken place in our wide and diverse area. All this has only been possible through the dedication, hard work and commitment of so many clergy and volunteers who give so generously of their time and talents. I am immensely grateful and appreciative of everything that has been achieved in the past year.

As Ministry Area Leader I am particularly fortunate to have as my clergy colleagues the Reverend Irving Hamer, the Reverend Caroline Downs and the Reverend Jarel Robinson Brown. Throughout the past year they have tirelessly performed their priestly duties in celebrating the sacraments for us all. In addition to their Sunday services and many weekday celebrations, they also frequently conduct Baptisms, Weddings and Funerals not only for our regular congregations but also for many members of our community who come to us at these important moments in their family lives. This may be what you expect from your priests but in these days it is only part of what we are expected to do. All of us have to attend clergy study days, convocation meetings, Deanery Chapters and Conferences and our Diocesan Conferences. In addition I have a monthly management meeting with the Archdeacon of Llandaff. All of us are also subject to annual Ministerial Development Review by our peers or senior clergy. In November 2025. Caroline and I, together with our spouses, Glynn and Karen, attended a Church in Wales Pre-Retirement Course at Llandrindod Wells. Within three years, three of your clergy will reach retirement age when we have to conclude our full-time ministry with you, so there will certainly be some changes in how you are ministered to and how our churches are run. It is well to be prepared for this inevitable eventuality. From time to time we are helped by our retired clergy to enable us to take a holiday, we are very appreciative of their ministry and service. The clergy are ably supported by the preaching and pastoral work of our team of Readers who give faithfully in their particular ministry.

RCMA can only operate with the unfailing commitment of our lay officers and volunteers. We are very grateful to Dr Heather Payne, our MA lay chair for her expertise and leadership. She is supported by the experience and skills of our MA wardens Mr Peter Lovitt and Mr Matthew Dixon . We continue to be served well by our MA Treasurer Mr Dan Cornick and our ever efficient MA secretary Mrs Angela Parry MBE. We are appreciative of all that they do. Nevertheless, they would be the first to agree that we are dependent upon the work of the wardens, secretaries and treasurers and all the members of our individual church committees who give day by day selflessly of their gifts in the service of the church. As MA leader, it is my duty and privilege to attend all the committees and there I see just a snapshot of all that is done for the benefit of the church and community we seek to serve. During 2025 we underwent an Archdeacon’s Inspection, conducted by our Area Dean, Canon Dyfrig Lloyd. We received a very good report subsequent to his visit. We also welcomed our Bishop Mary who held a Deanery Consultation on Same Sex Marriage. Over 150 people attended, the discussion of this continues in the Governing Body of the Church in Wales. We were delighted that Bishop Mary was also at St Michael’s for the Confirmation of 16 people.

The ministry of welcome performed by our sidespersons, servers, volunteer cleaners, flower arrangers, musicians and choristers all contribute to the experience of newcomers as well as regular communicants. We are also grateful to our five Safeguarding Officers and the assistance they give and to everyone who has completed their training modules and DBS checks helping us ensure that our churches are safe and secure particularly for young people and vulnerable adults. Our Sunday School leaders ensure that our children are given an appropriate and enjoyable time as they begin

their journeys of Faith. Many of our laity and three of our clergy have continued to give much time and effort in the demanding role of school governor in our church and community schools which is much valued by teachers and parents alike. Many school groups continue to come to us for regular worship and educational visits.

Throughout the year our churches and halls have hosted a wide variety of events for our congregations and community including fairs, bazaars, coffee mornings, social occasions, study groups and fund raising functions. Music has played a huge part in our worship but also in our community engagement with concerts, recitals as well as our superb weekly Sung Eucharists and Choral Evensongs. Many of these, although they are often organised by a particular church or group, are of course, open to all. One of of the advantages of our Ministry Area is that we can share such activities. This was true again in Lent 2025. It has also benefited the community service that we offer through, for example, the Forget-me-Not Cafe based at St Edward's, the Night Shelter hosted at St German's and AA and DA groups at St Martin's and the community cafe at St Michael's and all the five uniformed groups amongst many others at Roath Church House. All of these are supported by volunteers and donations from across the MA and are an invaluable benefit to people from all over Roath and Cathays and beyond, certainly putting our faith into action. You will read more about these and other work in the individual reports below. I am very grateful to all who have produced them and for all that is recalled in them.

All of this comes at a huge cost, we currently have the challenge of our Common Fund pledge, as our giving to the diocese is now called, of £200,200.00 per annum. This is a massive sum to be raised by you all and shared between the five churches. This is in addition to all that has to be raised for the maintenance of our churches and halls, the gas, electricity and water bills, the expenses of the clergy and what we spend on mission and service to our locality. Thank you as you continue to give sacrificially and if you have not yet taken on this responsibility, please speak to our Treasurers, Gift Aid secretaries or Wardens. They will be happy to advise you on how you can do your part!

This report is strictly for the year 2025 a year when some of our most devoted and longstanding parishioners were called to higher service, we thank God for them all. However as we now continue into 2026, there are many wonderful signs of new growth with young families, enquiring individuals and seekers after Faith joining our churches and communities. May God bless us all with health, strength and courage to do His work in this part of His Kingdom.

With my prayers and very best wishes Stewart.

Reference and administrative details

Registered charity name	Ministry Area of Roath and Cathays
Charity registration number	1131605
Principal office	ROATH VICARAGE WATERLOO ROAD CARDIFF CF23 5AD

The trustees

A Donnelly	
C Billsdon	
H Lovitt	
J Bendon	Resigned 3 June 2025
J Tattersall	
L Gonzalez	
M Dixon	
P Lovitt	
R Kilby	
Canon S Lisk	
AJ Parry	
Rev. CR Downs	
E Kuginna-Evans	
GF Payne	
GR Smith	
Dr HE Payne	
Rev. ID Hamer	
Canon MJ Payne	
TR Hill	

Independent examiner	Farzana Ahmed ACCA Cartson ETL 1st Floor, Tudor House 16 Cathedral Road Cardiff CF11 9LJ

Objectives and activities

Objectives and Activities for Ministry Area of Roath and Cathays

The charitable objects per the governing documents are: "The promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, in the parish."

The Members of the MAC as trustees confirm that they have had due regard to the Charity Commission's guidance on public benefit when planning their activities.

ACHIEVEMENTS AND PERFORMANCE

Individual Church reports

St Edward's Church Report 2025

St Edward's Church accommodates roughly 100 people in the nave and about 60 in the chancel. The nave is often full; the nave and chancel are both full from time to time, e.g. when the church choir and orchestra perform and worship together. It is not a large church, but it has a considerable impact on the community it serves, providing regular public worship, a large variety of opportunities for people to access a caring community, and raising money for charitable causes.

The weekly Sunday Services at St Edward's Church are 11am Sung Eucharist and 6.30pm Choral Evensong and there is a weekly Eucharist on Wednesdays at 10.15am. As part of our commitment to being an eco-friendly church we no longer use printed orders of service or hymnbooks for Sunday Services – everything is projected on to a screen. St Edward's Church is now licensed for marriage services. Over the years many people have enquired about being married at the church, and we currently have two bookings for weddings in 2026.

The Sunday School offers activities during the Sunday Eucharist in the attached Community Room. The children take an active part in all aspects of church life and they raise money for charity, through cake sales and other activities involving the whole congregation on Sunday mornings. The young people and their leaders also take on a variety of artistic projects, including collages and displays, many of which can be seen in the church throughout the year.

In 2025 St Edward's Orchestra joined the Choir in a Devotional Service including Mozart's Requiem on Good Friday. Special Services replaced Choral Evensong on Easter Day, Remembrance Sunday, Advent 1 and Advent 4 (when the orchestra joined the choir to lead the Service of Nine Lessons and Carols). The traditional O-Antiphons were sung as usual at daily Evening Prayer in December.

St Edward's hosts and organizes a variety of community projects, including the Forget Me Not Café, Community Choir, Creative Writing, Art and Craft groups. Many of them are led by professional volunteers who often give their services free of charge. Most of the projects are collaborative between members of the church and the wider community – people who share aims and responsibilities, and care about each other, and believe that the work going on at the church is worth the contribution of significant effort. We try to make the church and community room widely available, irrespective of people's ability to pay, requesting contributions towards heating etc from those who can afford them.

The average weekly attendance at services, social and well-being groups, music and arts rehearsals, classes and talks is fairly constant year on year at about 350-400. These are people who attend events fairly regularly and are familiar with the building and the work of the church. In addition, many more people will occasionally attend a carol service or pupil concert.

The weekly Forget Me Not Café provides a friendly and welcoming environment, suitable for people living with Alzheimers or other memory problems, and their carers, also people recovering from a stroke or people who feel isolated and vulnerable. The Café, started in 2017, has run every week with very few exceptions. During the pandemic, our work to help people get online, and participate fully through that medium, was remarkably successful – a tribute to the dedication of the helpers, and showing how highly the Café is valued. Most weeks there is entertainment from musicians and other artists, often people who also rehearse or perform at the church. Attendance is now often over 60. It is particularly encouraging that this project is being organized and run not just by the worshipping members of the parish, but by the whole extended community that uses St Edward's as a focus for community life. For several weeks in the autumn students from the Royal Welsh College of Music & Drama attended the café as part of their coursework assessment, and helped with the activities (quiz,

bingo etc) and provided entertainment.

St Edward's Music and Arts Centre coordinates concerts, talks, clases, rehearsals and recording sessions, reaching out to members of the community throughout Cardiff. They work to produce a mutually supportive community based on the Church, and contributing their time, skills and money towards the upkeep of the building, the support of local musicians (amateurs, students, recent graduates, young professionals) and charitable work. Member groups include the Penylan Singers Community choir, Jazz Workshop, University of the Third Age Recorders, Roath Local History Society, Penylan WI (including Craft and Social Groups), Pavane Early Music Consort (who briefly disbanded during 2025, but with encouragement from the Music & Arts Centre have restarted with new recruits), Cardiff Recorded Music Society, Cardiff Friendly Strings, The Inner Voices, (a cappella group), Art Group, and Creative Writing Workshop. Some days there are odd hours available between the main sessions, and local music teachers have taken the opportunity to give piano and organ lessons at these times. Other groups that rehearse and perform at St Edward's on a less regular basis, often to produce gala charity performances, include Jubal's Lyre, Cardiff Baroque (who also rehearse at St Margaret's) and Cantorion Taliesin. Charities supported by various events in 2025 include: Bardet-Biedl Syndrome; South Wales Goalball, a sport for the visually impaired which is run by volunteers; Endometriosis Cymru; "Fondation" which supports displaced Ukrainians within Ukraine; National Coastwatch Institution; Forget Me Not Chorus; NSPCC; Ty Hafan; Bigmoose; Making Music Changing Lives.

It is often said that it is a shame when churches are locked up and unused throughout the week. Anyone visiting St Edward's, morning, afternoon or evening on any day of the week is likely to find the building open, with activities going on. While most of the people using the building contribute towards its upkeep, heating etc, the primary factor that influences whether an event is supported is always the degree to which the local community will benefit from it, not the ability to pay a hiring fee.

The annual Music and Arts Festival in October attracts musicians, artists and audiences from a wide area and this year the Art Exhibition featured works by Mary Traynor, who died earlier in the year, and Alison Dite. The Festival also included a matinee performance of the play "Thrice to Rome", written by our organist, Professor Norman Doe, about the three appearances of Gerald of Wales in Rome before the court of Pope Innocent III in 1200-03. The monthly Saturday morning "Coffee Concerts" are very popular, giving a welcome respite to Albany Road shoppers and offering performance opportunities for local musicians. The annual Jazz month "Spring into Jazz", featuring local jazz musicians continues to grow in popularity and has its own distinct following. These events are currently raising funds for "Making Music Changing Lives". Many of them are also recorded and are often released on St Edward's YouTube Channel.

Local music teachers also hold "pupil concerts" in the church, attended mainly by parents and friends of the pupils. These occasions are great opportunities for further involvement of the church in the local community. They have been going on regularly since the late 1980s, and some of the original teachers are still very much involved in music at St Edward's. Masters students of the Royal Welsh College of Music and Drama produce concerts at St Edward's which contribute to their degrees, and current students and recent graduates also arrange frequent concerts and contribute to the life of the church. Lots of professional musicians also produce audition recordings at St Edward's.

St Edward's hosts occasional concerts from musicians from outside Wales, and this year we had two visits from The Telling, a London-based charity that specializes in combining Early Music and Theatre and making it accessible to communities. In February in collaboration with prizewinning trio CarmenCo they brought "Creating Carmen", and in November they brought "Breaking the Rules", the story of 16th/17th century composer Carlo Gesualdo. These events always sell out, and are greeted with great enthusiasm by people from all over Cardiff, bringing the work of the church to wider notice.

The Church Choir provides an important link between the worshipping community and the Music and Arts Centre, particularly in singing the full Service of Choral Evensong every Sunday, which has a growing congregation including several musicians.

In October the choir sang a special Choral Evensong to celebrate the quatercentenary of the death of Thomas Tallis (1583-1625). The service showcased the music of Tallis, and was well attended.

A comprehensive project was started in 2023 to completely refurbish the Charles Gill Pipe Organ. Clevedon Organs was the firm engaged to do the work. The project was divided into two main phases: the blower and bellows together with the Great division; followed by the electronic action and the Swell division. The first phase was completed early in 2024. The three bellows were overhauled. The old blower in the cellar was replaced by one in a silencing cabinet in the upstairs vestry. All the pipework and soundboard of the Great division was removed, cleaned and thoroughly overhauled, together with the large front (16ft Violone) pipes.

Apart from using the organ to accompany Sunday Services, a major objective of the refurbishment is to make this very fine instrument available for teaching, rehearsing, recitals, and particularly to provide opportunities for those learning to play the piano to try the organ. All of these ideas have proved remarkably popular with local musicians, and are already being routinely implemented. This has been a very rewarding experience for those in the congregation who have worked so hard to get the refurbishment done.

Throughout 2025, the congregation at St Edward’s and the wider community based at the church have been raising the money for the second phase of the work, and the target has now been reached. Work will commence on this final phase of the project in January 2026.

The December 2023 Quinquennial Inspection identified issues that needed to be addressed. As the footfall continues to increase it is more and more necessary to keep on top of all maintenance requirements, and the church wardens and members of the church committee have kept a close watch throughout the year, making frequent adjustments to improve the running of the building. In 2025 the Community Room heating was added to the church Hive system, allowing it to be controlled remotely, responding in real time to changes in the weather and saving both money and carbon footprint. Throughout the year a good deal of work was done to improve the church grounds, particularly around the north side. The outer doors in the main porch were painted and an LED light was installed in the porch, helping us towards our ECO Church targets. Work was done on the vestry windows and carpentry repair work was carried out to the altar rails. Finally, a new pump was installed in the cellar to keep the rainwater at bay – this has increased an enormous amount in recent years.

St Edward’s has a significant social media presence, on Facebook, Twitter, Instagram, Threads, Bluesky and YouTube and a comprehensive website on which details of events/activities are posted – new material is posted several times a week. There are email lists with a world-wide membership (GDPR compliant). St Edward’s weekly newsletter is a comprehensive account of events and activities both within the Ministry Area and in the wider neighbourhood. It is also available via the website, email, and the Social Media channels. The number of people discovering the church and keeping in touch through these channels is growing rapidly. While it is a convenient means for members of the regular congregation to communicate, there is a much more important role for our web-based presence in encouraging the wider community to check in regularly and find out about all the work going on at the church. There is considerable evidence that it works.

Achievements and performance *(continued)*

St German's Church Report 2025

It has been another significant and eventful year in the life of St German's, marked by a mix of thanksgiving, transition, grief, challenge and hope. Perhaps most significantly, St German's has begun a period of reflection resulting in the adoption of a new Mission Statement. This statement seeks to articulate more clearly who we aspire to be as a worshipping community, what we believe God is calling us to be, and how we seek to serve our local area and the wider world. Rooted in our identity as Catholic Anglicans, it reaffirms our commitment to worship offered in the beauty of holiness, preaching that is relevant and scriptural, and a church in which all people are welcomed and loved without exception. The statement recognises that the fruit of our worship must be action, and commits St German's to continue working for justice, peace and flourishing in Adamsdown, whilst seeking to bear faithful witness to Jesus Christ in proclamation and in presence. Our Mission Statement has three priority commitments:

1. **To hold daily, in our public and private prayers, the entire people of this parish, holding them in our hearts before God and holding God before the people of this parish.**
2. **To be faithful in our worship offered to the Holy Trinity in the beauty of holiness and the holiness of beauty.**
3. **To strive always to give up all that is unreal and insincere, artificial and narrow – not seeking any reward, but because God is God, and to do all this, with God's help, until our work here is complete.**

Lent, Holy Week and Easter were busy as usual with Lent Lunches, Stations of the Cross, and Bishop Mary celebrating the mysteries for us and preaching on Palm Sunday, and a well-attended Lent Group which read together Peter Bouteneff's book 'How to Be a Sinner'. As well as a wonderful Afternoon Tea on the 17th May, the 21st May saw St German's hold an Ecumenical Service of Solemn Vespers celebrating the 1,500th Anniversary of the First Council of Nicaea and were delighted to have Roman Catholic, Baptist, Methodist, Anglican, and Oriental Orthodox leaders present and participating.

The year also brought an unusual and exciting opportunity when St German's was delighted to be used as a film set for the forthcoming Channel Four production Falling, starring Paapa Essiedu and Keeley Hawes. The series focuses on a forbidden romance between a devoted nun and a Roman Catholic priest as they navigate faith, and wrestle with their vows and desire. St German's, together with a small number of other churches, had been approached specifically because the Roman Catholic Archdiocese understandably were unwilling to permit filming with this storyline. We were pleased to be able to offer the building for this creative project and to extend hospitality to the cast and crew.

The opportunity also brought in significant funds for St German's, which have been of considerable benefit at a time when all churches continue to face financial pressures. Whilst there can be no guarantee that future filming for the series will take place at St German's, there remains the possibility that we may be approached again. Fr Jarel was also pleased to be able to serve as an advisor to Paapa Essiedu in relation to his role as "Father David", helping him to understand more fully the life and ministry of a priest.

Music and the arts continue to play an important role in the life of St German's. We were honoured to host an organ recital by the Organ Scholar of St David's Cathedral, as well as a wonderful performance of Handel's Resurrection given by students from the Royal Welsh College of Music and Drama as part of their final examinations. It was a memorable occasion and another reminder of the rich possibilities of our church building as a place not only of worship but of beauty, culture and encounter. In July Gary Mullins became our Assistant Organist and has been working with our Organist and Fr Jarel as he settles into this new role.

Our work with local schools continues to be one of the most important and valued aspects of our

Achievements and performance ***(continued)***

mission. In particular, during Advent and Christmas we hosted a number of school services, welcoming pupils, staff and families into St German's. These occasions continue to provide many children and parents with their first experience of the church building and of Christian worship, and they remain a vital point of connection between St German's and the local community. We are indebted to James Escott and Heather Ralis for their commitment to going into Cardiff Prison on the First Sunday of each month as part of our Welcome Directory work, and the way they encourage others to join them. On Saturday 6th September we were delighted to participate once again in the Open Doors Events across Wales, and had a good number of first-time visitors who were delighted to see the Church and its history. Sunday 21st September saw St German's holding a Cardiff Prayer Vigil for Peace during which the Litany for Peace was prayed. October 4th (The Feast of St Grancis) saw our first ever Pet Blessing Service which was a great success and something we hope will be an annual event! The year culminated in the celebration of the 141st Anniversary of St German's Church. We were greatly honoured that the preacher and celebrant for this occasion was the Bishop of Croydon, The Rt Revd Dr Rosemarie Mallett. Bishop Mallett challenged us to consider what it means to rest in the power and love of Jesus in a world characterised by by anxiety and change, and particularly in a world which can often be "Christ-lite" rather than Christlike. She concluded her homily with the memorable words of Fannie Lou Hamer: **"You can pray until you faint, but unless you get up and try to do something, God is not going to put it in your lap."**

2025 also witnessed the sale of the Clergy House. After many years of vacancy, it has been a joy to see a warm and positive relationship already beginning to develop between the future occupants and St German's. Both seem genuinely keen to have a connection with the church and to become part of the life of this place. We give thanks for this hopeful new beginning. At the same time, the sale of the Clergy House also marked, in many ways, the end of an era. This sense of transition was deepened for us all by the death of our much-loved former Vicar, and friend Canon Roy D. Doxsey, on 20th November. Canon Doxsey's ministry and presence shaped the life of St German's profoundly, and his passing marked the end of a significant chapter in the history of the parish. Because his funeral took place on 6th January, more will be said in next year's report about his life, ministry and the thanksgiving offered for him. Nevertheless, it is right to record here our gratitude for all that he gave to St German's and our prayers for all who mourn him.

As we look ahead, St German's does so with realism but also with hope. We know that significant change lies ahead, both within the Roath and Cathays Ministry Area and within the life of the world. Yet we face the future confident in the God who has guided us thus far. In all that we do, we seek to be faithful to the calling entrusted to us and to continue the work of those who have gone before us in this place for the last 141 years. This is seen most tangibly int eh work of the Winter Night Shelter being held here each Saturday from December to March, at which a significant number of St German's and Ministry Area volunteers are at work.

None of the above would be possible without the grace of God and the dedication of officers and members of St German's Church for whom we give huge thanks.

Achievements and performance ***(continued)***

St Margaret's Parish Church Report 2025

St Margaret's Church continues to be blessed with a Priest in Charge, Choir Master, several Organists, Sacristan, choir members and dedicated teams of side-persons, readers, flower arrangers, cleaners and Sunday School Teachers, and last but not least our Vicar's and Peoples' wardens, for all of whom we give thanks.

We continue to enjoy being part of the Roath and Cathays Ministry Area. Thanks to Chris Webb for St Margaret's Church finances. We have shared many services and concerts with fellow churches in the MA, including Lent talks and lunches, and a Lent Morning of Devotion.

In March the chartered architect, who started his QI report almost a year ago, made his last site visit, and his QI was finally received in April 2025. The lightning conductor and surge protection were also tested in April, and found to be well within specification.

In June City Bereavement Services attended to scope path repair works marked as urgent in the QI, and also in June our conservation builder Peter Bricknell attended to scope the most urgent repair items flagged up in the QI.

In July D-Squared Maintenance Ltd. carried out gas boiler servicing, and annual gas safety checks. Other routine items like gutter cleaning, annual PAT testing on all portable appliances, minor additions to the church audio were also carried out, and in December Cardiff Council staff re-laid tarmac on the deficient section of pathway.

Sunday School continues to thrive with 25 children regularly attending weekly. The children come into church each week to "Show and Tell", often acting out bible stories. The children led Christingle in the Feast of Candlemass 9.30 service. The traditional nativity play with music soloists, was enjoyed by all. The Spring and Christmas Fayres were well attended and very well staffed, including several new volunteers. They are very good fund raisers and also give enjoyment to the community, the cake, gift and plant stalls were especially busy, thanks to all the volunteers and organisers.

The Heritage Weekend in September was again popular and attracted many people from far and wide to follow the guided tours. Thanks are extended to our excellent guides, Diane Walker and Jean Rose and to all the many very willing volunteers who carried out numerous tasks on both Saturday and Sunday. Although not a fund-raising event our afternoon teas, book and plants stalls and generous donations realised over £1000.

Outreach collections over the past year included: The Huggard Centre, Christian Aid, Myanmar Earthquake appeal, USPG lent boxes and Mission for Seamen. Donations were slightly higher than in previous years. Ladies Circle raised £1771 for Wales Air Ambulance through various functions throughout the year. Cereal donations were collected for St Teilo's Breakfast Club in June and October, and will continue 2-3 times a year. The new intuitive of a Night Shelter at St German's was supported by donations and volunteers from St Margaret's, cooking and stewarding on the Saturday evening/ Sunday mornings throughout November and December.

Roath Church House continues to be very busy with bookings for various activities: 19th Cardiff Scout Group, 16th Cardiff Brownies, Cylch Meithrin Nant Lleucu – nursery, The Unknown Theatre Group. Regular Pilates, Ballet, Yoga, Art and Animation classes, South Wales Gay Men's Chorus, Ladies Circle and Relationship counselling to name a few. It is also booked for children's parties, weddings and family celebrations.

After a serious leak had occurred from one of the chimney stacks, the specialist roofing contractor advised that the chimney should be demolished and then rebuilt like-for-like in order to satisfy local conservation area restrictions, and the MA gave their permission, as the costs of the work exceeded

Achievements and performance ***(continued)***
agreed spending limits.

The Development Plan was updated before the Archdeacon's Visitation in October. Publicity - Our Church website and Face book page are now regularly updated, with services and events taking place in St Margaret's, thanks to the keen technical oversight by Iona Wyn Turner. Evangelism - Meet and Greet continued, much appreciated by regulars and visitors. Discipleship- follow up after Baptism and Weddings, this is to be extended to include Engaging with Young Families with the help of Sunday School. A Food Bank cupboard has been established in church for emergencies. Thanks to all those involved.

The Discussion Group continues regular monthly meetings, with occasional guest speakers including a talk "Reflecting on The Camino Pilgrim", given by Rev Lee Gonzales, which he completed in June. Carol Services were held in St Margaret's Church, including St John Ambulance, Scouts and our own Festival of Nine Lessons and Carols. Thanks to the Choir Master, Gary Mullins, and Choir in making them enjoyable for all.

Achievements and performance ***(continued)***

Saint Martin in Roath Report 2025

The 19th century Danish philosopher and theologian Søren Kierkegaard wrote **"Life can only be understood backwards; but it must be lived forwards."**

We are half way through the Great Fifty Days of Easter during which time we have been looking backward -liturgically to the great events of the Lord's Paschal Mystery. Our looking back is so much more than mentally recalling the past. We have allowed this remembering to impact upon our present, to inform us and animate us in our present. In these days of Easter we evaluate our present as we live the life of resurrection. Our living in the present and all that we do as the Church flows from our lives in in Christ, this is the bedrock of the church's mission and it belongs to us all as the baptised.

We look forward with hope to what we shall become in the future. St John writes in his 1st letter, "Beloved, we are God's children now; what we will be has not yet been revealed. What we do know is this: when he is revealed, we will be like him, for we will see him as he is." St John's words speak of the journey we are all making toward the future.

On Easter Day I reflected on the words of Mary Magdalene in the Easter Sequence (Victimæ Paschali) This ancient hymn puts on her lips the words Surrexit Christus, spes mea" "Christ, my hope, has risen" If Jesus is risen, then – and only then – has something truly new happened, something that changes the state of humanity and the world. Then he, Jesus, the Risen Lord is the one in whom we can put our trust; we can put our trust not only in his message but in Jesus himself. He does not belong to the past alone but is present today and he is our future. He is not a sign of the Resurrection – HE IS THE RESURRECTION and this has an eternal dimension. It's a way of life in which we have all been caught.

In our annual Reports we spend much time looking back to events in the life of our church communities. In the various reflections we shall find encouragement as we recall how we have lived and been the Church in various and particular ways. We shall also see perhaps how we have not been too good at being the Church. The important thing is that we appreciate in the present who we are and what God calls us to be. This is at the heart of our living the Easter Mystery today, of living our lives in the Risen Lord, in a present-future tense. All that we do and are is predicated upon this.

I have asked **Dr Nick Mason**, along with his family a relatively new member of our congregation, to add his reflection to this Report. His contribution follows below.

"It is easy to pass along Albany Road, stepping over the ubiquitous inner city litter, and miss St Martin's church, sandwiched as it is among bargain shops, Turkish cafes and fast-food outlets. The frontage of the church gives little idea of the spacious interior and warm welcome, but above all the dignity and beauty of the liturgy, that await those who enter its doors.

The music of a quality and beauty rare outside of a cathedral, sung by a choir of talented musicians under the leadership of Tim Hill, is one of the things that visitors to St Martin's most often comment on, but it is not a performance that the congregation listens to. To attend a service at St Martin's is to be reminded that, "this is how it can be," to be part of a church that is rooted in the historical, orthodox Christian faith and the universal catholic Church, that preaches the riches of the Gospel and whose worship is grounded in the cycle of the Christian year, not as a symbolic visual aid, but as something that sustains the congregation. The music is central to this, celebrating the Feasts and seasons of the year, and forming an integral part of the liturgy that calls people into a deeper, loving relationship with God and with their neighbour.

The community of St. Martin's is made up of people of all ages and backgrounds. Notable is the quietly growing number of young adults who attend St. Martin's and stay. In a world marked by increasingly frenetic activity and constant mental distraction, and in which young people are constantly

Achievements and performance ***(continued)***

told that they are free to be themselves, to worship at St. Martin's, be that Sunday Choral Mass, a quiet, daily mid-week mass or university term time Choral Evensong, offers a different perspective: the opportunity to be still, to wait patiently, and to become part of something bigger than yourself and that does not depend on you. In so doing, and perhaps without you realising it, this also trains you in age old Christian disciplines that increasingly seem lost.

To be part of St Martin's involves more than attending mass, as central to the life of the church as this is. Our church supports and hosts an active 'Alcoholics Anonymous Group' along with a separate 'Narcotics Anonymous' programme both meeting weekly in the building. Above all though, it is to be a member of a community of people who are marked by humour, kindness and a desire to support one other, often in understated ways, in their lives and Christian discipleship".

Surrexit Christus, spes mea" "Christ, my hope, has risen" It is then in Christ our hope that we continue the journey as the Church today. Jesus told the women at the tomb not be afraid, to go tell the brethren to go to Galilee, where they would see him. We, too, should not be afraid of what is ahead but move forward in faith and hope, for the Lord who is already there is waiting for us.

Like a Shepherd he goes before us. He leads, guides and sustains us on the journey. We listen to his voice and not to the cacophony of other voices that so often dominate, confuse and can lead us into dangerous places.

I have not made a list of what has been happening – It is, then, all still happening on a daily basis and all are welcome to participate. Quietly with consistency and order the daily life of worship and prayer continues at St Martin in Roath. We are experiencing a steady growth in numbers of people joining us and for the most part remaining with us. During the week via the two support groups we host we welcome some fifty persons. For me it's a pastoral opportunity to meet those who might not necessarily think of the church as a place and community in which they feel at home with. Quite remarkable are the conversations that occur, the stories told, memories recalled and the palpable sense of mutual support and genuine concern and care they manifest for each other. They have welcomed me warmly and it's a weekly encounter I do not like to miss. Some have over time become part of our worshipping community.

My thanks to those who give so generously of their time and gifts in the service of the Church and to the glory of God. Christopher and Tony who manage the finances, Timothy Hill our director of Music, the volunteer musicians and choral scholars. The Altar Servers and Lectors. Anthony and Andrew our Wardens, the Members of the Church Committee, and Julia and her team who organise and host the refreshments following Mass on a Sunday and other occasions. The ministers of welcome, those who regularly clean the building and Carol who takes care of church flowers. To those who so willingly and generously support us financially esp. the work of the Music Foundation and it's Trustees. The ministry of the Foundation provides us with exquisite music at the Liturgy and enables us to engage in many ways with a younger generation, to nurture and encourage, to sow seeds that are already bearing fruit. Laus Deo

Fr Irving Hamer
Easter AD 2026

Achievements and performance ***(continued)***

St Michael and All Angels' Church Report 2025

Worship

In addition to our twice-weekly Eucharists, in 2025 we held a Lent devotional morning on March 15th entitled 'Streams in the Desert'. It was lovely to welcome members of other churches in the Ministry Area to this occasion, which used art materials, music and reflection to good effect. There were two sessions of Messy Church in 2025 - one on Good Friday and one just before Christmas – so many thanks to Team Trystan for organising these events for our younger members of the church.

Once again at Pentecost we had the Lord's Prayer recited in many different languages, reflecting the rich diversity of our inclusive congregation. Zoom services continue - long after the pandemic - and it is pleasing to see the services being viewed by so many people beyond the church's community, with figures sometimes running into the hundreds. The Korean Church continues to use the premises for its weekly, and occasional mid-week, services. Monthly services at Lakeside Nursing Home have also continued in 2025, and it is so moving to see residents - some often afflicted with memory loss - joining in with the liturgy.

In July we said 'farewell' to our Ordinand, Abbie, who is moving to Chelmsford Diocese in the Church of England to be nearer her parents before she is ordained Deacon in 2026. It has been a real joy to have Abbie with us - to read the scriptures, to preach, to lead us in prayer, and to be a great personal support in my own ministry. She was instrumental in arranging the baptism by immersion (in Citizen Church) of a family from Nigeria, all of whom have become such valued members of our congregation.

Finance

Main points for 2025: Income from stewardship is up owing to new donors to the church; the open plate is on a par with previous years; tax refunds are down as HMRC had 'lost' a claim for December 2025. Refunds were therefore down by c.£2k. The claim for Gift Aid is being re-submitted. It had been feared the church would lose £7k owing to the closure of the nursery but contracts with the NHS and money from other sources meant the loss was down to £3k.

Expenditure: parish expenses, heat & light were down. New equipment had been purchased – the screen and projector in the hall (c.£5k) and a coffee percolator in the kitchen. Services and repairs were on a par with previous years. If HMRC had paid the December claim on time, the £708 deficit would have easily moved account balances into credit.

As regards our giving to charitable causes, via our 'Cathays Supporting Account' £2,383 was raised in 2025 (slightly up on 2024) with nearly £1,900 given to causes throughout the year including Christian Aid, Marie Curie, the Mission to Seafarers, Macmillan Cancer Care and the Salvation Army, with over £500 split between our Lent Appeal causes – Cerebral Palsy Cymru and Sunday John's school in Uganda. As well as money, we collect stamps, spectacles, and foreign coins – although the RNIB stamp collection will stop in 2026. And in 2025 we gave 481 items to Cardiff Foodbank. Thank you so much, and please remember that if you Gift Aid your giving, the church receives 25p for every £ given from the government - tax-free!

Church fabric

The church passed its Area Dean's Inspection in March 2025, although St. Michael's was not alone in having an out-of-date First Aid Box! (Perhaps those churches with such boxes have a hardier, less accident prone clientele!). As well as ongoing regular maintenance, the major improvement to the church was the installation of a drop-down screen and projector in the Hall. This has proved to be an attraction to groups such as the NHS who use the church hall for some of their training. It also provides us us with the facility to show films and videos, which will be a feature of social activities in 2026. We also need to replace the fire door and provide a new front door (Quinquennial recommendations), and to provide an outdoor water tap and associated pipework to further our eco-work – all of which will be funded by our Church Fabric Account.

Achievements and performance ***(continued)***

We are truly blessed to have this building which is so well used by the church and the community. We have Brownies, Guides, a Crafting Group (who made hats and blankets for premature babies in 2025), the Wednesday Wives Group, Beaders and the choir that rehearses on Fridays, not forgetting the wonderful cafés which run roughly once every quarter.

Safeguarding
All policies and training are up to date, although many people's DBS will run out in 2026 and safeguarding training needs to be completed every three years. Any concerns about vulnerable children or adults are made to our Safeguarding Officer, or myself.

Social committee
Events which happened in 2025 were Coffee & Cake for St. David's Day, the summer Strawberry Tea, a Macmillan Coffee Morning and a Games Afternoon in October, and the wonderful Christmas Fayre in November. Members of the committee also assisted with Messy Church at Easter and Christmas, the Lent morning, and Quiz Nights. More is planned for 2026!

Ministry area council
Again, a lot of 2025's meetings were taken up with issues of finance. The Diocese of Llandaff has moved from a system based on church attendance to one based on the costs of employing the clergy. The current rate is £55,000 per cleric per annum. St. Michael's only pays half of that as my post is half as vicar of St. Michael's and half is my work for the diocese, which currently means being the Pastoral Chaplain to the Bishop.

Other matters of note from 2025

- I led assemblies every week in St. Monica's school in 2025, until I stepped down as a school governor before the start of the new academic year in September. Now I lead assemblies once a fortnight instead. Children from the school come regularly to our Thursday afternoon service.

- 2025 was a great year for John Morgans (OBE). Tying in with the publication of his book 'Penrhys: A Village on a Hill' John gave a talk in May on the development of the Penrhys estate where he was ecumenical minister for many years. In August he was made a member of the Gorsedd in the National Eisteddfod in Wrexham in recognition of his work in Penrhys, alongside his late wife, Norah. John is also to receive Maundy money from King Charles in 2026's service on Maundy Thursday in St. Asaph - an honour richly deserved!

- May also saw a goodly number of St. Michael's people attending the evening in St. Margaret's to discuss same-sex marriage. This was a well-planned and thought-provoking event and we await the outcome of the Governing Body's deliberations on the matter.

- In June, Rev'd Trystan Owain-Hughes led the congregation in learning some basic Welsh phrases to use in services. This is a work in progress!

- June also saw several members of St. Michael's undertaking a guided walk in Cathays Cemetery. This was really informative, especially about the wildlife that finds its home there.

- Triple baptism by immersion in Citizen Church in August.

- Wedding of Michael and Laura Holifield in August.

- And lastly in August, I was invited to go to Cardiff Prison to join the group from St. German's who regularly go to the prison as part of the 'Welcome Directory' project – a nationwide

Achievements and performance ***(continued)***

initiative to welcome and support offenders in and/or leaving prison. This was a hugely engaging event.

- Baptism of an adult in September.
- We had our scrumptious Harvest Supper with the usual raucous singing in October.
- It was lovely to have our crocheted/knitted cascade of poppies out on display again for our Remembrance-tide services.
- There was a good turn-out from St. Michael's for the launch of Rev'd Trystan Owain-Hughes new book 'To Hell's Mouth and Back' in Christ Church, Roath Park in November.
- Sadly, there was no Mince Pie Tasting Competition this year owing to the organiser's knee replacement surgery! Normal service will resume in November 2026!
- The year finished with attendance at the Church in Wales' Retirement Course held in Llandrindod Wells. I have to retire on or before June 28th 2028 and this course was very informative. As a result all committee meetings now have 'Succession Planning' as part of the agenda.

Personal
I continue in my role as Pastoral Chaplain to Bishop Mary. I have attended all the continuing ministerial training laid on by the diocese. These days always appear to fall on a Thursday, which means repeated absence from the Thursday afternoon Eucharist. I successfully completed my training with Wesley House in Cambridge to become a Pastoral Supervisor in November 2025 and I am now available to offer this support to clergy throughout the Church in Wales. I feel that this is going to be very rewarding and worthwhile work.

RIP
In 2025 the following people from St. Michael's died and were remembered in our Congregational Meeting in March of this year, along with many others who those present named and wished to have remembered.

Ruth Till; Marilyn Anthony ;Joan Stevens

May the souls of the faithful departed rest in peace and rise in glory.

THANKS
None of the above would take place without the hard work of so many people, and you know I don't like to name individuals in case I miss anyone out, so a heartfelt thank you to everyone who does what they do to make up our church family. I say it every time, but it is a blessing and a privilege still (after 19 years!) to be serving amongst and alongside you. THANK YOU!

And so I end, as I always do, with a reminder of our ethos in St. Michael's:

We are inclusive. All, all, all are welcome.
We believe that the Gospel of Jesus Christ is GOOD NEWS for every generation and every person, regardless of their age, ethnicity, sexual orientation or gender. The values that matter most to us are:

• respect and mutual concern for other human beings,
• respect for the environment,
• sharing God's love and fellowship through word, sacrament and hospitality

Achievements and performance *(continued)*

• worshipping communally
• connecting with people in the issues of their day-to-day lives

With much love to all, Caroline

Caroline Downs, Vicar

FINANCIAL REVIEW

Total income for the year was £454,567 (2024 £446,015) of which £433,419 (2024 £397,038) was unrestricted, £18,901 (2024 £46,617) was restricted and £2,247 (2024 £2,360) was against the endowment funds. Total expenditure for the year was £450,5245 (2024 £447,466), of which £444,373 (2024 £426,130) was unrestricted and £6,152 (2024 £21,336) was restricted. After net gains on investments of £4,976 (2024 net gains of £3,217), the ministry area achieved a surplus of £9,018 for the year (2024 surplus of £1,766). This is broken down into a net deficit of £9,665 against unrestricted funds (2024 deficit £27,825), a surplus of £13,444 against restricted funds (2024 £25,719) and a surplus of £5,239 against endowment funds (2024 £3,872), after transfers between funds.

Overall reserves at the year-end are £846,249 (2024 £837,229), of which £386,419 (2024 £396,084) is unrestricted, £373,200 (2024 £359,755) is restricted and £86,630 (2024 £81,390) is against endowment funds.

Reserves policy

Apart from the investments described above, the ministry Area and the individual churches hold funds to meet current and anticipated expenditure.

At the end of 2025, funds held in current or deposit accounts amounted to £548,155 (2024 £533,509) with free reserves of £189,689 (2024 £224,929).

Overall reserves at the year-end are £846,249 (2024 £837,229), of which £386,419 (2024 £396,084) is unrestricted, £373,200 (2024 £359,755) is restricted and £86,630 (2024 £81,390) is against endowment funds.

The reserves should provide the Ministry Area with adequate financial stability and the means for it to meet its charitable objectives for the foreseeable future.

Intentions are to maintain reserves at a level which is at least equivalent to six months' operational expenditure, having regard to anticipated income and outgoings and limitations on the uses for particular funds.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Ministry Area of Roath and Cathays was brought into effect by a Decree issued by the Bishop of Llandaff and dated the 1st January 2022.

The purpose of establishing Ministry Areas was to change the existing Parish Structure with a view to consolidating some 100+ Parishes into 30 Ministry Areas within the Diocese.

Thus the Parishes of Roath, Roath St Martin, Cathays and Cardiff St German were dissolved and the Ministry Area Of Roath and Cathays was formed consisting of the following Churches :-

St Margaret

St Edward

St German

St Michael

St Martin

A requirement of this re-structuring is that all Ministry Areas must register with the Charity Commission thus the existing Parish of Roath registration was amended to the Ministry Area of Roath and Cathays.

It was decided from the inception of the Ministry Area that each Church would retain its autonomy and retain their own Church Council and Wardens but recognise that overall governance would be the responsibility of a Ministry Area Committee (MAC), this MAC consists of the following :-

A Lay Chair (the Bishops' appointee)

The Clergy Team, of which one member would be the Ministry Area Leader

Treasurer

Secretary

Up to three further Trustees per Church nominated by their respective Church Councils.

The current Trustees are listed at the beginning of this Report.

In addition to this MAC it was agreed that a smaller MAC Executive team be appointed elected from Trustees within the MAC to enable the MAC to enact swift decisions and actions between full MAC meetings.

Regular meetings of the MAC are held during the year.

Financial Management of the MAC adheres to the Diocesan "Ministry Areas Finance Guide" with the exception that it was considered impractical that there be one central Bank Account so each Church has its own Treasurer, Bank Accounts(s) and access to its own accounts via the Diocesan Mandated "MyFundAccountingOnline" accounts system.

The trustees' annual report was approved on ..... and signed on behalf of the board of trustees by:

Signed	.....	Signed	.....
Print name	.....	Print name	.....
	Trustee		Trustee

Ministry Area of Roath and Cathays

Independent Examiner's Report to the Trustees of Ministry Area of Roath and Cathays

Year ended 31 December 2025

I report to the trustees on my examination of the financial statements of Ministry Area of Roath and Cathays ('the charity') for the year ended 31 December 2025.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the charity's financial statements 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

Since the charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants (ACCA), which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or

2. the financial statements do not accord with those records; or

3. the financial statements do 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.

Farzana Ahmed ACCA
Independent Examiner
Carston ETL
1st Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

Date:

Ministry Area of Roath and Cathays

Statement of Financial Activities

Year ended 31 December 2025

	Note	2025 Unrestricted funds £	2025 Restricted funds £	2025 Endowment funds £	2025 **Total funds** £	2024 Total funds £
Income and endowments						
Donations and legacies	**4**	296,239	205	–	296,444	290,876
Charitable activities	**5**	130,325	14,605	–	144,930	116,871
Investment income	**6**	3,999	4,091	2,247	10,337	11,278
Other income	**7**	2,856	–	–	2,856	26,990
Total income		433,419	18,901	2,247	454,567	446,015
Expenditure						
Expenditure on raising funds: Costs of other trading activities	**8**	2,091	50	–	2,141	3,759
Expenditure on charitable activities	**9,10**	442,282	6,102	–	448,384	443,707
Total expenditure		444,373	6,152	–	450,525	447,466
Net gains on investments	**11**	–	695	4,281	4,976	3,217
Net income		(10,954)	13,444	6,528	9,018	1,766
Transfers between funds		1,289	–	(1,289)	–	–
Net movement in funds		(9,665)	13,444	5,239	9,018	1,766
Reconciliation of funds						
Total funds brought forward		396,084	359,755	81,390	837,229	835,463
Total funds carried forward		386,419	373,200	86,630	846,249	837,229

The statement of financial activities includes all gains and losses recognised in the year.
All income and expenditure derive from continuing activities.

The notes on pages 23 to 35 form part of these financial statements.

Ministry Area of Roath and Cathays

Statement of Financial Position

31 December 2025

	Note	2025 £	2024 £
Fixed assets			
Tangible fixed assets	**15**	232,914	232,914
Investments	**16**	67,305	62,125
		300,219	295,039
Current assets			
Debtors	**17**	17,098	39,606
Cash at bank and in hand		548,155	533,509
		565,253	573,115
Creditors: amounts falling due within one year	**18**	19,223	30,925
Net current assets		546,030	542,190
Total assets less current liabilities		846,249	837,229
Net assets		846,249	837,229
Funds of the charity			
Endowment funds		86,630	81,390
Restricted funds		373,200	359,755
Unrestricted funds		386,419	396,084
Total charity funds	**19**	846,249	837,229

These financial statements were approved by the board of trustees and authorised for issue on ....., and are signed on behalf of the board by:

Signed ..... Signed .....

....

....

Print name ..... Print name .....

Trustee Trustee

The notes on pages 23 to 35 form part of these financial statements.

Ministry Area of Roath and Cathays

Statement of Cash Flows

Year ended 31 December 2025

	2025 £	2024 £
Cash flows from operating activities		
Net income	9,018	1,766
Adjustments for:		
Net gains on investments	(4,976)	(3,217)
Dividends, interest and rents from investments	(1,496)	(1,466)
Other interest receivable and similar income	(8,841)	(9,812)
Accrued (income)/expenses	(14,098)	5,570
Changes in:		
Trade and other debtors	19,884	(13,142)
Trade and other creditors	5,020	3,118
Cash generated from operations	4,511	(17,183)
Interest received	8,841	9,812
Net cash from/(used in) operating activities	13,352	(7,371)
Cash flows from investing activities		
Dividends, interest and rents from investments	1,496	1,466
Purchases of other investments	(203)	(195)
Proceeds from sale of other investments	1	–
Net cash from investing activities	1,294	1,271
Net increase/(decrease) in cash and cash equivalents	14,646	(6,100)
Cash and cash equivalents at beginning of year	533,509	539,609
Cash and cash equivalents at end of year	548,155	533,509

The notes on pages 23 to 35 form part of these financial statements.

1. General information

The charity is a public benefit entity and a registered charity in England and Wales and is unincorporated. The address of the principal office is Roath Vicarage, Waterloo Road, Cardiff, CF23 5AD.

2. Statement of compliance

These financial statements have been prepared in compliance with FRS 102, 'The Financial Reporting Standard applicable in the UK and the Republic of Ireland', the Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (Charities SORP (FRS 102)) and the Charities Act 2011.

3. Accounting policies

Basis of preparation

The financial statements have been prepared on the historical cost basis, as modified by the revaluation of certain financial assets and liabilities and investment measured at fair value through income or expenditure.

The financial statements are prepared in sterling, which is the functional currency of the entity.

Going concern

After making reasonable enquiries and having considered other factors on the financial performance of the charity and its current performance including current economic conditions, the Trustee's believe that the charity will be able to continue to fulfil its charitable purpose, will be able to meet its liabilities as they fall due, and will have adequate resources to continue in operational existence for the foreseeable future. Accordingly, the trustees continue to adopt the going concern basis in in preparing the financial statements

Judgements and key sources of estimation uncertainty

The preparation of the financial statements requires management to make judgements, estimates and assumptions that affect the amounts reported. These estimates and judgements are continually reviewed and are based on experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances.

There are no material judgements or estimation uncertainties to note, other than those already covered by the accounting policies, such as depreciation.

Fund accounting

Unrestricted funds are available for use at the discretion of the trustees to further any of the charity's purposes.

Designated funds are unrestricted funds earmarked by the trustees for particular future project or commitment.

Restricted funds are subjected to restrictions on their expenditure declared by the donor or through the terms of an appeal, and fall into one of two sub-classes: restricted income funds or endowment funds.

3. Accounting policies *(continued)*

Incoming resources

All income is included in the statement of financial activities when entitlement has passed to the charity, it is probable that the economic benefits associated with the transaction will flow to the charity and the amount can be reliably measured. The following specific policies are applied to particular categories of income:

- income from donations or grants is recognised when there is evidence of entitlement to the gift, receipt is probable and its amount can be measured reliably.
- legacy income is recognised when receipt is probable and entitlement is established.

Resources expended

Expenditure is recognised on an accruals basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered and is classified under headings of the statement of financial activities to which it relates:

- expenditure on raising funds includes the costs of all fundraising activities, events, non-charitable trading activities, and the sale of donated goods.
- expenditure on charitable activities includes all costs incurred by a charity in undertaking activities that further its charitable aims for the benefit of its beneficiaries, including those support costs and costs relating to the governance of the charity apportioned to charitable activities.
- other expenditure includes all expenditure that is neither related to raising funds for the charity nor part of its expenditure on charitable activities.

All costs are allocated to expenditure categories reflecting the use of the resource. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs are apportioned between the activities they contribute to on a reasonable, justifiable and consistent basis.

Tangible assets

Tangible assets are initially recorded at cost, and subsequently stated at cost less any accumulated depreciation.

Depreciation

Depreciation is calculated so as to write off the cost or valuation of an asset, less its residual value, over the useful economic life of that asset as follows:

Equipment	-	25% straight line

Freehold property is not depreciated as this relates to property gifted to the charity and rental returns to cover church expenditure for the benefit of St Edward's Church.

Investments

Unlisted equity investments are initially recorded at cost, and subsequently measured at fair value. If fair value cannot be reliably measured, assets are measured at cost less impairment.

Listed investments are measured at fair value with changes in fair value being recognised in income or expenditure.

3. Accounting policies *(continued)*

Financial instruments

A financial asset or a financial liability is recognised only when the entity becomes a party to the contractual provisions of the instrument.

Current assets and current liabilities are subsequently measured at the cash or other consideration expected to be paid or received and not discounted.

Where investments in shares or preference shares are publicly traded or their fair value can otherwise be measured reliably, the investment is subsequently measured at fair value with changes in fair value recognised in income and expenditure.

4. Donations and legacies

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Donations			
Planned giving	102,293	–	102,293
Church Collections	20,699	–	20,699
Donations	54,750	205	54,955
For mission	8,725	–	8,725
Money-raising	20,777	–	20,777
Gift Aid	12,976	–	12,976
Tax refund	51,019	–	51,019
Legacies			
Legacies	2,000	–	2,000
Grants			
Non-recurring one-off grants	23,000	–	23,000
	296,239	205	296,444

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Donations			
Planned giving	94,703	–	94,703
Church Collections	21,794	–	21,794
Donations	54,446	–	54,446
For mission	3,396	–	3,396
Money-raising	40,379	–	40,379
Gift Aid	10,596	2,150	12,746
Tax refund	47,746	–	47,746

4. Donations and legacies *(continued)*

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Legacies			
Legacies	–	–	–
Grants			
Non-recurring one-off grants	15,666	–	15,666
	288,726	2,150	290,876

5. Charitable activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Rent from investment land or buildings	19,419	14,605	34,024
Hall/Property	73,355	–	73,355
Other income	10,782	–	10,782
Church building Rental	26,769	–	26,769
	130,325	14,605	144,930

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Rent from investment land or buildings	11,197	15,352	26,549
Hall/Property	79,925	–	79,925
Church activities - Other income	6,227	–	6,227
Church activities - Church building Rental	4,170	–	4,170
	101,519	15,352	116,871

6. Investment income

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**Total Funds 2025 £**
Investment income	207	–	1,289	1,496
Bank interest receivable	3,792	4,091	958	8,841
	3,999	4,091	2,247	10,337

6. Investment income *(continued)*

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Investment income	–	199	1,267	1,466
Bank interest receivable	4,271	4,448	1,093	9,812
	4,271	4,647	2,360	11,278

7. Other income

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Other exceptional income	2,856	–	2,856

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Other exceptional income	2,522	24,468	26,990

Other exceptional income represents insurance claim monies received.

8. Costs of other trading activities

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Staging events	2,091	50	2,141

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Staging events	3,759	-	3,759

9. Expenditure on charitable activities by fund type

	Unrestricted Funds £	Restricted Funds £	**Total Funds 2025 £**
Support for Ministry	197,313	–	197,313
Parish Running Costs	36,884	6,000	42,884
Church Property	157,816	102	157,918
Missions	45,586	–	45,586
Support costs	4,683	–	4,683
	442,282	6,102	448,384

	Unrestricted Funds £	Restricted Funds £	Total Funds 2024 £
Support for Ministry	191,987	–	191,987
Parish Running Costs	39,408	2,216	41,624
Church Property	136,534	19,120	155,654
Missions	49,883	–	49,883
Support costs	4,559	–	4,559
	422,371	21,336	443,707

10. Expenditure on charitable activities by activity type

	Activities undertaken directly £	Support costs £	**Total funds 2025 £**	Total fund 2024 £
Support for Ministry	197,313	–	197,313	191,987
Parish Running Costs	42,884	–	42,884	41,624
Church Property	157,918	–	157,918	155,654
Missions	45,586	–	45,586	49,883
Governance costs	–	4,683	4,683	4,559
	443,701	4,683	448,384	443,707

11. Net gains on investments

	Restricted Funds £	Endowment Funds £	**Total Funds 2025 £**
Gains/(losses) on listed investments	695	4,281	4,976

	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Gains/(losses) on listed investments	438	2,779	3,217

12. Independent examination fees

	2025	2024
	£	£
Fees payable to the independent examiner for:		
Independent examination of the financial statements	4,680	4,560

13. Staff costs

The total staff costs and employee benefits for the reporting period are nil (2024: £nil)

The average head count of employees during the year was Nil (2024: Nil).

No employee received employee benefits of more than £60,000 during the year (2024: Nil).

14. Trustee remuneration and expenses

No remuneration or other benefits from employment with the charity or a related entity were received by the trustees.

No trustee expenses have been incurred.

15. Tangible fixed assets

	Freehold property	Equipment	**Total**
	£	£	**£**
Cost			
At 1 January 2025 and 31 December 2025	232,914	24,523	257,437
Depreciation			
At 1 January 2025 and 31 December 2025	–	24,523	24,523
Carrying amount			
At 31 December 2025	232,914	–	232,914
At 31 December 2024	232,914	–	232,914

16. Investments

	Listed investments £
Cost or valuation	
At 1 January 2025	62,125
Additions	203
Fair value movements	4,977
At 31 December 2025	67,305
Impairment	
At 1 January 2025 and 31 December 2025	
Carrying amount	
At 31 December 2025	67,305
At 31 December 2024	62,125

All investments shown above are held at valuation.

Financial assets held at fair value

Investment are held in The Church In Wales Common Investment Fund. Statements are received stating the middle market valuation of a share at the year-end. This is considered to be fair value and the value of each investment is calculated accordingly.

17. Debtors

	2025 £	2024 £
Trade debtors	–	2,406
Prepayments and accrued income	4,919	15,366
Other debtors	12,179	21,834
	17,098	39,606

18. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	11,085	27,807
Other creditors	8,138	3,118
	19,223	30,925

19. Analysis of charitable funds

Unrestricted funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2025** £
General funds	224,930	381,796	(418,326)	1,289	–	189,689
Designated funds						
St Margaret						
WC fund	86,696	–	–	–	–	86,696
Organ Fund	21,428	–	–	–	–	21,428
St Edward						
Accessibility Fund	8,609	–	–	–	–	8,609
Organ Fund	18,854	47,693	(23,310)	–	–	43,237
St Martin						
Building Project	15,134	–	–	–	–	15,134
Social	200	–	–	–	–	200
Altar Front	1,000	–	–	–	–	1,000
Flowers	72	495	(562)	–	–	5
100 Club	823	1,373	(575)	–	–	1,621
Cloister Decoration	-	1,800	(1,600)	-	-	200
Lent Box		262	-	-	-	262
St Michael COIF Church Fabric	18,338	–	–	–	–	18,338
	396,084	433,419	(444,373)	1,289	–	386,419

Included within St Edward – Organ funds are grants received of £15,000 from Garfield Weston and £5,000 from Welsh Church Act towards repairs to the church organ.

	At 1 Jan 2024	Income	Expenditure	Transfers	Gains and losses	**At 31 Dec 2024**
	£	£	£	£	£	£
General funds	250,124	377,694	(403,825)	936	–	224,929
Designated funds						
St Margaret						
WC fund	86,696	–	–	–	–	86,696
Organ Fund	21,428	–	–	–	–	21,428
St Edward						
Accessibility Fund	8,595	15	–	–	–	8,610
Organ Fund	23,394	16,855	(21,395)	–	–	18,854
St Martin						
Building Project	15,134	–	–	–	–	15,134
Social	200	–	–	–	–	200
Altar Front	–	1,000	–	–	–	1,000
Flowers	–	261	(520)	331	–	72
100 Club	–	1,213	(390)	–	–	823
St Michael						
COIF Church Fabric	18,338	–	–	–	–	18,338
	423,909	397,038	(426,130)	1,267	–	396,084

19. Analysis of charitable funds *(continued)*

Restricted funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2025** £
Roath & Cathays						
St Margaret's Chancel Repair Fund	8,611	–	–	204	695	9,510
St Margaret's Chancel Repair Fund (I&E Acc)	58	207	–	(204)	–	62
St Phillips House	13,361	560	–	–	–	13,921
D M Brothers	283,308	16,057	(102)	–	–	299,263
St Martin						
Music Foundation	490	–	–	–	–	490
Organ Repair Fund	10,226	–	(6,000)	–	–	4,226
Thelma Francis Fund	43,701	1,872	–	–	–	45,573
40th Anniversary I Hamer	–	205	(50)	–	–	155
	359,755	18,901	(6,152)	-	695	373,200

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2024** £
Roath & Cathays						
St Margaret's Chancel Repair Fund	7,978	1	–	195	438	8,612
St Margaret's Chancel Repair Fund	54	199	–	(195)	–	58
St Phillips House	12,718	643	–	–	–	13,361
D M Brothers	266,475	17,030	(197)	–	–	283,308
St Martin						
Music Foundation	340	150	–	–	–	490
Organ Repair Fund	4,896	26,468	(21,139)	–	–	10,225
St German						
Thelma Francis Fund	41,575	2,126	–	–	–	43,701
	334,036	46,617	(21,336)	–	438	359,755

19. Analysis of charitable funds *(continued)*

Endowment funds

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2025** £
Roath & Cathays						
Picton	5,189	1	–	–	–	5,190
Riddett	269	–	–	–	–	269
E M Long Investment	100	2	–	(2)	8	108
E Shaw Investment	53,414	1,286	–	(1,286)	4,273	57,687
St German						
Freda Hawkins Fund	22,418	958	–	–	–	23,376
	81,390	2,247	–	(1,288)	4,281	86,630

	At 1 Jan 2024 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2024** £
Roath & Cathays						
Picton	5,189	(1)	–	–	–	5,188
Riddett	269	–	–	–	–	269
E M Long Investment	95	3	–	(2)	5	101
E Shaw Investment	50,640	1,265	–	(1,265)	2,774	53,414
St German						
Freda Hawkins Fund	21,325	1,093	–	–	–	22,418
	77,518	2,360	–	(1,267)	2,779	81,390

20. Analysis of net assets between funds

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	**Total Funds 2025 £**
Tangible fixed assets	–	232,914	–	232,914
Investments	–	9,510	57,795	67,305
Current assets	405,642	130,776	28,835	565,253
Creditors less than 1 year	(19,223)	–	–	(19,223)
Net assets	386,419	373,200	86,630	846,249

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds 2024 £
Tangible fixed assets	–	232,914	–	232,914
Investments	–	8,611	53,514	62,125
Current assets	427,009	118,230	27,876	573,115
Creditors less than 1 year	(30,925)	–	–	(30,925)
Net assets	396,084	359,755	81,390	837,229

21. Analysis of changes in net debt

	At 1 Jan 2025 £	Cash flows £	**At 31 Dec 2025 £**
Cash at bank and in hand	533,509	14,646	548,155

Your ref: 3KMA002 / FA /

Carston ETL Accountants
First Floor, Tudor House
16 Cathedral Road
Cardiff
CF11 9LJ

October 2026

Dear Sirs

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your independent examination of the charity's financial statements for the year ended 31 December 2025. These enquiries have included inspection of supporting documentation where appropriate. All representations are made to the best of our knowledge and belief.

General

1 We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK) and that you do not express an audit opinion.

2 We confirm that the charity was entitled to exemption under section 144 of the Charities Act 2011 the requirement to have its financial statements for the financial year ended 31 December 2023 audited.

3 We have fulfilled our responsibilities as trustees as set out in the terms of your engagement letter, under the Charities Act 2011 for preparing financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice), for being satisfied that they give a true and fair view and for making accurate representations to you.

4 All the transactions undertaken by the charity have been properly reflected and recorded in the accounting records.

5 All the accounting records have been made available to you for the purpose of your independent examination. We have provided you with unrestricted access to all appropriate persons within the charity, and with all other records and related information requested, including minutes of all management and trustee meetings and correspondence with The Charity Commission.

6 The financial statements are free of material misstatements, including omissions.

7 The effects of uncorrected misstatements are immaterial both individually and in total.

Assets and liabilities

8 The charity has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets, except for those that are disclosed in the notes to the financial statements.

9 All actual liabilities, contingent liabilities and guarantees given to third parties have been recorded or disclosed as appropriate.

10 We have no plans or intentions that may materially alter the carrying value and where relevant the fair value measurements or classification of assets and liabilities reflected in the financial statements.

Accounting estimates

11 The methods, data and significant assumptions used by us in making accounting estimates, and their related disclosures, are appropriate to achieve recognition, measurement and disclosure that is reasonable in the context of the applicable financial reporting framework.

Legal claims

12 We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for, and disclosed in, the financial statements.

Laws and regulations

13 We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

Related parties

14 Related party relationships and transactions have been appropriately accounted for and disclosed in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with legislative and accounting standards requirements.

Grants and donations

15 All grants, donations and other income, the receipt of which is subject to specific terms or conditions, have been notified to you. There have been no breaches of terms or conditions in the application of such income.

Unrestricted, restricted and endowment grants are as follows and we confirm the balances and movements:

Unrestricted funds:

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2025 £**
General funds	224,930	381,796	(418,326)	1,289	–	189,689
Designated funds						
St Margaret						
WC fund	86,696	–	–	–	–	86,696
Organ Fund	21,428	–	–	–	–	21,428
St Edward						
Accessibility Fund	8,609	–	–	–	–	8,609
Organ Fund	18,854	47,693	(23,310)	–	–	43,237
St Martin						
Building Project	15,134	–	–	–	–	15,134
Social	200	–	–	–	–	200
Altar Front	1,000	–	–	–	–	1,000
Flowers	72	495	(562)	–	–	5
100 Club	823	1,373	(575)	–	–	1,621
Cloister Decoration	-	1,800	(1,600)	-	-	200
Lent Box		262	-	-	-	262
St Michael COIF Church Fabric	18,338	–	–	–	–	18,338
	396,084	433,419	(444,373)	1,289	–	386,419

Included within St Edward – Organ funds are grants received of £15,000 from Garfield Weston and £5,000 from Welsh Church Act towards repairs to the church organ. We confirm that these grants are not restricted but designated towards the Organ fund.

Restricted funds:

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2025 £**
Roath & Cathays						
St Margaret's Chancel Repair Fund	8,611	–	–	204	695	9,510
St Margaret's Chancel Repair Fund (I&E Acc)	58	207	–	(204)	–	62
St Phillips House	13,361	560	–	–	–	13,921
D M Brothers	283,308	16,057	(102)	–	–	299,263
St Martin						

Music Foundation	490	–	–	–	–	490
Organ Repair Fund	10,226	–	(6,000)	–	–	4,226
Thelma Francis Fund	43,701	1,872	–	–	–	45,573
40th Anniversary I Hamer	–	205	(50)	–	–	155
	359,755	18,901	(6,152)	-	695	373,200

Endowment funds:

	At 1 Jan 2025 £	Income £	Expenditure £	Transfers £	Gains and losses £	**At 31 Dec 2025 £**
Roath & Cathays						
Picton	5,189	1	–	–	–	5,190
Riddett	269	–	–	–	–	269
E M Long Investment	100	2	–	(2)	8	108
E Shaw Investment	53,414	1,286	–	(1,286)	4,273	57,687
St German						
Freda Hawkins Fund	22,418	958	–	–	–	23,376
	81,390	2,247	–	(1,288)	4,281	86,630

Investments

16 All investments and movements thereon have been notified to you. The movements for the year are as follows:

	Listed investments £
Cost or valuation	
At 1 January 2025	62,125
Additions	203
Fair value movements	4,977
At 31 December 2025	67,305
Impairment	
At 1 January 2025 and 31 December 2025	
Carrying amount	
At 31 December 2025	67,305
At 31 December 2024	62,125

17 Income received from these investments totalled £1,496.

Subsequent events

18 All events subsequent to the date of the financial statements which require adjustment or disclosure have been properly accounted for and disclosed.

Going concern

19 We believe that the charity's financial statements should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.

Other

20 We confirm that balances of £38,230 and £13,921 are held by the Representative Body of the Church in Wales (RBCiW) on behalf of the Ministry Area and represent the monies held for the rent of 40 Doe Close and part proceeds of St Philip's House Tremorfa. These balances are correctly represented in the financial statements as bank and cash and confirm that these are complete.

21 We confirm that the freehold property of £232,914 (40 Doe Close) is not represented in the RBCiW financial statements and is correct to include in the Ministry Area of Roath and Cathays financial statements. No depreciation is provided on the property as this provides rental income for the benefit of St Edwards.

22 There are immaterial unadjusted errors in these accounts relating unknown bank balances for deposit account of £5,023-74. We have confirmed since the accounts were compiled that these transactions do not relate to the Ministry Area, so they will be adjusted in the 2026 accounts.

23 We confirm there is an old account balance of £268.53 for an old endowment for which we are not currently able to access the statements.

24 We confirm that there are no other bank accounts which have not been disclosed.

Yours faithfully

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Signed on behalf of the board of trustees of Ministry Area of Roath and Cathays

Date …….