MINSTER CHRISTIAN CENTRE CIO

LEGAL AND ADMINISTRATIVE INFORMATION

YEAR ENDED 31 DECEMBER 2025

TRUSTEES	Ben HOPE GILL Matthew TODD Ian WILLIAMS Sam LIU Jonathan TRAVIS
CHARITY NUMBER	1184867
PRINCIPAL ADDRESS	Sturminster Road, Cardiff, CF23 5AQ
GOVERNING DOCUMENT	Minster Christian Centre CIO Constitution and Church Handbook adopted by Church Members on 23rd October 2019, and approved by the Charity Commission on 12th August 2019. The Church Handbook was revised on 23rd November 2022.
CONSTITUTION	CIO
TRUSTEE SELECTION METHOD	Election
INDEPENDENT EXAMINER	Mr A DOWN FCCA
BANKERS	Barclays Bank

MINSTER CHRISTIAN CENTRE CIO

TRUSTEES' REPORT

YEAR ENDED 31 DECEMBER 2025

The Trustees of Minster Christian Centre give thanks for God for His kindness and grace as they reflect on the year gone and present their Annual Report for the year ended 31 December 2025.

Objectives and Activities

The purposes of Minster Christian Centre are: the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Cardiff and the surrounding neighbourhood; and such other charitable purposes as shall, in the opinion of the members of the Church in general meeting, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of community facilities; provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

Achievement and Performance

Achievement and Performance

Minster Christian Centre continued to pursue its charitable purposes throughout 2025 through Christian worship, teaching, discipleship, evangelism, pastoral care, social concern and the provision of facilities for community use.

Worship, prayer and church community

The church continued its regular Sunday morning services and Sunday evening services, with the exception of the first week of each month when the evening service was not held in order to accommodate the monthly service at Thomas Court. Friday evening youth group, home groups and prayer meetings continued to provide opportunities for fellowship, Bible study, prayer and mutual encouragement. Minster Café and Minster Munch hospitality gatherings also provided opportunities to build relationships within the church community.

Other community-building activities included a church walk around Cosmeston Lakes in January, the introduction of monthly "Table Sundays" for young people in February, and the launch of a monthly Men's Breakfast in July. A Sunday Schools picnic and a youth trip to Barry Island took place during the summer. The church also read through a Bible reading plan in Job during August.

Evangelism, outreach and discipleship

The church offered opportunities to explore Christianity and to grow in confidence in sharing the Christian faith. A 321 course ran weekly during January for people interested in Christianity. The church was encouraged and equipped to take "One Step Forward in Evangelism" in January. An evangelism course was held in September and continued with sessions in October as volunteers were equipped to share their faith. In July, Minster partnered with The Bridge Church and Llanishen Evangelical Church to host a Solas session designed to equip and encourage Christians in evangelism.

Home Groups Open House was launched in July as a monthly outreach initiative, enabling home groups to welcome people beyond their usual gatherings. World Mission Sunday took place in October, and church members were encouraged to invite others to Christmas activities. These included carolling in the Minsters and distributing invitations, a Christmas quiz, Family Carols, the Minster Café Christmas Party, the Carol Service and the Christmas Day Service.

Baptism services took place for in January, May, and June. In May, the church also held a thanksgiving and dedication service for children born during the preceding year, with parents, family and friends participating.

Children's teaching was developed during the year. Sunday School began using "The Biggest Story", a curriculum that follows the Bible in sequence and provides related materials for families to use at home. During April, the "Easter Explained" curriculum from Faith in Kids supported children's learning around Easter.

Discipleship opportunities also included a congregational question time with church leaders in February, intended to address submitted questions and encourage confidence in Christian belief. Young people attended Carry the Love at Citizen Church. Some women from the church attended the Evangelical Movement of Wales Women's Conference in April, and church members were invited to attend events organised by the Wales Leadership Forum in October. Members were also made aware of a 13-week GriefShare course hosted at Highfields.

Relationships with other churches and mission partners

Minster welcomed visiting preachers and speakers during the year, including Emyr James of the Welsh Evangelical Church in Cardiff in February, Nash Manounah in March, mission partner Mike Hill in June, Dai Hankey in September and Andrew Hadley of The Bay Church in October. These visits reflected the church's commitment to the advancement of the Christian faith in Cardiff alongside other churches and Christian workers with shared purposes, and helped encourage the congregation in its work.

Social concern and care

The church continued to provide opportunities to support people in need and to connect with local social concern initiatives. In March, a concert by Cambrensis at Minster raised money for Rainbow of Hope. In November, Neil Davies from Safe Families / Home for Good spoke at a prayer meeting. Operation Christmas Child boxes were sent in November, and Christmas bag packing for social concern took place in December.

The church also supported members and their families through significant life events. A funeral service for Peter Smith was held in May. The trustees are grateful to all who gave practical help, pastoral support and hospitality throughout the year.

Children, young people and safeguarding

The church continued its Friday evening youth group and other activities for children and young people. Younite held a youth meeting at the church in February. Safeguarding training was delivered in February by Rob Burton from Adult Learning Wales / Cefnogi Christian Youth Workers Network. The trustees recognise the importance of safeguarding and equipping those who serve children and young people.

Community facilities and external bookings

Minster Christian Centre continued to make its premises available for community, church and private use. Bookings during the year included a local family meal, a Message Wales booking, the FIEC Conference, a Polish Saturday School end-of-year ceremony, a wedding, a ballet summer school, children's parties, a UCCF event, private family and friends' gatherings, music rehearsal, and a Cefnogi youth workers' event. The church also hosted an emergency booking for an RCC concert after the group's previous venue became unavailable. These uses of the premises supported the charity's provision of community facilities.

The church also hosted a prayer and praise session in February and a private family meal in March. Bookings and use of the building are included here as part of the charity's community-facility activity; they are not, in themselves, treated as church-led outreach events.

Governance, policy and administration

The church held its Annual General Meeting in March and an October General Meeting. Membership information sessions took place in November. The trustees continued to consider the governance and safe administration of the charity.

In October, the church changed its method of collecting donations from an open basket to a locked offering box, with the aim of improving security in light of the updated Code of Fundraising Practice. In November, the GDPR policy was updated in response to the Data (Use and Access) Act 2025. These specific changes are noted here; routine policy reviews are not itemised.

The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit.

Finance Review

Minster Christian Centre income for the year ended December 2025 totalled £127,210. This was generated through donations from the congregation of £104,659, a tax claim of £22,138, savings account interest of £413.

The expenditure totalled £170,399. This was made up of costs of charitable activities, governance costs, and other costs.

The trustees intentionally ran a deficit budget through the year of 2025 to pursue our aims. The trustees have decided to use the financial reserves for the employment and training of a second pastoral work in order to further the charity objectives of furthering the Christian religion. Connor Reid's employment has been budgeted to use up these reserves over the course of a three year employment.

In addition to the transfer of assets from the previous financial year, Minster Christian Centre is in a financially healthy and stable position. The church has ended the period with reserves of £79,672. Reserves are held to provide for a redundancy fund, and for capital expenditure relating to the building. The trustees have earmarked the reserve fund for the future the employment of additional workers.

The trustees anticipate no financial uncertainties at the present time.

Structure, Governance and Management

The governing document of the charity is Minster Christian Centre CIO **Constitution** and **Church Handbook**, which was adopted by Church Members on 23rd October 2019, and approved by the Charity Commission on 12th August 2019.

The Church Handbook was revised and approved by unanimous vote of church members on 23rd November 2022.

The charity is constituted as a CIO and was registered on 12th August 2019.

Trustees of Minster Christian Centre consist of the pastor and elders and are selected by election.

Eligibility for trustees is laid out in section 12.2 of the constitution.

Approval

This report was approved by the trustees on 27th October 2026.

Signed on behalf of the trustees:

Trustee: Jonathan Travis

Trustee:

Charity number: 1184867

MINSTER CHRISTIAN CENTRE

Financial Statements

Year ended 31 December, 2025

Independent Examiner's Report to the Members and Trustees of Minster Christian Centre

I report on the accounts of Minster Christian Centre for the year ended 31 December, 2025 which are set out on pages 2 to 6.

Respective Responsibilities of Officers and Examiner

The Charity's trustees are responsible for the preparation of the accounts. The Charity trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:-

- Examine the accounts under section 145 of the 2011 Act
- Follow the procedures laid down in the General Directions given by the Charity Commission under section 145 (5)(b) of the 2011 Act, and
- To state whether particular matters have come to my attention

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from you as officers concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

1. Which gives me reasonable cause to believe that in any material respect the requirements
   - To keep accounting records in accordance with Section 130 of the 2011 Act, and
   - To prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Act

   Have not been met; or
2. To which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name: Mr A Down FCCA ADown

Date: 23 September 2026.

Address: 9, Sherborne Avenue, Cyncoed Cardiff CF23 6SJ

Minster Christian Centre
Statement of Financial Activities
For the year ended 31 December, 2025

	2025			2024
	Restricted	Unrestricted	Total	Total
	£	£	£	£
Incoming Resources				
Tax claim	-	22,138	22,138	20,516
Incoming Resources from Charitable activities	-	104,659	104,659	99,195
Other Incoming resources	-	413	413	413
Total Incoming Resources	**-**	**127,210**	**127,210**	**120,124**
Resources Expended				
Charitable activities	-	109,702	109,702	87,529
Governance costs	-	2,364	2,364	3,971
Other resources expended	-	58,333	58,333	59,256
Total resources expended	**-**	**170,399**	**170,399**	**150,756**
Net movement of funds	**-**	**43,190**	**- 43,190**	**- 30,632**
Reconciliation of Funds				
Total funds brought forward		196,242	196,242	226,874
Total funds carried forward		**153,053**	**153,053**	**196,242**

The net movement in funds for the years stated above arose entirely from continuing activities. There are no recognised gains or losses for the years above other than included in the above Statement of Financial Activities

The notes on pages 4 to 6 form part of these accounts.

Minster Christian Centre
Balance Sheet as at 31 December, 2025

	Note	2025 £	2024 £
Fixed Assets			
Tangible assets	1	73,381	88,058
Current Assets			
Debtors		-	
Cash at bank and in hand		79,672	108,184
		79,672	108,184
Liabilites			
Creditors: amounts falling due within one year			
Net Current Assets		79,672	108,184
NET ASSETS		153,053	196,242
The Funds of the Charity			
Unresticted Income Funds			
Unrestricted Income Funds		153,053	196,242
Restricted Income Funds		-	-
Total Charity Funds		153,053	196,242

Approved by the Board of Trustees on 27th October 2026

and signed on their behalf by the following trustees : -

..... Mr. Ian williams

..... Dr. Benjamin Hope-Gill

..... Mr. Matthew Todd

..... Rev. Samuel Liu

Jonathan Travis ..... J. Travis

The notes on pages 4 to 6 form part of these accounts.

Minster Christian Centre
Notes to the accounts
For the year ended 31 December, 2025

Accounting Policies

Basis of accounting

The financial statements are prepared in accordance with applicable accounting standards using the historic cost convention. The financial statements reflect the requirements of the revised Statement of Recommended Practice, "Accounting for Charities" (SORP). The charity compiled with best practice at the time of preparing these accounts.

Tangible Fixed Assets

All fixed assets are capitalised. The charge for depreciation is calculated to write off the cost of fixed assets over their useful lives on the following basis:

Furniture and equipment	10 years on a reducing balance basis

Income

Income is accounted for on an accruals basis, except for donations, which are credited when received.

Expenditure

All expenditure is accounted for on an accruals basis.

Resources expended on charitable activities comprise all the resources applied by the charity in undertaking its work to meet its charitable objectives. These costs include the direct costs of the charitable activities together with those support costs incurred that enable these activities to be undertaken.

Expenditure on Governance costs are the costs incurred by the charity to operate and to generate the information required for public accountability.

Funds

The charity's unrestricted funds are available for use at the discretion of the Trustees.

Minster Christian Centre
Notes to the accounts
For the year ended 31 December, 2025

Tangible Fixed Assets

	Furniture & Equipment £	Total £
COST		
As at 1 January, 2024	163,073	163,073
As at 31 December, 2025	163,073	163,073
DEPRECIATION		
As at 1 January, 2024	75,015	75,015
Charge for the year	14,677	14,677
As at 31 December, 2025	89,692	89,692
NET BOOK VALUE		
As at 31 December, 2025	73,381	73,381
As at 31 December, 2024	88,058	88,058

Minster Christian Centre
Year ended 31 December, 2025

	Restricted £	2025 Unrestricted £	Total £	2024 Total £
Incoming Resources				
Donations	-	103,230	103,230	97,025
Tax claim	-	22,138	22,138	20,516
Savings Account interest	-	413	413	413
Legacy	-		-	1,000
Social concern gift	-	680	680	670
Wedding gift	-	250	250	500
UCCF Gift		500	500	-
TOTAL INCOMING RESOURCES	-	127,210	127,210	120,124
Resources Expended				
Maintenance	-	17,389	17,389	13,970
Utilities	-	7,945	7,945	8,369
Refreshments	-		-	191
Photocopier	-		-	860
Missions	-	15,324	15,324	10,939
Social concern	-		-	2,724
Speakers	-	4,905	4,905	4,241
Outreach	-	1,487	1,487	1,492
Insurance	-	2,398	2,398	2,364
Gifts	-		-	175
Admin	-	5,173	5,173	4,115
Sunday school	-	617	617	416
Youth work	-	876	876	903
Church events	-	351	351	633
Pastor	-	43,542	43,542	40,585
Audiovisual	-		-	1,730
Susbscriptions and licences	-		-	1,512
Ministry training	-	873	873	115
Youth worker	-	11,726	11,726	12,972
Trainee	-	30,001	30,001	12,340
Depreciation	-	14,677	14,677	14,677
Church worker	-		-	720
Administrator	-	13,116	13,116	14,714
TOTAL RESOURCES EXPENDED	-	170,399	170,399	150,757
Incoming resources for the year	-	43,189	- 43,189	- 30,633
Fund balances brought forward	-	196,242	196,242	226,875
Fund balances carried forward	-	153,053	153,053	196,242