Citizen Church Cardiff
Church of St Andrew and St Teilo's
Woodville Road
Cardiff
CF24 4DX

PCC of Citizen Church
St Teilo's Church (operating as Citizen Church)

PCC report for the period from 1st January – 31st December 2025

Administrative Details:

Charity name:	St Teilo's Church (operating as Citizen Church)
Ecclesiastical Entity:	The Parish of Citizen Church, Cardiff
Charity number:	1192813 (registered 16 December 2020)

Parochial Church Council from June 2025 to June 2026:

Revd Mark Simpson (Chair and Vicar)
Amber Grover (Curate)
Alex Russell (Churchwarden, resigned during the year)
Lidia Lammardo (Churchwarden)
Zoe Lee (Safeguarding Officer, resigned 15 December 2025)
Matthew Chako
Joanne Green
Rhian Griffiths (Safeguarding Officer, from 12 January 2026)
Bryon Castle
Adrian Dinsmore (Pontypridd Sub-warden, resigned during the year)
Steve Roberts (Treasurer)
Andrew Watts (Cathays Sub-warden)
Andy Ralph (Senghenydd Sub-warden)
Abigail Olsen (Secretary)

Parochial Church Council from June 2024 to June 2025:

Revd Mark Simpson (Chair and Vicar)
Paul Booth (Churchwarden)
Jenna Shiells (Churchwarden)
Bryn Ennis
Eniola Folaranmi
Lidia Lammardo
Sue Lee
Joe Miles
Abigail Olsen
Steve Roberts
Tim Rogerson
Alex Russell
Maria Chapman (co-opted July 2024)
Sheila Nurse (co-opted July 2024)
Joanne Green (co-opted March 2025)

A new PCC was elected at the Annual Vestry Meeting on 29 June 2026, taking office from that date; that PCC's activities will be reported in next year's report.

CITIZEN

Citizen Church Cardiff
Church of St Andrew and St Teilo's
Woodville Road
Cardiff
CF24 4DX

Principal office:	Church of St Andrew and St Teilo's Woodville Road Cardiff CF24 4DX
Independent examiner:	Derek Rodwell Impact the future Ltd 117 Chestergate Macclesfield Cheshire SK11 6DP
Principal bankers:	CAF Bank & Virgin Bank

Citizen Church Cardiff
Church of St Andrew and St Teilo's
Woodville Road
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CF24 4DX

PCC report for the period from 1st January – 31st December 2025

The PCC present their reports and accounts for Citizen Church for the period ending 31st December 2025.

1. Important note

Following the Church in Wales' Disciplinary Tribunal's decision published in August 2025 concerning the former Vicar, the recommendation to commission a Lessons Learned Review — the one outstanding recommendation from the thirtyone:eight review of 2024 — became possible to progress. The PCC proposed, in writing and in meetings during the year, that an independent follow-up Lessons Learned Review be commissioned by thirtyone:eight, jointly with the Diocesan Board of Finance and, where appropriate, the Church in Wales Representative Body, on the basis that lessons from the establishment and early years of Citizen Church were shared across all three bodies. The PCC considered that independence in the commissioning and conduct of the review would be important in maintaining confidence in its findings and recommendations. As at the date of this report, a joint follow-up review had not yet been commissioned. The PCC continues to regard this as a priority and continues to pursue it.

The Trustees also wish to record, as part of a full and honest account of the parish's position, that its own governance in the parish's earliest years fell short of what was needed. Citizen Church was created as a parish in July 2021, and the PCC then in place lacked the experience and oversight structures of a long-established parish; in the Trustees' view, the Constitution's provisions for the governance of newly-created parishes did not provide sufficient safeguards for this. As the Disciplinary Tribunal's published judgment of August 2025 records, the former Vicar, on his own admission, made unauthorised payments to himself and his spouse and took decisions without proper reference to the PCC. The Tribunal found that he had been prepared to sideline the PCC to pursue courses of action he believed to be right. The Trustees consider that the present financial position — including the DBF loan, the closure of services, and reductions in staffing — cannot be fully understood without reference to this history, and record it here for that reason.

Following these matters, the PCC adopted a number of governance principles to guard against recurrence. The Chair recuses himself from any discussion of his own benefits or remuneration. The role of chairing meetings is shared with a Vice Chair. The Treasurer and Secretary are not employees of the church, in order to guard against conflicts of interest. Meetings are scheduled months in advance, minutes are circulated promptly, and agendas and papers are provided to members with as much notice as possible.

Further governance recommendations:

In addition to the principles set out above, the Trustees wish to record a number of further recommendations arising from this experience. Some of these extend beyond matters within the PCC's own control, and are recorded here for the attention of the Diocese and the wider Church in Wales, and the future Lessons Learned Review:

- Individuals in receipt of payroll from the parish should not, as a matter of Diocesan or Provincial policy, hold key governance positions such as Treasurer or Secretary. Citizen has adopted this as a local practice, as noted above; the Trustees consider it should be a

structural safeguard required of every parish, rather than a matter left to individual discretion.

- During the period leading up to the Tribunal's decision, the former Vicar was placed on study leave rather than suspended. The Trustees consider that this restricted communication in ways that formal suspension would not have, and undermined trust in the process among those affected. The Review should consider whether the use of study leave rather than suspension in cases of serious disciplinary investigation can unintentionally restrict communication and undermine confidence amongst those affected.
- The Trustees recommend that the Review should consider whether greater transparency during disciplinary processes could increase confidence whilst remaining compatible with fairness, confidentiality and legal obligations. In the Trustees' experience, the confidentiality of the preliminary process itself undermined trust, independently of the eventual outcome. The Trustees note, by way of comparison, that in February 2026 the Church of England's General Synod amended its draft Clergy Conduct Measure to reverse a presumption in favour of private hearings, after the Ecclesiastical Committee of Parliament — which scrutinises Church legislation before it can take effect — found that presumption not expedient; tribunals and courts under the amended Measure will now sit in public by default, save where it is judged to be in the interests of justice to sit in private.
- The Trustees record that no clear constitutional arrangement was in place for Citizen Church's status as a conventional district between July 2020 and July 2021, prior to its establishment as a parish in July 2021. The Trustees consider that this contributed to ineffective governance during that period, including at the time the DBF loan and the church plant in Senghenydd was agreed.
- The Trustees recommend that the Diocesan Constitution be amended to eliminate groupings of parishes as Ministry Areas, so that every parish is also constituted as a Ministry Area and vice versa. The Trustees consider that the current arrangement has limited Citizen's full integration and representation at every level of Diocesan governance.

2. Structure, Governance and Management

The Parochial Church Council of Citizen Church, as Trustees, present their annual report, together with the financial statements, for the period ended 31 December 2025. The Trustees confirm that the annual report and financial statements of the charity comply with the current statutory requirements.

The method of appointment of PCC members is set out in the Constitution of the Church in Wales. At Citizen Church, membership of the PCC consists of the licensed clergy, churchwardens, and members elected by those on the Electoral Roll. During the year, changes to the Church in Wales Constitution took effect providing for PCC members to serve staggered three-year terms, one third elected each year. The PCC also resolved to move to a fixed membership of two Churchwardens, six elected members, plus licensed clergy.

Citizen Church is part of the Church in Wales. It is a parish within the Diocese of Llandaff and a partner with the Diocese in the wider Diocesan strategy and vision, and comes under certain of the Diocese's legal structures and policies.

3. Objectives and Activities

Our objectives are set out in our governing document, the Constitution of the Church in Wales.

Our objectives:

- To advance the Christian religion in the diocese of Llandaff for the benefit of the public in accordance with the Holy Scriptures, the catholic creeds, and the historic formularies of the Church in Wales, namely the Thirty-nine Articles of Religion, The Book of Common Prayer and the Ordering of Bishops, Priests and Deacons.
- Such other charitable purposes for the public benefit as are exclusively charitable according to the laws of England and Wales as the trustees may from time to time determine.

The PCC is committed to the vision statement of the church: to play our part in the evangelisation of the nation, the revitalisation of the church and the transformation of society. In accordance with the vision statement, the church aims to meet its objectives through the provision of church services, courses and church revitalisation. Given the diversity of the church's activities, performance is measured on a case by case basis.

Activities during 2025:

The church continued weekly services across its three locations of Cathays, Pontypridd and Senghenydd. Six baptisms were celebrated during the year. Alpha courses ran in Cathays and Pontypridd, and Freedom in Christ courses were introduced for the first time. Over 30 people received training as Pastoral Assistants at an Equip day in February. The church sent Ewan Chadwell and Luca Sparey into training for ordained ministry, and Helen and Steve Lock to serve with Gulu Mission in northern Uganda.

Partnerships with other churches in the region were a significant focus, particularly with Abertridwr Community Church and Gateway Church Caerphilly in the Caerphilly and Aber Valley area. Joint prayer gatherings with other Cardiff churches culminated in an event of around 700 people at All Nations Church ahead of Pentecost. In Senghenydd, the Youth Club, supported by the Eden Team led by Mason Martin, continued to grow as a place of belonging for young people in the community.

Structural changes during the year:

Following the end of Church in Wales Evangelism Fund (EF) support, the church made staffing reductions and, as part of this, ceased its weekly 6.30pm service in Cathays, integrating students and young adults more fully into the wider life of the church. Service times in Pontypridd were also changed to allow the Vicar to provide more consistent supervision to the curate, a step taken in light of the Disciplinary Tribunal's findings on the supervisory responsibilities owed to curates. In Senghenydd, the PCC reviewed the arrangements for children attending services and introduced a policy that children should attend with a responsible adult, enabling appropriate provision and support for all ages.

Attendance:

Average Sunday attendance across the regular services in the church's three locations declined by approximately 50% during the year. Trustees attribute this decline to a combination of factors: the service and staffing changes described above; the ordinary turnover typical of a city-centre congregation with a large student population, many of whom completed their studies or moved on during the year; and the sending out of members into ordained ministry, mission, and church planting elsewhere. Trustees also note that a significant number of those who left the church stated that, in conscience, they were unable to continue within the Church in Wales because of its developing direction on matters of human sexuality. The Trustees recognise that this reflects the challenge of sustaining a parish whose theological identity and ministry model were established through a partnership with Revitalise Trust, while serving within a Province undergoing significant theological discernment and change in this area. The Trustees record this as part of a full and honest account of the year.

4. Vacancy and Leadership Transition

The Vicar, Revd Mark Simpson, gave notice of his resignation, effective after Focus (late July 2026), to pursue full-time doctoral research. During the year, Revd James Wragg-Smith completed his curacy, and Revd Jon Carter, who had joined in September 2025 as Associate Vicar (Interim) with the support of Revitalise Trust, completed his post after nine months. The PCC is working with Archdeacon Anne-Marie Renshaw and the Diocese to identify a successor, and an interim Priest-in-Charge is expected to be appointed by the Bishop for the vacancy period, in line with the Constitution and Diocesan custom. The PCC's aim is to identify a new incumbent able to sustain the parish's particular calling within the HTB network as an Alpha Hub church with church planting at its centre, while working within the structures of the Church in Wales.

5. Future Plans

Plans for 2026 include continuing the church's focus on evangelisation, discipleship, and community transformation across all three locations; exploring options for the long-term future of the Senghenydd building, including the possibility of a lease or transfer of stewardship to Abertridwr Community Church, reflecting the PCC's wish to see the building serve its local community; and supporting the incoming PCC and new incumbent through the leadership transition.

6. Public Benefit

In accordance with our duties as stated in section 17(5) of the Charities Act, we have considered the guidance provided by the Charity Commission in regard to public benefit. This public benefit has been demonstrated by the activities undertaken since inception of the charity outlined in this document and furthers our charities legal purposes.

7. Financial Review

In the year to the end of December 2025 Citizen church had total income of £483k (2024 £469k) of which £327k (2024 £304k) were unrestricted, and £157k (2024 £165k) were restricted. Expenditure totaled £510k (2024 £564k). There was a net deficit in the period on unrestricted funds of £12k (2024 £58k deficit). The unrestricted funds at the end of 2024 totaled £126k in deficit.

A loan from the Llandaff Diocesan Board of Finance (DBF) of £250k was begun to be paid off over 10 years from the beginning of October 2024. The balance remaining on the loan was £218,755 at the 31st December 2025. Loan payments were suspended from April 2026 until March 2027.

Reserves Policy

It is PCC policy to maintain a balance on free unrestricted funds which equates to at least three months' unrestricted payments. At the end of 2025 there was a balance of £28k (£11k in 2024) of net unrestricted current assets available to meet projected expenditure. At the end of 2025 the target of 3 months (based on 2026 budgets) would indicate a free reserves level of £85k. The church is presently going through a reorganization and restructuring with the help of the Diocese of Llandaff with the aim of building up the reserves to the required level. At the time of the signing of this report (October 2026), detailed cash flow forecasts to the end of 2028 indicate that reserves should be at around £50k which, on the reduced expenditure forecast of £225k, indicate funds at between 2.5 and 3 months of unrestricted spend.

In his address to the Annual Vestry Meeting, the Treasurer noted that decisions on significant capital investment in the church's buildings are made harder by present uncertainty as to whether the pattern of ministry the church has followed to date will continue under future leadership arrangements. The Trustees note that elections to the Diocesan Nominations Board have lapsed, and that some members link this to reduced confidence in the process by which future appointments to the parish will be made. The Trustees record this as a live consideration for future financial planning.

8. Risk Management

The PCC is exposed to risks including in particular those associated with finance, compliance, and safeguarding.

Finance

Expenditure continues to be monitored by the Treasurer in collaboration with the Director of Missional Operations, with regular reviews together with the Finance sub-committee.

Compliance

Training continues to be provided for staff and volunteers in financial management, health and safety, data protection, and related areas, with policies kept under review.

Safeguarding

The Trustees have adopted the Church in Wales' safeguarding policy relating to children and adults at risk. There is a central Safeguarding Officer, Rhian Griffiths, who works closely with staff across the church's locations, and who has completed the Church in Wales' safeguarding training. The Safeguarding Officer reports to the PCC at each meeting. As noted in Section 1, the PCC continues to pursue a joint follow-up review with the Diocese covering outstanding recommendations from 2024.

9. PCC Responsibilities in relation to the Financial Statements

Citizen Church Cardiff
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Charity law requires the PCC to prepare a statement of financial activities and statement of assets and liabilities for each financial year, giving a true and fair view of the state of affairs of the church and its financial activities, and adequately distinguishing any material special trust or restricted fund. In preparing the financial statements, the PCC is required to select suitable accounting policies and apply them consistently; make reasonable and prudent judgements and estimates; state whether the policies adopted comply with the appropriate SORP and accounting standards; and prepare the accounts on a going concern basis.

The PCC is responsible for keeping proper accounting records disclosing, with reasonable accuracy, the financial position of the church, and for safeguarding its assets, including taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the PCC on 23rd October 2026



Joe Miles
Churchwarden

Independent Examiner's Report to the PCC of St Teilos, Cardiff

I report on the accounts for the period ended 31st December 2025 that are set out on pages 10 to 19.

Respective responsibilities of the PCC and Independent Examiner

The PCC is responsible for the preparation of the accounts. They 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.

Having satisfied myself that the church is not subject to audit and is eligible for independent examination 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 Commissioners section 145(5)(b) of the 2011 Act; and
• state whether particular matters have come to my attention.

This report, including my statement, has been prepared for and only for the PCC as a body. My work has been undertaken so that I might state to the PCC those matters that I am required to state to them in an independent examiner's report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to any other than the church and the PCC as a body for my examination work, for this report or for the statements that I have made.

Basis of Independent Examiner's Statement

My examination was carried out in accordance with the General Directions given by the Charity Commission.
An examination includes a review of the accounting records kept by the church 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 the trustees, concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent Examiner's Statement
Since the gross income for the period exceeds the amount provided in section 145(3) of the Act, I confirm that I am qualified to act as Independent Examiner under the provisions of that section of the Act being a fellow of the Chartered Association of Certified Accountants.

In connection with my examination, no matters have come to my attention:
1. which give me reasonable cause to believe that in any material respect the requirements
• to keep accounting records in accordance with s.130 of the 2011 Act; or
• to prepare accounts which accord with these accounting records 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.



Date: 23rd October 2026
Derek Rodwell FCCA (Fellow of the Chartered Association of Certified Accountants)
Impact The Future Ltd, 117 Chestergate, Macclesfield, SK11 6DP

THE PCC OF ST TEILOS (CITIZEN CHURCH), CARDIFF
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE 12 MONTHS ENDED 31ST DECEMBER 2025

	Note	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
INCOME FROM:							
Donations	2	**303,267**	**156,921**	**460,188**	**273,491**	**164,790**	**438,281**
Incoming resources from charitable activities	3	**23,177**	**0**	**23,177**	**29,398**	**0**	**29,398**
Investment income		**59**	**0**	**59**	**1,154**	**0**	**1,154**
TOTAL INCOME		**326,503**	**156,921**	**483,424**	**304,043**	**164,790**	**468,833**
EXPENDITURE ON:							
Charitable activities							
Children, youth & students		**51,823**	**40,783**	**92,606**	**69,677**	**68,468**	**138,145**
Alpha Courses, events and groups		**30,280**	**12,191**	**42,470**	**41,543**	**11,966**	**53,509**
Worship, Services & pastoral		**51,388**	**27,059**	**78,446**	**76,196**	**34,791**	**110,987**
Internship programme		**48,657**	**20,570**	**69,227**	**48,547**	**6,827**	**55,374**
Justice including SPEAR		**47,006**	**43,697**	**90,703**	**26,690**	**43,917**	**70,607**
Clergy and leadership training		**58,863**	**13,646**	**72,509**	**34,362**	**11,911**	**46,273**
Coffee van		**5,288**	**0**	**5,288**	**24,943**	**12,007**	**36,950**
Capital spend and set up		**45,528**	**12,836**	**58,364**	**39,603**	**12,947**	**52,550**
TOTAL EXPENDITURE	4,5	**338,832**	**170,782**	**509,614**	**361,560**	**202,835**	**564,395**
NET INCOMING / (OUTGOING) RESOURCES BEFORE INVESTMENT GAINS AND LOSSES		**(12,329)**	**(13,861)**	**(26,190)**	**(57,517)**	**(38,045)**	**(95,562)**
Transfers		**0**	**0**	**0**	**233**	**(233)**	**0**
Total brought forward		**(113,445)**	**35,007**	**(78,438)**	**(56,161)**	**73,285**	**17,124**
TOTAL FUNDS AT 31 DECEMBER		**(125,774)**	**21,146**	**(104,628)**	**(113,445)**	**35,007**	**(78,438)**

THE PCC OF ST TEILOS (CITIZEN CHURCH), CARDIFF

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	31ST DECEMBER 2025 £	£	31ST DECEMBER 2024 £	£
FIXED ASSETS					
Tangible assets	6	80,096	80,096	123,808	123,808
CURRENT ASSETS					
Sundry Debtors	7	3,885		5,179	
Cash at bank		41,311	45,196	47,492	52,671
CREDITORS: amounts falling due within 12 months	8	(17,414)	(17,414)	(36,166)	(36,166)
NET CURRENT ASSETS			27,782		16,505
CREDITORS: amounts falling due after 12 months					
Loan from DBF	9		(212,506)		(218,751)
NET ASSETS			(104,628)		(78,438)
STATEMENT OF FUNDS	11,12				
Restricted funds			21,146		35,007
Unrestricted funds			(125,774)		(113,445)
TOTAL FUNDS			(104,628)		(78,438)

Approved by the board of trustees Mr Joe Miles

Signed 

Dated 23rd October 2026

THE PCC OF ST TEILOS (CITIZEN CHURCH), CARDIFF

Cash flow statement

For the year to 31st December 2025	2025 £	2025 £	2024 £	2024 £
Net income for the reporting period (as per statement of financial activities)		(26,190)		(95,562)
Adjustments for:				
Depreciation charges	54,491		52,550	
Write off of assets	3,873		0	
(Increase)/decrease in value of debtors	1,299		(565)	
Increase/(decrease) in value of creditors	(18,753)		15,302	
Net cash from operating activities		40,911		67,287
Cash flows from investing activities				
Purchase of fixed assets		(14,652)		(29,061)
Cash flows from financing activities				
Loan converted to grant		0		(5,020)
Loan now due within 12 months		(6,249)		(24,874)
Increase/(Decrease) in cash in year		(6,180)		(87,230)

Reconciliation of net debt

		opening 01/01/2025	cash flow 2025	closing 31/12/2025
Cash and cash equivalents-				
	Current accounts	43,757	(3,628)	40,129
	Savings account	1,191	(1,090)	101
	Pleo account	2,543	(1,462)	1,081
		47,491	(6,180)	41,311
Borrowings	Loan due for repayment within 12 months	(24,996)	18,747	(6,249)
Total short term debt		22,495	12,567	35,062
Borrowings- due over 12 months		(218,751)	6,245	(212,506)
Total net debt		(196,256)	18,812	(177,444)

PCC of ST TEILO'S (CITIZEN CHURCH), CARDIFF

Notes to the accounts

For the period ended 31st December 2025

1. ACCOUNTING POLICIES

Basis of preparation

The financial statements have been prepared in accordance with the Accounting and Reporting by Charities: 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) (effective 1 January 2019) - (Charities SORP (FRS 102)), the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

St Teilo's meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

The trustees are confident that with the continued support of the congregation and the financial support and direction of the Representative Body of the Church in Wales the church is a going concern and will continue to be financially viable. Therefore, the trustees have prepared these accounts under the historical basis of accounting. Budgets and cash flow forecasts have been prepared for the period to the end of 2028 and these indicate that reserves will continue to be adequate for at least 24 months.

Funds

General funds represent the funds of the charity that are not subject to any restrictions regarding their use and are available for application on the general purposes of the church. Restricted funds are those donated for specific purposes.

Income

Voluntary income and capital sources

Donations and other income are recognised when received and an estimate of income tax recoverable is recognised when the related donations are recognised.

Grants and legacies to the Trust are accounted for as soon as the church is notified of its legal entitlement, the amount due is quantifiable and its ultimate receipt by the church is probable.

Fixed assets

Additions and improvements to the church premises are written off as incurred.
Individual ssets costing over £400 are capitalised. Fixed assets are depreciated on a straight line basis as follows:

Plant and machinery: 5 years
Computer and worship equipment: 3 years

Current assets

Amounts owing to the church at 31 December in respect of fees, rents or other income such as gift aid are shown as debtors less provision for amounts that may prove uncollectable.

Current assets

Amounts owing to the church at 31 December in respect of fees, rents or other income such as gift aid are shown as debtors less provision for amounts that may prove uncollectable.

PCC OF ST TEILO'S (CITIZEN CHURCH), CARDIFF

NOTES TO THE FINANCIAL STATEMENTS
FOR THE 12 MONTHS ENDED DECEMBER 31ST 2025

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
2 VOLUNTARY INCOME						
Planned giving	194,661	0	194,661	237,127	0	237,127
Collections	9,951	864	10,815	3,900	0	3,900
Other donations	50,187	0	50,187	11,917	0	11,917
Gift aid tax	48,470	0	48,470	20,396	0	20,396
EF & DBF grants	0	147,708	147,708	0	157,903	157,903
Other grants	0	8,349	8,349	0	6,887	6,887
Legacy Income	0	0	0	152	0	152
	303,267	156,921	460,189	273,491	164,790	438,282
3 INCOMING RESOURCES FROM CHARITABLE ACTIVITIES						
Coffee van	5,572	0	5,572	17,988	0	17,988
Sales of merchandise	172	0	172	194	0	194
Alpha income	89	0	89	345	0	345
Venue Hire	10,666	0	10,666	2,709	0	2,709
Food & drink income	2,568	0	2,568	623	0	623
Focus & events Income	4,039	0	4,039	5,030	0	5,030
Other income	70	0	70	2,508	0	2,508
	23,177	0	23,177	29,398	0	29,398

4a ALLOCATION OF EXPENDITURE 2025

	Direct costs 2025 £	Staff costs 2025 £	Central admin costs 2025 £	Total costs 2025 £
Children, youth and students	5,409	56,943	30,255	92,606
Alpha, events and groups	19,968	14,695	7,808	42,470
Worship, Services & pastoral	20,593	37,780	20,073	78,446
Internship programme	25,246	28,721	15,260	69,227
Justice including SPEAR	15,603	49,043	26,057	90,703
Clergy and leadership training	43,333	19,052	10,123	72,509
Coffee Van	5,288	0	0	5,288
Capital spend and set up	58,364	0	0	58,364
		0	0	0
	193,804	206,234	109,576	509,614
Allocation of staff costs including training,expenses, etc	206,234	(206,234)		0
Allocation of central admin costs	109,576		(109,576)	0
Totals	509,614	0	0	509,614

Central Admin costs are allocated in proportion to the staff costs

4b ALLOCATION OF EXPENDITURE 2024

	Direct costs 2024 £	Staff costs 2024 £	Central admin costs 2024 £	Total costs 2024 £
Children, youth and students	9,113	83,277	45,755	138,145
Alpha, events and groups	27,730	16,638	9,141	53,509
Worship, Services & pastoral	32,276	50,800	27,911	110,987
Internship programme	39,208	10,434	5,733	55,374
Justice including SPEAR	14,906	35,950	19,752	70,607
Clergy and leadership training	18,068	18,204	10,002	46,273
Coffee Van	8,517	18,350	10,082	36,950
Capital spend and set up	52,550	0	0	52,550
		0	0	0

	202,368	233,651	128,376	564,395
Allocation of staff costs including training,expenses, etc	233,651	(233,651)		0
Allocation of central admin costs	128,376		(128,376)	0
Totals	564,395	0	0	564,395

5 ANALYSIS OF DIRECT COSTS

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Children, youth, Students and young adults						
Students and young adults	1,041	0	1,041	2,418	0	2,418
Childrens work	3,628	0	3,628	3,360	0	3,360
Youth work	740	0	740	3,335	0	3,335
	5,409	0	5,409	9,113	0	9,113
Alpha, events and groups						
Alpha- food	4,967	0	4,967	6,174	0	6,174
Alpha- advertising	1,434	0	1,434	1,129	0	1,129
Alpha- other	1,554	0	1,554	2,111	0	2,111
Focus costs	3,907	1,666	5,573	1,595	1,080	2,675
Other special events, conferences etc	6,440	0	6,440	15,641	0	15,641
	18,302	1,666	19,968	26,650	1,080	27,730
Worship & Services						
All services costs	15,052	0	15,052	17,075	1,552	18,627
Worship and Production costs	5,541	0	5,541	13,649	0	13,649
	20,593	0	20,593	30,724	1,552	32,276
Internship Program						
Rent	6,000	0	6,000	9,750	0	9,750
Living allowance	16,421	0	16,421	26,042	0	26,042
Other	2,826	0	2,826	3,416	0	3,416
	25,246	0	25,246	39,208	0	39,208
Justice & Mercy						
Travel	222	0	222	25	0	25
Other	44	0	44	508	0	508
SPEAR costs	14,473	0	14,473	9,322	5,050	14,372
Mission Giving	0	864	864	0	0	0
	14,739	864	15,603	9,856	5,050	14,906
Clergy costs & leadership training						
Clergy- allowances	2,469	0	2,469	5,814	0	5,814
Clergy- vicar IT & web	101	0	101	466	0	466
Clergy- other including council tax	10,763	0	10,763	9,768	0	9,768
Leaders training	0	0	0	2,019	0	2,019
Ministry Share	30,000	0	30,000	0	0	0
	43,333	0	43,333	18,068	0	18,068
Coffee van	5,288	0	5,288	8,517	0	8,517
Capital Spends						
Cathays	0	0	0	0	0	0
Pontypridd	0	0	0	0	0	0
Depreciation	45,528	12,836	58,364	39,603	12,947	52,550

Capital spend (including depreciation)	45,528	12,836	58,364	39,603	12,947	52,550
Total Direct costs	178,439	15,366	193,804	181,739	20,629	202,368
Central costs (allocated to activities)						
Creative team- printing & advertising	802	0	802	5,363	0	5,363
Creative team- merchandise	0	0	0	117		117
Creative team- website, & tech	463	0	463	1,253		1,253
Creative team- building, décor & equipment etc	97	0	97	0		0
Creative team- other	104	0	104	256		256
Operations- rent	6,300	0	6,300	6,000		6,000
Operations- utilities	24,571	0	24,571	26,087	0	26,087
Operations-repairs and maintenance and equipment	6,116	4,605	10,722	11,598	13,979	25,577
Operations- insurance	7,331	0	7,331	7,581		7,581
Operations- cleaning & PPE	1,358	0	1,358	813		813
Operations- office & Wifi & IT support & subs	13,400	540	13,940	11,674		11,674
Operations- waste disposal	5,086	0	5,086	3,769	0	3,769
Operations- hospitality/food & drink	1,636	1,562	3,198	3,503		3,503
Operations- travel	360	0	360	513		513
Operations- other	6,906	0	6,906	10,094		10,094
Governance- accounting & bookkeeping	27,339	1,000	28,339	25,776		25,776
	101,868	7,708	109,576	114,398	13,979	128,376

6 TANGIBLE FIXED ASSETS

	Plant & machinery	IT equipment	Total £
Assets at cost			
Opening balance 1/1/25	252,634	27,599	280,233
Purchases	14,652	0	14,652
Disposals	(14,171)	(3,226)	(17,397)
Closing balance 31/12/25	253,115	24,373	277,488
Depreciation			
Opening balance 1/1/25	137,154	19,271	156,425
Charge for the period	49,403	5,089	54,491
Disposals	(10,298)	(3,226)	(13,524)
Closing balance on accumulated depreciation 31/12/25	176,259	21,134	197,392
Opening balance on fixed assets 01/01/25	115,480	8,328	123,808
Closing balance on fixed assets 31/12/25	76,857	3,239	80,096

7 DEBTORS

	2025 £	2024 £
Gift aid accrued	1,983	1,422
Prepayments	150	3,757
Accounts receivable	1,753	0
	3,885	5,179

8 CREDITORS

Amounts falling due within one year	2025 £	2024 £
Accounts payable	6,173	3,850
Accruals and deferred income	4,992	7,317
Loan repayable within 12 months (only 3 months payable in 2026 by agreement)	6,249	25,000
	17,414	36,166

9 LOAN FROM DBF

On the 15th September 2020 a loan agreement was agreed with the Llandaff Diocesan Board of Finance for a loan of £525,020 which was received in full before the end of 2020. Loan terms were originally for repayments in installments over the following 4 years and 300 days. £20,000 had been repaid by the end of 2021.
In 2023 the Llandaff LDF agreed that £250,000 of the loan would be converted into a grant and this can be applied to all Citizen church plant costs in previous years. This conversion of £250,000 had been shown in these accounts in 2022.
In March 2025 £5,020 of the loan was released as an additional church planting grant back-dated to September 2024.
The remaining loan of £250,000 was being repaid in monthly installments over 10 years from Qtr 4 2024 to March 2026.

At the end of 2025 15 monthly installments had been paid giving a total balance remaining of £218,755. In 2026 it was agreed that there would be a suspension of payments for 12 months from April 2026 to March 2027 to help with cash flow. Payments will resume from April 2027 onwards.
No interest is payable on the loan.

10 SALARIES

Analysis of payroll:

	2025 £	2024 £
Gross pay	172,028	206,107
Employers NI (net of employment allowance)	9,191	11,264
Employers Pension	4,746	6,148
Redundancies	20,269	9,167
	206,234	232,684

In the 12 months ending 31st December 2025 there were, on average, 9.8 (2024 9.8) people on staff representing an FTE of 7.5 (2024 8.2).
The key management role was filled by the Revd Mark Simpson who received his salary from the diocese.
No member of staff received renumeration of above £60,000 from St Teilo's.

11a STATEMENT OF FUNDS 2025

	Opening Balance 01/01/2025 £	Incoming resources 2025 £	Resources expended 2025 £	Transfers 2025 £	Closing Balance 31/12/2025 £
Unrestricted Funds	(113,446)	326,504	(338,832)	0	(125,774)
Restricted funds					
EF and DBF grants	0	147,708	(147,708)	0	0
National Lottery grant (Tots and toddlers at St Mary's)	4,038	0	0	(4,038)	0
Aber Valley CC grant for freezer	0	300	(300)	0	0
Charles Arthur Webb Jones Bequest for maintenance of Church fabric	0	537	(537)	0	0
Audit grant from Llandaff Diocese	0	1,540	(1,540)	0	0
CRT- focus grant	1,025	641	(1,666)	0	0
Community Empowerment grant from Caerphilly CBC	0	3,768	(3,768)	0	0
Christmas collections	0	864	(864)	0	0
Welcome Space Grant from Caerphilly CBC	0	1,562	(1,562)	0	0
	5,063	156,921	(157,946)	(4,038)	0
Restricted funds represented by fixed assets					
EF grant	4,130	0	(1,631)	0	2,499
Pontypridd grants	24,042	0	(9,237)	0	14,806
Senghenydd grants	855	0	(311)	0	544
All Churches grant	917	0	(917)	0	0
Nationl Lottery Grant for tots and toddlers work at St Mary's	0	0	(740)	4,038	3,298
	29,944	0	(12,836)	4,038	21,146
Total Restricted	35,007	156,921	(170,781)	0	21,146
Total Funds	(78,438)	483,425	(509,613)	0	(104,628)

11b STATEMENT OF FUNDS 2024

	Opening Balance 01/01/2024 £	Incoming resources 2024 £	Resources expended 2024 £	Transfers 2024 £	Closing Balance 31/12/2024 £
Unrestricted Funds	(56,161)	304,043	(361,560)	233	(113,446)
Restricted funds					
EF and DBF grants	0	152,883	(152,883)	0	0
National Lottery grant (Tots and toddlers at St Mary's)	10,000	0	(5,962)	0	4,038
SPEAR grant	20,394	0	(20,394)	0	(0)
Church in Wales- parsonage office maintenance	0	2,997	(2,997)	0	0
Caerphilly BC- food and drink at Senghenydd	0	1,552	(1,552)	0	0
Flood appeal	0	233	0	(233)	0

CRT- focus grant	0	2,105	(1,080)	0	1,025
Church Planting grant- conversion of DBF loan	0	5,020	(5,020)	0	0
	30,394	164,790	(189,888)	(233)	5,063
Restricted funds represented by fixed assets					
EF grant	6,029	0	(1,900)	0	4,130
Pontypridd grants	33,279	0	(9,237)	0	24,042
Senghenydd grants	1,166	0	(311)	0	855
All Churches grant	2,417	0	(1,500)	0	917
	42,891	0	(12,947)	0	29,943
Total Restricted	73,285	164,790	(202,835)	(233)	35,007
Total Funds	17,124	468,833	(564,395)	0	(78,438)

EF Grant

In 2020, Llandaff DBF (LDBF) was awarded an Evangelism Fund (EF) grant by the Representative Body of the Church in Wales (RBCW), including £1,525,068 towards the cost of establishing a new resourcing church in the city of Cardiff over 5.5 years. The grant is claimed by filing expense claims in arrears, with all moneys going through the LDBF and being passed on to Citizen Church. Each claim requires approval by administrators of the EF to ensure it is in line with the original budget submitted.

£960,436 of the EF grant was towards the operational costs of St Teilo's with the balance of £564,632 staying with the Llandaff DBF to cover the costs of stipendary clergy. £167,052 of the £960,436 was received by St Teilos in 2020 before the CIO was established. A further £211,663 was received in the 12 1/2 months to 31/12/21, £202,428 in 2022, £344,969 in 2023 and the balance of £34,324 in 2024. Further grants were also allocated to St Teilo's in 2024 of £118,559 to continue to help cover the running costs of the churches. In 2025 St Telios received a final £147,708 of grants with no further funding provided after the 31st of December 2025.

12 ANALYSIS OF NET ASSETS BETWEEN FUNDS

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total funds 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total funds 2024 £
Fixed assets	58,950	21,146	80,096	93,863	29,945	123,808
Current assets	45,196	0	45,196	47,608	5,063	52,671
Creditors due within one year	(17,414)	0	(17,414)	(36,166)	0	(36,166)
Creditors due after one year	(212,506)	0	(212,506)	(218,751)	0	(218,751)
NET ASSETS	(125,774)	21,146	(104,628)	(113,445)	35,007	(78,438)

13 RELATED PARTIES

Lidia Lammardo (Church Warden) was paid £150 for filmco services during the year.
No other trustees or parties related to the trustees of St Telio's received any renumeration or benefits in kind in the period reported in these financial statements.
None of the trustees were reimbursed for expenses relating to services provided to the charity as trustees. Expenses incurred by trustees on behalf of the Trust were reimbursed against receipts.
In 2025 £62,055 (2024 £19,579) was given by the trustees to the church.

14 COMMITMENTS

St Teilo's has entered into the following rental agreement:

David House (ground floor office), 78 Woodville Road. £7,800 per annum starting on 1/11/25 with a rent review every 3rd year.