

Where does my giving go?

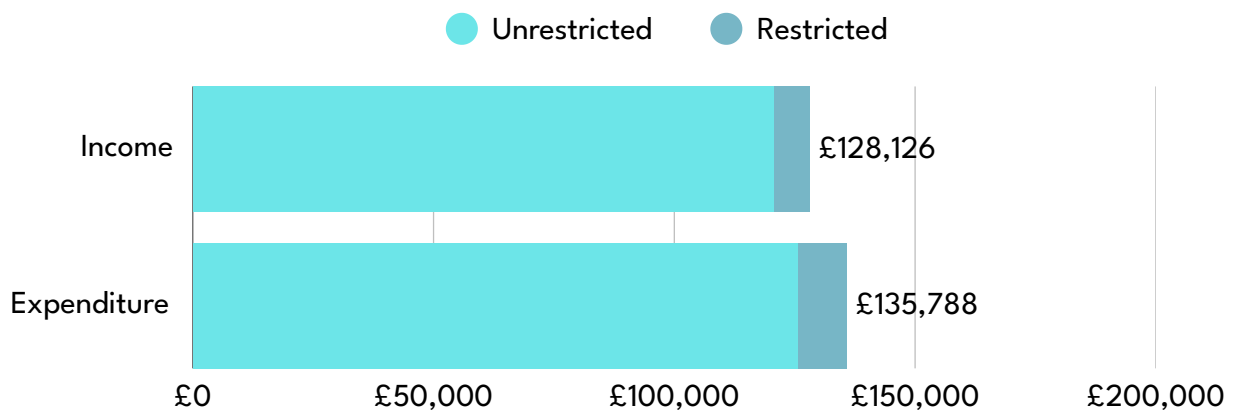


We are so grateful for the generosity of those who make it possible for us to love and serve our community. For any questions, please contact us at urbancrofters@gmail.com.

Income and Expenditure 2025

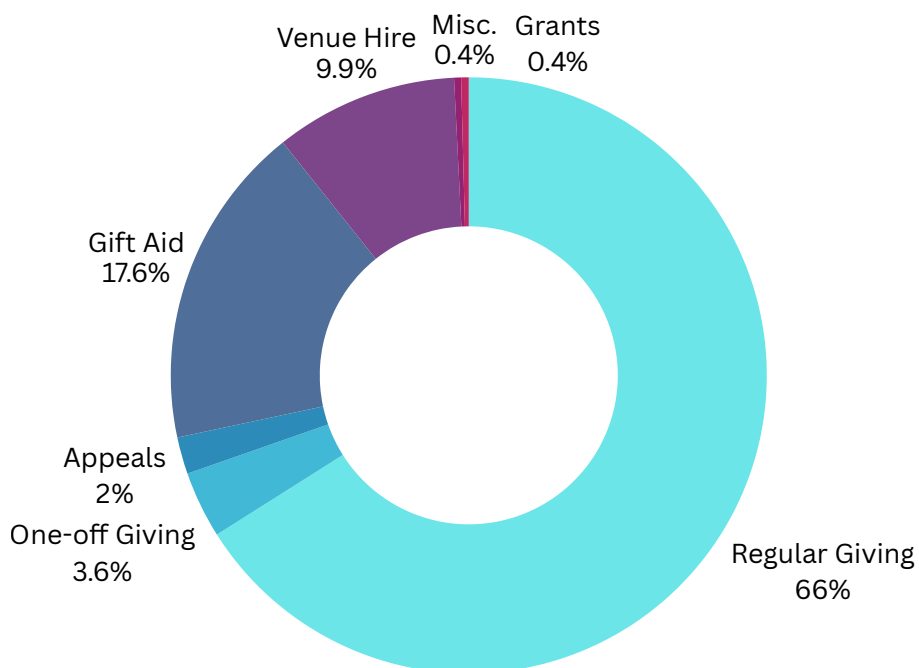
In 2025, we received a total of £128,126 in income. This included £120,826 in unrestricted income and £7,300 in restricted income.

Our total expenditure was £135,788 including £125,738 in unrestricted expenditure and £10,050 in restricted expenditure.



Note that “restricted” refers to money that has been received for a particular purpose and therefore can only be spent for that purpose. Whereas “unrestricted” means it’s up to the Parochial Church Council (PCC) how the money is spent.

Unrestricted Income



Donations are organised into three categories:

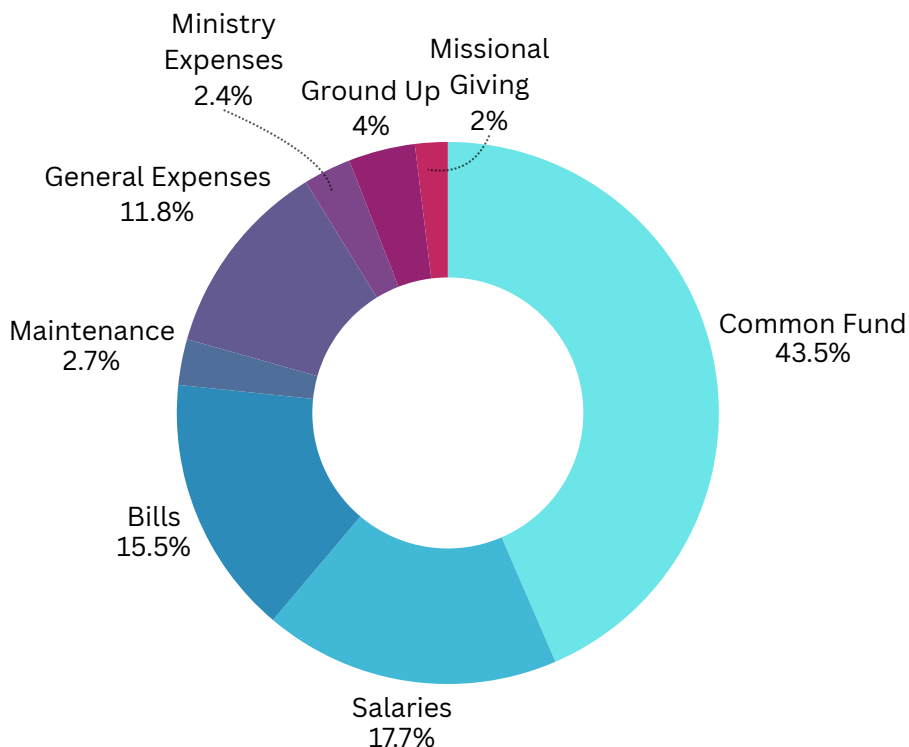
- Regular Giving - also referred to as planned giving, including regular standing orders from our church community.
- One-off Giving - any irregular donations from individuals.
- Appeals - specific requests for funds.

Other income includes:

- Gift Aid - an additional 25% on donations when givers pay income tax.
- Venue Hire - rental income from hiring out the small hall and main church space.
- Grants - specific grants that have been awarded from an organisation.
- Miscellaneous - other irregular income.

Category	Amount
Regular Giving	£79,779
One-off Giving	£4,380
Appeals	£2,416
Gift Aid	£21,292
Venue Hire	£12,006
Grants	£457
Miscellaneous	£496
Total	£120,826

Unrestricted Expenditure



Costs of running the church and the building include:

- Common Fund - donation to the Church in Wales to pay for clergy.
- Salaries - wages for our part-time administrator and comms officer.
- Bills - including utilities and insurances.
- Maintenance - upkeep of the building.
- General Expenses - including office expenses and purchasing equipment.
- Ministry Expenses - costs of running our Sunday services and ministries.

Additional expenses include:

- Ground Up Support - specific fund to support GU (see below).
- Missional Giving - donations to our mission partners (see below).

Category	Amount
Common Fund	£54,700
Salaries	£22,204
Bills	£19,479
Maintenance	£3,435
General Expenses	£14,887
Ministry Expenses	£3,583
Ground Up Support	£5,000
Missional Giving	£2,450
Total	£125,738



Restricted Funds

“Restricted funds” refers to money that has been received for a particular purpose and therefore can only be spent for that purpose. Restricted funds might include specific grants or donations from individuals.

If you donate money to the church, you can request that your donations be included in a restricted fund. The PCC can keep that restricted fund in the accounts until it is needed. So, it doesn’t need to be spent in that year but it can only be spent as part of that fund.

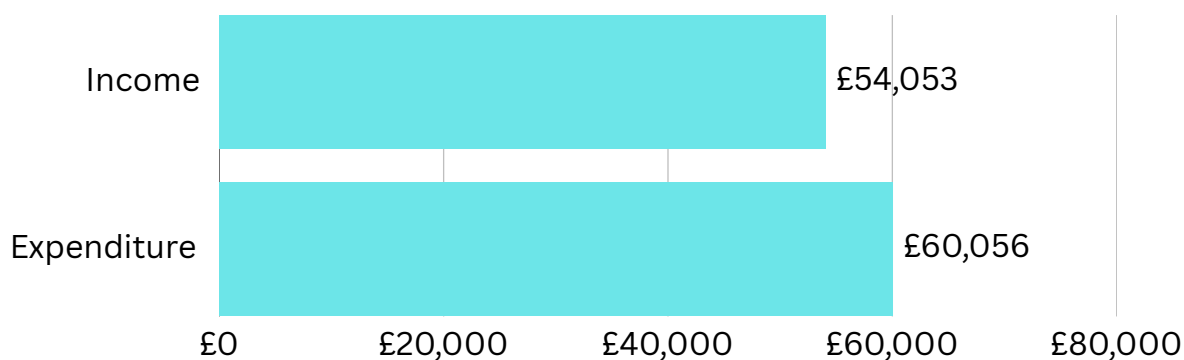
In 2025, Urban Crofters received £7,300 in restricted income. We then spent £10,050 of our restricted funds. Taking into account the funds rolled over from 2024, **the total balance at the end of 2025 for all restricted funds was £12,029.**

Ministry Fund	Amount remaining at the end of 2025
Hadau	£407
Men’s Ministry	£3,730
Digital Comms Grant	£5,282
Alpha	£2,305
Toys and Play Area	£700
FAN Group	£202
Maintenance	-£597



Ground Up

In 2025, income from Ground Up totalled £54,053, while expenditure came to £60,056. Income is generated through day-time opening hours as well as opening the café bar during events. Expenditure includes day-to-day expenses for running the coffee shop, staff salaries (part-time manager and baristas) and purchasing equipment. Ground Up received an additional £5,000 from UC to help cover costs.



Mission Partners

In 2025, Urban Crofters gave £2,450 to our mission partner organisations:

- Fusion £400
- Nate Orr (Morphé) £1,500
- Cardiff MET Christian Union £50
- New Wine Cymru £500

Here is the full list of Urban Crofters's mission partners for 2025:

- [Morphé Cymru](#)
- [Urban Wordsmiths](#)
- [Little Notes](#)
- [Little Live Projects](#)
- [Sound of Wales](#)
- [Firestarters](#)
- Messianic Muslims
- [New Wine Cymru](#)
- [Friends and Neighbours \(FAN\)](#)
- [Oasis Cardiff](#)
- [UCCF](#)
- [Fusion](#)

Going forward, future missional giving will be calculated as up to 10% of income from "regular giving". This is to demonstrate our trust in God for the church's finances and to bless others as God blesses us. If you would like to chat about any of these partners or suggest another, please speak to Will or email urbancrofters@gmail.com.