

# **Gower Ministry Area CIO Annual Report 2024**

**Charity number 1210801**

## **Introduction from the Ministry Area Leader (MAL), Revd. Peter Lewis**

Gower Ministry Area was inaugurated by Bishop John on May 31st 2023, and since that inception, our twenty congregations have been working together to create a new identity, church culture and stronger focus on both local and joint mission. We've seen how God's faithfulness has drawn us together and given us a vision for recognising how the gifts God provides can be used together for the Kingdom. This was celebrated in a ministry area event in June at Oxwich Bay Hotel where folk from all over the ministry area came together to celebrate how God's provision has blessed us.

Administratively, our finance team have been consolidating our practices, leading us to the My Fund protocols and the share Gift Aid applications for 2025. Our regular meetings for those involved in lay worship and leading have allowed us to plan more of our ongoing training and projects in our churches, especially fuelled by the weekly gatherings of our clergy. The building up of friendships and inter-dependency has been a hallmark of the clergy ethos, replicated by laity joining together in such ventures as our Open the Books team, Wonder of Wellbeing Project, Safeguarding training, Harvest Quiz, support for Persecuted Christians, Presence in the Gower Show, Village Christmas outreach in Reynoldston (sadly cancelled owing to extreme winter weather), a Youth outing to Spree.

As we move into 2025, we will be building on this inter-dependence in relation to our mission to the local communities in churches in both our Swansea & rural contexts as well as the visitors to Gower. May everyone, of all ages and backgrounds, who participate in the life of our churches be blessed as we encourage the Lord through our service and worship.

## **A list of all the Clergy, Officers and Trustees of the Ministry Area and those who serve on the Ministry Area Council**

Ministry Area Leader: Revd. Peter Lewis

Team Vicars: Ven Peter Brooks, Revd. Tim Ardouin, Revd. Layfetta Masih

Non Stipendiary and house for duty clergy: Canon Roger Donaldson, Revd. Nigel Doyle, Revd. Hilary Evans, Revd. Sue Waite, Revd. Nigel King

Licensed Lay Readers: Ross Davies, Barry Ecclestone, David Ball

Ministry Area Wardens: Marian Williams, Pam Dennis

Ministry Area Treasurer: Peter Townsend

Ministry Area Council (MAC) Lay chair: Barry Fox

MAC Secretary: Caroline Wassell

Ministry Area Safeguarding Officer: Sue Mobbs

Elected MAC members: Alan Glass, Catherine Thomas, David Harry, Roger Draisey, Merlin Kingham, Penny Henderson, Simon Davies, Enid Jones, Pam Meakins, John Tucker, Gillian Morgan, Celia Hall, Charlotte Foxell, Roger Button, Paul Shenston, Leslie Sheills.

## **MA representation**

Standing Committee: Rev Layfetta Masih

Diocesan Conference: Simon Davies, Alan Glass, Catherine Thomas, Liza Lomax, David Harry

Independent Examiner of Accounts: David Jenkins ACA

## **An overview of the work of the Ministry Area Council**

Much of the 2024 MAC business was related to administration. In November, Gower Ministry Area cio (charitable incorporated organisation) was successfully registered with The Charity Commission. We briefly had Bethan working as our MA administrator, but sadly owing to family responsibilities, she had to resign. However, whilst with us, she set up protocols for our MA to work well through various polices, especially safeguarding, ensuring that church members and officials were able to undertake appropriate

training.

In September 2024, the MAC agreed to a church review programme that would help each congregation to discern the particular calling that they feel God is revealing to them. At a time when the MAC is very aware of the challenges of reaching the diocesan ministry share, and in the context of many congregations voicing concerns of an elderly parishoners, we petitioned the diocese to re-examine the amounts being asked for the ministry share, but were informed that the amount reflects the actual costs for clergy and ministry.

The 'working agreement' for the MA, prepared in 2023 was ratified in 2024 with much of the year seeing various aspects of our governance developing in both the MAC level of responsibility and devolved responsibility at the local congregations..

Over the year we organised social and worship gatherings as a MA, with combined services on the 5th Sunday of the month, and much support in the various groups like Open the Book, Treasurers' meetings and the wellbeing project.

Going into 2025 we plan to dissolve the charity of Killay with Dunvant churches, implement the My Fund software and register the charity with the HMRC so we can claim Gift Aid as a MA. In mission and worship, we're intending to organise retreats, continue our shared children's and youth work, and support our different enterprises in outreach. Peter Lewis MAL

### **Report from the Ministry Area Wardens**

The combined services on the 5th Sunday of the month have enabled us to join the congregations of other churches in the Ministry Area. This has been a really positive experience thanks to the welcome we have received. I spent 7 weeks in October and November travelling around Gower and sharing Lay led services, Morning Prayer, Eucharist and Baptism services. This was a wonderful experience, all so different, yet so familiar and getting to know so many people in Gower. This is something which we recommend and which you might consider.

Once again this year, each cluster was represented at Reynoldston on Good Friday, Pam and I travelled with Barry Fox to our MA Away Day at Llangasty, we came together at Oxwich to mark our first birthday at the beginning of June, our first MA Vestry Meeting held at Killay on June 30th, many of the churches hosted Gower Festival performances highlighting the beauty and serenity of our churches, and joined together to raise money for Tear Fund in their Big Quiz. Of course there have been many meetings which have enabled the Ministry Area Chapter to work closely together and become a close knit team, together with the Diocesan networking meetings for MA Wardens held in person or online.

Conducting reviews of the churches started before Christmas, and we have attended congregational meetings. Wild Church has brought people together and given a different insight to all of us.

We both feel that coming together in this way is one of the ways in which our Ministry Area can grow and our clusters can be linked. Once again, this year, it has been a delight to read about all the events in the Ministry Area in the MA Magazine.

### **Report from the Ministry Area Ministry Team**

The MAMT, consisting of the clergy and lay worship leaders in the MA, brought a focus in 2024 of meeting up to share good practice and resources on liturgical seasons. It was also clear that the majority of the lay worship leaders received their formal training many years ago and it was agreed at the end of the year that we will use 2025 as a time to train new leaders and also encourage existing leaders to have ongoing training through the MAMT meetings.

The clergy continued to meet each Tuesday for prayer and planning, creating more joined up ways of working together and supporting each other in our variety of ministries. Peter Lewis MAL

### **Report from the Ministry Area Administrator**

Since joining the team in January, the early part of the year has been spent getting to know the structure of the MA and the teams within. There was particular focus on updating the Membership app and helping Congregational Wardens in this process. Current activity is focused on adding remaining Trustees to the Charity Commission and DBS checks. Future plans involve bringing PAT testing 'in-house' to cut costs and

taking on tasks to support MA magazine.

### **Report from the Property subgroup**

Since our coming together in 2024, this small group has concentrated on creating a list of approved contractors, supporting congregations in addressing the needs identified in the 2023/24 Quinquennial Inspection (QI) building reports. The Property subgroup reported to congregations several policies and provision procedures such as asbestos reports, insurance information and the collation of data in a church handbook to be held in each church building. Peter Lewis MAL

### **Report from the Eco subgroup**

It has been a challenge to enable this group to keep working, and so much of the Eco responsibility, in practice has been approached by individual church congregations. Many undertook the A Rocha Ecochurch audits, with half of our churches now attaining Bronze status. Partnership with Swansea Council continued specific work with the Area of Outstanding Natural Beauty project (those in Gower), with particular progress at Oxwich church and Llanrhidian for bats, Port Eynon and Wernffrwd for swifts, Penmaen for a small natural area. Peter Lewis MAL

### **Mother's Union Branches**

#### **Killay MU**

In January 2024 I began my 16th year as Branch Leader. Our first MU Archidiaconal Eucharist at St Mary's, Swansea was led by Rev Sue Waite.

Rev Layfetta welcomed us to St Hilary's for our first branch eucharist of 2024. During refreshments in the Hall, we collected a variety of items for the Safe Houses.

In February our AGM was chaired by Marian Williams and our accounts presented by Alan after they had been inspected by Ken Ellis. Our "Wave of Prayer" service in February was led by me in St Hilary's Church. I was very proud to read about our founder, Mary Sumner and how in 1876 she formed a group of mothers drawn from all social classes to meet together to discuss Christian faith and family life.

In March we really enjoyed Mike Powell's talk on "Prayer, Poems and Worship". Our second speaker was Rev Layfetta who gave a talk about Lent and its real purpose – loving God and each other. During March our members donated £45.50 to "Make a Mothers' Day" appeal.

Our excellent speaker in April was Sally Bowen who talked about, "Royal Memorabilia".

Thanks to Biddy O'Kane for another excellent talk about her experience of pilgrimages to Lourdes. Another speaker in May was Rev Jim Page who is the Bishop's Officer for social responsibility and the Chaplain of Faith in Families.

Our first meeting in June was to remember and give thanks for all those who planned and took part in the D-Day landings 80 years ago. We loved our singalong to the D Day Darlings.

At the June Archidiaconal Eucharist in St Mary's, we handed over 2 huge sacks full of new items for women and children in the Safe Houses. Thank you if you have donated to our collection.

The fundraising afternoon in our church hall in June was in aid of caravan holidays for needy families (AFIA). The hall was full of MU members and friends from so many areas. Those present enjoyed refreshments, bought books, cakes, raffle tickets etc. £900 was a fantastic sum of money raised by so many generous people (thank you if you helped or donated).

We celebrated the centenary of St Hilary's, Killay, Mothers' Union on 2nd July. It was a very meaningful service written and led by Rev Tim Williams our MU Chaplain. Parts of the service were conducted by Rev Peter Lewis and Archdeacon Peter Brooks. The buffet was amazing and our celebration cake was enormous. Rev Tim Williams reminded us that the branch of Dunvant and Killay was formed in 1924 when 42 members were recorded. The newly built St Hilary's was opened in 1926 and MU presented an oak lectern which is still in use.

In September, Mr Sidney Wilkins from Mumbles RNLI gave us a very interesting talk on the history of The Mumbles Lifeboat and station since 1832. Our members collected and donated £55 to Mumbles RNLI. In September we sent £86 to our Diocesan Treasurer to help with MU projects. Our Church Treasurer was sent £150 to cover some of the costs of us using the hall in such comfortable surroundings.

In October Nabeel Masih, our vicar's husband, spoke to us about his faith, music and worship. Nabeel put great emphasis on how we should treat others in a caring helpful and compassionate way. Our second meeting in October was attended by Rev Tim Williams, Mothers' Union Chaplain, his wife, Helen who is the MU Diocesan Secretary and our Diocesan President, Ruth Roberts. Rev Tim spoke to us about his role of chaplain at the Royal Welsh Show (RWS) and the team of people that he works with.

Our first meeting in November was about "Remembrance" by Andy Jones. Andy is an amazing speaker with such a wealth of knowledge about the first and second world wars.

Debra John, a local actress, performed a story called "Gower Dreaming" (smuggling and shipwrecking etc) in November and we thanked her for fantastic presentation.

The last meeting of the year was early December and was a 'bring and share' buffet and social afternoon. Due to Alan's heart operation and lengthy recovery and my deteriorating sight loss I needed to announce that Alan and I have now finished organising Mothers' Union at the end of its 100th year in Killay Branch. During my sixteen years as Branch Leader, Alan has helped enormously, especially in his role as Treasurer and Secretary. I would like to thank our current and former Bishops, presidents, trustees, clergy, church wardens, branch leaders, secretaries, treasurers, committee members and everyone else we have worked with. We look forward to seeing the Killay Branch continuing into the future under new leadership.

### **THREE CLIFFS MU**

Mothers' Union has changed over the years; Whereas it used to be open only to married women, it is now available to all – even men! At our branch, we have about 30 members of various ages with at least three over 90. However, that doesn't restrict our programme at all.

We started off our year with the Annual Meeting and a quiz. As Lent was approaching, we had a pancake race down the aisle of our Church which isn't wide enough for two runners so we had time trials. A bit of cheating was going on but we had fun. The Rev. Sue Waite led our Lady Day Service. At our next meeting, Debra John told us all about the life of a Victorian maid. She was in costume and acted the part with knowledge and humour. The Diocesan Festival was held in May at Brecon Cathedral. This usually involves taking a picnic which is delightful when shared by the river on a sunny day, but is often eaten in our cars because of rain. Our Summer evening out was held in June. Our Archdeacon Peter and his wife Andrea, have a very talented daughter in law. She gave us some of her free time (not much of this as a mother of a young family) to show us how to make an Autumn wreath. This could also be re-designed for Christmas. Our last speaker of the year told us all about her dog charity and all it involves.

Mothers' Union is a group who try to do God's work, the way our founder, Mary Sumner, did, but while this is our first priority, we also have fun and friendship at the same time.

### **Llanrhidian MU**

We may be small in our membership in Llanrhidian, but members are loyal and faithful, meeting on the 1st Tuesday of the month at our village hall. Transport is available to ensure members arrive safely. We hold a short service each time before various activities and discussions. We are keenly aware of the vast numbers of our members globally as we light candles and pray for our Diocesan links worldwide in our "Wave of Prayer". This is a vital part of the prayerful nature of our Christian Organisation with over 4 million members in 83 countries worldwide.

We celebrate the main Christian festivals in our church year with Lenten and Advent reflection both at Branch and Archdeaconry level. A very memorable, moving, Advent reflection led by Father Mark Griffiths, left us all with food for thought.

We were humbled to join a service for 16 days of activism against gender-based violence and domestic abuse as we stand in solidarity for those experiencing such violence.

The Diocesan Festival at Brecon Cathedral is a highlight for Mothers Union as we gather to say thank you to our organisation, proudly displaying our Branch banner.

Our Archdeaconry fundraising event for AFIA was a huge success, held in St Hilary's church hall, very well attended by all branches who thoroughly enjoyed chatting and spending time together, raising £1000 for AFIA funds.

Our branch enjoys “time out” meeting for lunch during our summer break and again at Christmas time. I value the support of all my members and clergy, thank them for continuing to meet with each other and uphold the values of Mothers Union.

### **Church discipling groups**

In addition to the weekly online Tuesday evening bible study, the Lamplighter started a bible study and two bible studies began in the East cluster. For Lent there was a MA Lent course, but the very cold and wet weather created many challenges in our rural context with an early date for Easter meaning that we were having to travel at a very dark time of the year. Over the year, lots of people did contribute and attend parts of the wellbeing Project and the new Wild Church monthly activities attracted people from all over the MA as a fresh expression of discipling.

### **Report from the Wonder of Wellbeing Project**

Chloe started working in the Project in February 2023, through funding from the Alun Walters Trust connected to Oxwich church and the Rural Anchor levelling up fund. It was an amazing year of stepping out in faith and trying all sorts of activities and approaches to creativity, art, prayer, walking, the Outdoors and evangelism. Chloe and Peter worked with lots of folk from within our congregations and from the community to test the waters in a range of wellbeing session, prayerful activities, spiritual tourism that saw us working with Faith in Families on the beach, leading monthly Wild Church outside in torrential rain, ministering alongside hurting people in some creative art workshops and developing resources that local schools are now using for wellbeing. With one eye on these activities and the other on the future opportunities, Peter worked with the diocese to make a bid for the Church in Wales Growth Fund to make this a 5 year project, becoming successful in January 2025.

Chloe Thomas

### **Missional and outreach activities across the Ministry Area**

In 2024, the new Open the Book groups engaged well with local churches, with plans for two more groups being training in 2025 for us to cover all the primary schools who are requesting us. All the clergy, with several lay people developed great relationships with schools visiting the churches and groups delivering lessons and assemblies. On D Day ‘s 80<sup>th</sup> anniversary, Knelston school played a full part of the Rhossili commemoration with St Mary’s. New in-roads were made with Olchfa Comprehensive and Fr Tim took on some additional roles with Faith at Bishopston comprehensive school. Killay and Dunvant congregations provided members who went on Bubble church training with Revd. Layfetta, to start up special services on the first Sunday of the month for younger children – a great way to link faith with their Tots group. Much planning and effort went into a family Christmas event in Reynoldston, which had to be cancelled owing to a spate of terrible wet and windy weather.

The Lamplighter in Bishopston welcomed people for worship, friendship groups and café and Christian resources being purchased. The bishop arrived as part of their 30<sup>th</sup> anniversary celebration. Thanks again to Louise Rigdon who coordinates the volunteers and the business.

The North Gower Food Hub, supported by lots of churches and with staff from the Ma continued to reach out to people in need, with more people requesting food than that which could be provided.

Our churches continued to be heart of many community events, with St Hilary’s bringing together lots of the community in a new Carol service. The MA clergy

### **Gower Ministry Area Magazine**

It is hard to believe but there have been 1,500 monthly editions of the Magazine since it started. It goes back to the very beginning of the last century. Our stalwart correspondent, Valerie Beynon, brings alive for us each month what was going on in Gower a hundred years ago, but the Magazine was twenty-five years old even then.

Of course, the Magazine has changed over the years. Thanks to all those who give their time to make it successful today. Some write articles. Some take pictures. And a wonderful team organise: they collect subscriptions and distribute the copies when they are printed.

There are many reasons for having a magazine, but the most important one is to bring the Ministry Area together. We get to hear about the successes of all the other congregations and sometimes their problems too. On top of that it does, also, make a small profit for the MAC largely because of the support of our printer Jim Harford who charges far less than he could. Income comes roughly half from advertising and half from subscriptions.

We especially thank Frances Owen-John, for all the work she has done sending out invoices and paying bills. Frances is now stepping down as Treasurer and Andy is taking over. Frances rescued the magazine from bankruptcy in 2019 and brought it back to solvency. We are very grateful for her patience, wisdom and hard work.

Peace and blessings

Nigel King (Editor)

### **Gower Pilgrimage Way**

In 2025 the Gower Pilgrimage Way will be managed as part of the Wonder of Wellbeing Project. In 2024, we had many visitors and our plans are to expand the pilgrimage experience with the extra staff members to bring their ideas and skills.

### **Report from the Ministry Area Treasurer**

The full report is part of the annual Financial statements.

In summary:

Thank you to all who are giving towards the finances of our church life and mission. Regular and realistic giving, especially through the Give Direct scheme, is commended.

Thank you to all the treasurers and everyone involved in collection of monies and Gift aid for your work in 2024.

The investment portfolio held by some of the churches has seen a 3.9% rise in value over the past year.

The Ministry Share for Gower for 2024 was paid in full. With increasing financial pressures, it is not clear whether this will be possible in the future.

The consolidated accounts show a net movement of £40K in unrestricted funds in 2024. The performance of churches is not uniform, however, with a number showing significant deficits. In some churches this has put their finances in a precarious position.

Overall, the net assets of the Ministry Area rose by approximately £16K or 1.32%

The implementation of the My Fund computer software was not possible in 2024 in the absence of the provision of appropriate training for church treasurers

Peter Townsend MA Treasurer

### **Reports from our twenty congregations in the Ministry Area**

#### **St. Hilary's Church, Killay**

We suffered the devastating loss of our organist Huw Thomas and his wife Janie, one of our choristers, at the beginning of the year. The hall was full when we were invited to a memorial lunch in their memory.

Church services changed slightly when the Lay led service on the 4th Sunday of the month moved to the 1st. Sunday School was held on the 2nd and 3rd Sundays with the numbers increasing slowly. Midweek services attract approximately 20 regular worshippers, led by Mike, one of our Lay Worship leaders when Layfetta couldn't be there. Tots group has grown, and Bubble Church was launched in December. Killay MU branch celebrated its Centenary.

Our Brownie pack celebrated Shrove Tuesday with pancakes and a presentation in church by Layfetta. The Experience Easter was a great success, visited by children and teachers from Dunvant, Hendrefoilan and Cilâ Primary Schools. The church was full when Dunvant school came on two Sunday mornings and for our Carol Service with Killay Community Council, Siloam Baptist Church and Hendrefoilan School. The Air

Cadets came for the Battle of Britain Memorial Service in September.

Our grant application and Faculty regarding repairs to the Lychgate were successful and work is now underway. Our asbestos survey was clear, and the usual PAT testing and servicing of Fire extinguishers took place. Social and Fundraising events raised funds for our church - the Annual East Cluster Lunch at Clyne Golf Club in January, a Community Choral Event, Harvest Supper, Coffee morning, Gwalia Concert and Christmas Raffle. We joined in MA events on Good Friday, at Oxwich in June, at the Away Day at Llangasty, Wellbeing events on the beach and hosted the Tear Fund Big Quiz. We were also involved in preparation for our office to become the Gower MAA Office prior to an appointment being made.

### **St. Martin's, Dunvant**

Our first Murder Mystery in April boosted Church Funds by £850, St Hilary's and St Martin's involved local friends. Sadly, one of our hard-working regulars, Ann Stone passed away in August.

September the leak in our roof was repaired. Our first Macmillan Coffee Morning raised £260, contact and friends were made with our near church neighbours. In October we held our first Harvest Supper. We invited our new friends from the Macmillan coffee morning and we now have 4 more regular worshippers at St Martin's. We will continue with both these new ventures and have started House Bible Study Group. In December, Bubble Church started in St Hilary's and 6 members of St Martin's were there to support Layfetta in, as well as supporting Tot's Club and 'Open the Book' in Pen Y Fro School. We also presented Christingle at the school and they came to our Candlelight Carol Service where some 64 Adults enjoyed this festive treat. Over Christmas we also flew the flag at Dunvant Social Centre where we had a table showing people where and what we do in the community, alongside the WI, the Ramblers Society, Ebenezer Chapel, all organised by our local council. Due to weather damage, our Outside Notice Board had to be replaced, but thanks to a donation from Ann Nicholls, we have new Aluminium Notice Board, informing passers by the times of our Services. In the Spring we are going to try to find a way to encourage local youngsters to our Church. Pen Y Fro School will be visiting us once again to Easter Experience in April.

We will also be visiting the Sick, and administering Holy Communion. Carol and Clive Lewis celebrated their Diamond Wedding Anniversary in February and had their vows blessed by Layfetta during Sunday Morning Service. Following refreshments, they showed us their Anniversary card from King Charles.

### **All Souls Church, Tycoch**

Church life continues to bloom as we welcome new worshipers to our fold. Attendance is consistent across our services, and participation by the young people is encouraged and growing. We welcomed Ben and his mum. He asked to be baptised with full immersion which, was facilitated in October. An increase of young people pushes forward plans for new forms of worship, plus preparation for confirmation begins in January 2025. Messy Christingle brought a busy year to and end with a fun and festive gathering of young and old. A summer fundraiser with the concert band and two musical afternoon tea events put the fun in fundraising. Seasonal festivities are a good excuse to enhance our post service fellowship with home baked goods. As a congregation we welcome any reason to celebrate together. The Experience Easter event with Sketty Primary School was a huge success, and led to a request to do same at Christmas. Both events involved donkeys who, at Christmas, brought Mary into Church enhancing our story. Plans to hold similar events at Easter 2025 are underway. A group session was well attended to assist those required to complete the online safeguarding course. The contractor engaged to extend the Garden of Remembrance has let us down again. Contact made with new contractor and we are hopeful for completion in spring 2025. Exterior painting of the Church windows and doors completed in September. Further work required by Quinquennial inspection to be carried out in 2025. Rising costs has meant our Church Hall only made enough to cover costs. To retain the hall for our community as well as a source of income for our church, we intend to use a considerable amount of our reserves and seek other funding opportunities over the next two years. No incidents or accidents reported.

### **St Teilo's, Bishopston**

Congregations at St Teilo's continue to grow, with our Sundays feeling more and more like pre-Covid times. It is a joy to be able to stay after the service and chat over a cup of coffee. Something that had been

greatly missed. Work on our buildings continue, all be at a slower pace with delays and problems with various trades. Finally, however, we have installed a much-needed handrail on the Chancel steps, meeting with everyone's approval. We are still trying to arrange for the stone mason, hopefully later this year to treat the walls in the Chancel for damp. We are now looking to start work on the damp in the bell tower but first have to comply with the regulations of the Bat Protection Officers. Our Hall Committee have set up a monthly community cinema which is proving to be quite popular and helping to fund the maintenance and upkeep of the hall. We look forward to continuing our outreach and growth of the Church in 2025.

### **St Mary's, Pennard**

We are pleased to see that our attendance has returned to pre-pandemic numbers. Our monthly Services in the Community Hall remain our most popular. Average attendance for our Sunday services in church and Wednesdays is pretty much the same. All Easter and Christmas Services were well attended especially Christingle on Christmas Eve afternoon. Once again, we had atrocious weather for Carols on the Cliffs but the event was much appreciated by those who braved the elements. Darran Hickery, a former member of our congregation, was ordained in June 2024. Our proposed renovation work was put out to tender resulting in several applications. In January 2025 the Ven Peter, a Warden and the Treasurer met with Architect Carl Morgan and agreed upon a contractor. We are hopeful that building work will at last commence during the year. We know that 2025 will be a year of changes and challenges but we will put our hands into the hand of God and go forth.

### **St. John's, Penmaen and St. Nicholas, Nicholaston.**

This year at St. John the Baptist, was spent concentrating efforts to facilitate the Faculty works and finally secure enough tenders for the work involved. Time was also spent canvassing the Community Council to try to drum up support for a Friends of St. John's, to enable the local community to take more responsibility for keeping St. John the Baptist church viable.

Progress was made by the end of the year with enough tenders submitted for the work, to enable approaches to be made to fundraising charitable bodies. This resulted in grants totalling £14,760 being offered. Together with parishioner's and residents fundraising and donations of £4,900, bringing our total funds towards the work to £19,660. We also applied to join Swansea City Council's Biodiversity Scheme for Gower Churches. This application was successful and the City Council applied for a Faculty to cover the proposed works.

At St. Nicholas the year was less hectic and demanding. We had another CADW Open Doors day again in September. Chloe Thomas took the opportunity to set up a table of activities for youngsters in the back of the church as part of the Gower Wellbeing Project.

We were very pleased at Nicholaston and Penmaen to help celebrate Rev Nigel King's 80th birthday during the summer, Nigel holds a special place in our hearts.

For 2025, we hope to see the completion of the Faculty works at St. John's and perhaps give some time and thought to St. Nicholas church.

### **St Illtyd's, Oxwich**

With the Clergy cover available, we had little requirement for lay-led services, this all looks set to change, with both Roger and Hilary moving away. The Wellbeing Project used St Illtyd's for a number of events, some of which took place on the beach, and drew in a number of people. With funding for two more staff, this project looks set to grow. To make the building multi-functional, plans progressed to install a water supply, W.C. and kitchenette. The W.C. should be accessible to wheel-chair users. Coffee is invariably served after Sunday services, and it will be wonderful to have a water supply onsite for washing up. Regrettably, the organ will be too large to be accommodated, and so it will be replaced with a modern keyboard with more flexibility. Bats inhabit the tower, but do not interfere with the operation of the church, efforts have been made to minimise interference with them. The tower has been made darker and temperature stable, to encourage more bats to roost at no cost. Storms have been more severe recently and made the ground less stable. The power line to the church was brought down three times, fortunately with no loss of power, but compromising access to the church. As part of the proposed building



programme, an underground duct for the power cable will be laid, alongside the incoming water supply pipe and will be a visual improvement, as well as a storm-proof. One of the tree falls was a large sycamore which fell the whole width of the churchyard. It damaged a number of graves, and efforts are underway to try to locate the families involved. Damage to the footpath should be dealt with by the proposed building works, as this is the intended route for the water supply, ducts and drainage.

### **St David's Church, Llanddewi**

St David's, is a Grade Two listed church building, set in a farmyard, between the villages of Knelston and Scurlage. We have appreciated the priestly services, teaching, and pastoral ministry of Rev Peter Lewis, and also the support and care given by Rev Roger Donaldson. Regular worship services continued to be monthly Sunday Holy Communion at 9:30, and weekly mid-week communion services, which include a short Bible study with questions, discussion, teaching, fellowship with members of other churches, and prayer. Our Sunday congregation is small, comprising people from our local communities, with usually a slightly larger mid-week congregation. We hosted two joyful Festival services: on St David's Day people from north and south Gower enjoyed worship and praise mainly in the Welsh language and at Harvest people from came from South West Gower cluster. The church was filled for both services. Finances give cause for concern, with expenditure exceeding income. We depend on regular giving and fundraising, which challenge our small, scattered congregation. We have no legacies. We held two social and fund-raising activities: a coffee morning and a talk followed by refreshments. Temporary repairs to the church tower roof were carried out prevent leaking. permanent repairs are awaited. The Quinquennial inspection reported highlighted the need for tower roof repairs and some other minor repairs, mainly to cracks in the church walls and damaged coping stones. The Churchyard cutting area has been reduced, to reduce costs and to encourage natural habitat. The Gower Pilgrimage continues to bring visitors. The church is always open and beautiful comments are left in the visitors' book about the calming nature of the building. Its simplicity and natural light are perfect for quiet contemplation. We pray St David's will serve in a fresh and sustainable way as a centre of Christian faith and hope.

### **St Andrew's, Penrice**

We have sustained our witness and worship each Sunday morning, and celebrated Easter, Ascension, St Andrew's Day, Harvest and Christmas Day. Our Harvest Supper at the Britannia Inn was again one of our largest. Given St Andrew's longstanding interest in older liturgies, we continue to celebrate, on the first Sunday of the month, the Eucharist using the Book of Common Prayer of 1662. We held four Penrice Lectures in 2024, which were given by Andrew Dulley, Hugh Dunthorne, Jeff Childs and Canon Roger Donaldson, and were well attended by 60+ neighbours and visitors. The Penrice Calendar for 2025 was produced thanks to the generosity of Jim Harford and sold out. These fund-raising actions were in the hands of Michael and Angela Barnett. Our charity work for 2024 was led by Cathy Dorran, an indefatigable supporter of people in need. Under the supervision of William Doran, we were able to repair the fabric and completely redecorate the church over the autumn of 2024; while the work was in progress, each Sunday we managed to hold a service, often in the vestry. We thank our contractors Charlie Short of South Wales Heritage Plasterwork and Digs Electrical Ltd for their excellent efficient services.

### **St Cattwg's, Port Eynon**

The change to Sunday evening services at 5.00pm has proved to be a success with several members of our congregation either coming back or being new to Sunday worship. We have also attracted members from other churches in the ministry area who come when they do not have a communion service in their "home Church". With the installation of a large screen monitor the ability to vary the way services are presented has also been popular. Our alternate Saturday morning café continues to bring both locals and visitors together in a friendly, relaxed atmosphere. Apart from worship our church is used by various music groups and has been used in the summer holidays by The Wellbeing Project when the weather was not suitable for the beach. We have had visits from the local primary school as part of the Open The Book initiative.

## **St Mary the Virgin, Rhossili**

Over 2024 we set up artwork and prayer installations in St Mary's for locals and visitors to use as part of their reflections on life, spiritual journeys and to express themselves in challenging times. Over 1,500 people interacted with these presentations, and, to build on that success, funding was granted to extend our wonder of wellbeing project in Gower for another five years. Highlights in the art projects were connecting with Knelston Primary School for Rhossili's village D-Day commemorations, being a place for those on the Gower Peninsula Macmillan Mighty Hike to express their feelings and prayers as they walked in memory or support of others, and being a venue for the wellbeing project reflective walks, Wild Church and Prayer meetings. Come rain or shine, Rev Peter walked his dogs around Rhossili on Thursday mornings for Ebb and Flow reflections; people can join him at 8.15am every week all year. Visitors leave prayer requests at the Lady Altar which are shared at monthly services. The church opens daily thanks to those who diligently make this possible; we are also grateful to our generous benefactors, in particular the Bowen Richards Trust and Rhossili Council. Gower Festival thrilled again with a sell-out summer concert by the Castalian Quartet. Autumn harvest combined a convivial supper with entertainment in the Village Hall, and food-hub donations. Storm Darragh ripped into the church roof in December, however it did not deter the traditional joining with Pitton Chapel for a shared carol service, and a packed-out all-ages nativity service at St Mary's set a joyful mood for Christmas celebrations. This has all helped us be a place where Spirituality, Creativity and Nature interweave, somewhere where we can come alongside visitors and bless their lives as well as creating a quiet sacred space for people to privately express their hopes and fears.

## **St. George's, Reynoldston**

St. George's has continued with its weekly Sunday services, Holy Communion and All Age services alongside weekday Morning Prayers. The introduction of Welsh language Communion services, on behalf of the Ministry Area, has been most welcome. The Remembrance Service was well attended, a moving service. Many of our services are presented via a TV screen, now with upgraded media facilities. Congregation numbers have reduced over the year due to illness, deaths and moves from the village. The Church's Social Group has again been active during the year, organising a number of community events - Village Quiz, Harvest Supper and Community Carols. Church members were involved in organising the Christmas food collection for the Gower Food Hub and the Salvation Army. We have an ageing and reducing congregation, but the Diocesan charge has not reduced in line with falling income. To ensure long term survival, we need an urgent and significant reduction in annual payments. 2025 will see the completion of the repairs to the bell tower and the work required in and outside the church, identified in the Quinquennial Report. We thank Revd. Peter and Canon Roger for their ministry throughout the year.

## **St Cenydd's Llangennith**

St Cenydd's has been open to a small but steady congregation, strengthened in the summer months by visitors. One wedding was celebrated and one funeral took place as well as several well attended concerts. The church continues to be opened daily and receives large numbers of visitors who enjoy the historic, peaceful setting. The small Church Council meets regularly and keeps in touch with manage church affairs. There is a location in the porch for donations to North Gower Food Hub. A 'Friends of St Cenydd's' group was successfully set up in the spring. In April, the new heating, lighting and PA system was installed and motion sensitive lighting is proving very helpful to visitors, especially in the darker months. At the rear of the church there is now an interesting exhibition of church and village history and a collection of old photographs which we are hoping to expand. The churchyard is well maintained with regular cutting around the graves but leaving the margins and several 'wild' areas uncut for wildlife. A small cowslip bank has been planted at the entrance and it is hoped that more wild flowers will be sown this year. Storms caused damage to two sections of roof and a more serious hole high on the south side of the nave roof allowing the ingress of water. The insurers quickly oversaw repairs by a trusted local contractor and the experience has given us much reassurance. Following receipt of the Quinquennial inspection report, work was undertaken to clean gutters and cut back undergrowth around the church walls and part of the churchyard wall. As recommended, a structural engineering company has been instructed to survey the tower, so plans can be made to carry out necessary repairs, if financially feasible. This will be the main

focus for 2025.

### **St. David's Church, Gwernffrwd**

Attendances remain good at our weekly services and we held several special services during the year including the Dydd Gŵyl Dewi service, Good Shepherd Sunday when we were joined by two magnificent Suffolk rams, the Ascension Day Breakfast Service, Harvest Thanksgiving and services at Easter and Christmas. The Service of Nine Lessons and Carols saw the church nearly full to capacity with many people from our local community joining us. Our finances remain satisfactory thanks to generous weekly giving, fund raising and bequests and donations. Thank you to everyone who has contributed in any way and to Lorraine for keeping our accounts in good order. We have continued to support the North Gower Food Hub with food and cash and collected monetary donations for ABCD, Tŷ Hafan, Faith in Families and Gower YFC tractor run for Cancer Research. Barry continues to keep an eye on the fabric of our building including the bell repair and we thank Sid Davis for maintaining the churchyard. We are grateful to the anonymous donor of the information board installed in the churchyard and to Margaret Coppin for buying two electric heaters in memory of her husband, Derrick. We have rejoiced with two families during the year. Suzanne Evans and Ian Donaldson were married in April and in June Idris Connor, the son of Anwen and Sophie was baptised. Sadly, we have shared the sorrow of the families of Sonia Davies, Cliff Jones, Olga Hughes, Ernie Beynon, Jacob Crane, Denise Doyle, Alastair Elkes-Jones and Cath Mathewson. We would like to record our appreciation to Frs Tim and Nigel, Revd. Keith and Reader Ross for conducting our services throughout the year and everyone who contributes in any way to keeping our 'little church on the marsh' such a warm and friendly place to worship.

### **St. Cadoc's, Cheriton and St. Madoc's, Llanmadoc**

This year, by using what's left in our reserve funds, we will be able to pay our parish share. Next year may be a problem. To this end – our main drive will be to make our communities of Llanmadoc, Cheriton and Landimore aware of the present financial situation – re: possible closures of St Madoc and / or St Cadoc due to lack of funds – and to generate possible solutions for a positive way forward. We have embarked upon a mail shot to all households in these three communities (some 200) advising them of the risks we face – and seeking feedback and help. This will be followed by a village meeting (once all the feedback is received). Peter Lewis and Tim Ardouin have agreed to attend this meeting and help us in any way they can. Our main aim will be to increase 'Friends of St Madoc and St Cadoc churches' with annual contributions of say £50 (or even better monthly payments of £5). We are also mentioning the exhausted and elderly committee who are finding it difficult to keep on top of running the churches in terms of the day-to-day operations, repairs, fund-raising and grant applications – with the aim of seeking helpers.

### **St Rhyddian and St Illtyd's, Llanrhidian**

Perched in a commanding position above the marsh, the church of Llanrhidian is one of the most beautiful places of worship on the Gower peninsular. Despite this, congregations have been slow to return after the covid pandemic, and it has been difficult to view this trend with anything less than deep concern. One response has been to institute a service of Eucharist and Evensong on the second and fourth Sunday afternoons each month. We have seen the initial handful of attendees grow, even through the cold and damp winter. We have every hope that as the year turns, our numbers will continue to grow in response to more creative thinking about how to spread the Word. The natural beauty of our surroundings and the humble warmth of our building have attracted many couples choosing St Rhyddian and St Illtyd's as their special place for the solemnisation of wedding vows. We have also held many joyful christenings, and we have joined many people in their saying their formal farewells to loved ones. We continue to reach out to the wider community with our message of peace and hope and have welcomed the school into the church for a range of festive services. We have also held special gatherings off site at key times in the church year, including Christmas Carols at GG's in Penclawdd and our regular Observances on Good Friday, and the very special Easter sunrise service which is held every year on Cefn Bryn. We owe a debt of gratitude to Pam Meakin and Jennifer Griffiths in their roles as Wardens, especially at weddings and funerals. Pam has tirelessly kept the church open, and a brigade of ladies have cleaned and arranged flowers. Jennifer

Griffiths has helped with weekly newsletters. Fr Tim and Fr Nigel, supported by Ross have provided clerical guidance and devotion.

St Gwynour’s, Llanyrnewydd (Penclawdd)

As may be noted from this year’s attendance figures, our church is locally regarded as a venue for funerals rather than for more joyous celebrations. As a congregation we are seeking ways to change this deep-rooted perception, and in so doing, to find the means to keep our church open and to act as a focus for our local community needs. To this end our fundraising efforts towards the end of last year were well received. A ukulele concert in the church in early December, followed by mulled wine, attracted an appreciative audience. We are grateful to the staff of GG's Ice Cream, in Penclawdd, for allowing us to hold a carol concert there, and our own church carol service on Christmas Eve was as always well attended. Our congregation remains small in number, but steady and faithful. We will continue to seek ways in which we may translate local awareness of our church into a willingness to use our building as a place where local needs may be met.

Church Statistics for 2024

The following table uses the average figures for attendance and reflects our church registers for Life Event services (occasional offices).

Gower Ministry Area Church Statistics 2023	Llanyrnewydd	Wernffrwd	Llanrhidian	Cheriton	Llanmadoc	Llangennith	Rhossili	Port Eynon	Llanddewi	Reynoldston	Penrice	Oxwich	Nicholaston	Pemaen	Ilston	Pennard	Bishopston	Killey	Dunvant	Tycoch	TOTALS
wedding services in 2024	0	1	0	0	0	1	0	1	0	5	2	3	0	0	0	3	4	2	0	0	22
infant baptisms in 2024	1	0	2	0	0	0	0	0	0	1	0	1	0	1	0	3	0	1	0	1	11
baptisms of 8 years+ in 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	2	0	1	4
confirmees confirmed in 2024	0	0	0	0	0	0	0	0	0	0	0	0	0	0	6	0	0	0	0	0	6
2024 Sunday service attendees	9	23	14	13	12	14	10	19	10	19	8	15	10	11	12	29	28	55	14	20	345
average number of 2024 mid-week Communion attendees	0	8	0	0	0	0	0	0	5	0	0	0	0	0	0	15	7	20	0	8	63
funeral services in church /grounds	5	2	4	1	2	2	0	0	0	3	1	0	1	0	2	8	7	16	0	4	58
funeral services clergy took (not in church/ grounds)	13						0	0	0	0	0	0	0	0	1	4	2	0	0	0	20

**Accounts for St Hilary's and St Martin's Churches**  
**Charity Number 1138042**  
**For the Year ending 31<sup>st</sup> December 2024**

I would like firstly to report that 2024 was the first full year that the two churches in the Parish of Killay were wholly combined with the other eighteen Gower Anglican Churches to form the Gower Ministry Area CIO. The new Charity Number is 1210801 and our Annual Report and Financial Statement are part of the consolidated documents prepared for the Gower Ministry Area. I will therefore include those documents in our Charity Commission submission for 2024.

The information in this Financial Report is included in the Gower Ministry Area Financial Statement but rather prepared in the format used by the former Parish of Killay.

I am happy to report that the 2024 accounts show a year-end surplus. This is a welcome turnaround in our finances and the £11,480 net surplus is a much-needed top-up to reserves.

Several factors have contributed to this change in fortune since 2023, the main ones being:

- £9,211 fall in Ministry Share since joining the MA.
- £6,011 fall in building maintenance costs and no major refurbishments.
- £3,645 fall in fuel costs.
- £4,528 increase in fundraising over six social events, 100 Club, raffles (cost of fundraising taken into account so this is all profit).

One disappointing outcome in 2024 was the decrease in income from hall letting. This was largely due to the loss of the long-running School of Ballet due to Miss Kim's retirement at the end of the summer term. Although we have picked up a few more bookings, these are no substitute for the loss of a very popular dance school that ran classes two evenings a week during term time.

Hopefully, with continued efforts to advertise our hall we will go on to attract new bookings in 2025, preferably regular weekly classes / groups.

The closing balance across all accounts was £100,494 divided in the following way:

	Current Account	Gold Account
Restricted	£1,488	£29,260
Designated	£0	£50,092
Unrestricted	£18,738	£916

The Restricted Funds are divided as follows:

Grant (Diocese Lychgate admin)	£3,000
St Hilary's Building and Fabric	£415
St Martin's Building and Fabric	£2,952
St Martin's Stained-Glass window	£25
Parish Centre	£607
Graveyard and Grounds.	£22,372
Tots / Sunday School	£586
Easter flowers	£162
Children's Ministry at Christmas	£243
Jamaica donation	£386

The Designated Funds are divided as follows:

Sale of Parsonage to building repairs	£40,092
Bequest for repair of Lychgate	£10,000

I would like to thank Mr Ken Ellis and Mr Alan Pickard for their continued advice and support this year. Grateful thanks and appreciation also go to Mrs Geraldine Rees, our Gift Aid Secretary and Ms Marian Williams, our Warden..

Diane Holohan  
Treasurer, St Hilary's and St Martin's Churches

**ST HILARY'S AND ST MARTIN'S CHURCHES, SWANSEA**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDING 31<sup>ST</sup> DECEMBER 2024**

	<b>THIS YEAR 2024</b>		<b>LAST YEAR 2023</b>	
<b>RECEIPTS</b>	<b>£</b>	<b>£</b>	<b>£</b>	<b>£</b>
<b>Direct Giving</b>				
Planned Giving	39,132		41,764	
Open Plate	<u>3,724</u>	42,856	<u>2,572</u>	44,336
<b>Indirect Giving</b>				
HMRC Charities		12,637		10,557
<b>Special Collections</b>				
World Church and Other Good Causes		1,626		1,384
<b>Magazine</b>				
Advertising and Sales		983		1,344
<b>Money Raising</b>				
Fetes, Raffles, Outings, Socials, Fund Raising				
Group Events (incl. Monthly Draw) and Sponsors		7,799		4,868
<b>Exceptional Income</b>				
Legacies & In Memoriam	344		500	
Donations & Gifts	2,076		1,623	
Other including Grants, Insurance Claims and Loans	6,637	9,057	6,568	8,691
<b>Other Income</b>				
Funerals and Burials - Restricted		3,311		4,384
Funerals - Unrestricted	780		1,292	
Weddings/Baptisms	<u>840</u>	1,620	<u>301</u>	1,593
Photocopying, Tots, Flowers, MA mag etc.		1838		80
<b>Bank Interest</b>		1,900		3,240
<b>Parish Centre Income</b>				
Letting		15,858		17,200
<b>TOTAL RECEIPTS</b>		<u>99485</u>		<u>97,677</u>

	<b>THIS YEAR</b>		<b>LAST YEAR</b>	
	<b>2024</b>		<b>2023</b>	
<b>PAYMENTS</b>	£	£	£	£
<b>Mission and Outreach</b>				
Local	1,291		793	
World	0	1,291	600	1,393
<b>Maintenance of the Ministry</b>				
Ministry Share, Clergy expenses, MA costs		51,749		60,960
<b>Maintenance of the Churches</b>				
Heat, Light, Water and Insurance	6,050		10,516	
Maintenance and Repairs (incl. Grounds)	4,892	10,942	7,789	18,305
<b>Maintenance of Services</b>				
Altar Requisites, Organist, Choir, Organ		6,585		3,891
<b>Parochial Expenses of Clergy</b>				
Travel, Books, Courses				
Vicarage incl. Telephone (Proportion),		0		0
<b>General Parish Expenses</b>				
Stationery, Printing, Photocopying, Sundries		1,050		
Licences, Petty Cash, bank		77		3,363
<b>Cost of Money Raising</b>		2,315		3039
<b>Parish Centre Outgoings</b>				
Heat, Light, Water, Insurance,	7,040		6,219	
Maintenance, Cleaning supplies	3,961	11,001	7,075	13,294
<b>Exceptional Costs</b>		2,995		37,467
Hall refurbishment, support costs etc				
<b>TOTAL PAYMENTS</b>		88,005		141,712
<b>NET SURPLUS / DEFICIT</b>		11,480		-44,035
 1 <sup>st</sup> January Bank Balances	89,014		133,049	
1 <sup>st</sup> January Cash Balances	0		0	
		89,014		133,049
 31 <sup>st</sup> December Bank Balances	100,494		89,014	
31 <sup>st</sup> December Cash Balances	0		0	
		100,494		89,014

# Gower Ministry Area CIO

Charity Number 1210801

May 19th, 2025

## Financial Statements

*Year ended December 31<sup>st</sup> 2024*

### Contents

INDEPENDENT EXAMINER'S REPORT  
STATEMENT OF FINANCIAL ACTIVITIES  
BALANCE SHEET AS AT 31 DECEMBER  
NOTES TO THE ACCOUNTS

#### 1. Financial Review

The year 2024 was the first full year that the Gower Ministry Area had overall responsibility for the financial management of the twenty Gower Anglican churches. The consolidated accounts presented here bring together all the finances of the individual churches and have been prepared with the help of all seventeen church treasurers as well as one or two who look after the finances of church halls. A debt of gratitude is owed to them all.

At the end of 2024, the Gower Ministry Area had assets in excess of 1.2 million pounds which included some £421K of invested funds. Inspection of the consolidated Income and Expenditure figures shows a positive net movement of £10,000 which contrasts with a negative movement in 2023. This gives a slightly distorted picture, for some of this positive movement came from a one time release of funds from Benefice accounts. This was when those accounts were closed as the Ministry Area took over overall financial responsibility. For individual churches there is still concern for over half saw a reduction in their assets as they spent more of their unrestricted funds than they received in income. This has led to a reduction in their reserves with some churches now in a precarious financial position. Plans for a Ministry Area stewardship campaign in 2025 will hopefully alleviate the financial strains.



Investments generally showed increases of about 7% although the total Ministry Area holding rose by just 4% as one church sold off a substantial investment to stabilise its finances.

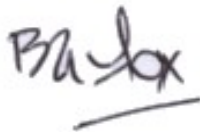
In 2024, the Ministry Area continued to pay in full the Diocesan allocation of Ministry Share. Continuing financial pressures make full payment ever more difficult and may not be possible in the future.

It was the intention that the MyFund accounting package would be fully implemented across the Ministry Area starting in January 2025. However, progress has been hampered by the lack of training. Implementation will have to wait until appropriate training is put in place.

On a more positive note to end this brief report, the Well Being project completed phase one very successfully in 2024 and new funding has been approved for an expanded five year project to start in 2025.

## 2. Risk Review

The Ministry Area Council considers the major risks to which the Ministry Area is exposed and establishes policies to mitigate those risks. The principal risks include declining and ageing church membership, the state of repair of the church buildings and the financial requirements to meet day to day administration. The fabric of each church building is continually monitored by the respective Sub-Wardens and reported upon to the Ministry Area Council. No significant spend on fabric is permitted unless the church can demonstrate it has the requisite funding in place.



Signed \_\_\_\_\_  
Chair of Gower Ministry Area Council  
Mr Barry Fox

Date: 19<sup>th</sup> May 2025



Signed \_\_\_\_\_  
Trustee

Date: 19<sup>th</sup> May 2025



## INDEPENDENT EXAMINER'S REPORT TO GOWER MINISTRY AREA

I report on the accounts for the year ended 31st December 2024

### **Respective responsibilities of trustees and examiner**

The Gower Ministry Area are responsible for the preparation of the accounts.

The Ministry Area considers 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;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (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 Commission. 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 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**

In connection with my examination, no material matters have come to my attention:

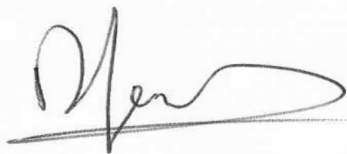
(1) which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and 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.

Signed



Date

21-Apr-25

**David Jenkins ACA**

**Gorseinon  
Swansea**

## STATEMENT OF FINANCIAL ACTIVITIES 2024

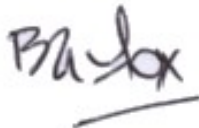
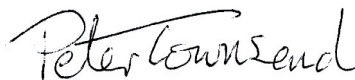
Funds for: Consolidated Ministry Area Accounts		Unrestricted Funds	Restricted Funds	Total All Funds	2023 restated
<b>INCOMING RESOURCES / RECEIPTS</b>					
Voluntary Income	Planned Giving	154,964		154,964	166,686
	Loose Collections	38,664		38,664	29,135
	Donations	22,240	2,139	24,379	32,398
	For Mission	10,390	1,626	12,016	6,524
	Tax Refunds Gift Aid	46,053	5,088	51,141	45,163
	Tax Refunds GASDS	6,104		6,104	4,421
	Legacy Gifts Received	24,680		24,680	1,429
	Grants	27,382	51,683	79,065	25,239
	Money Raising	57,353	6,872	64,225	40,000
	Fees	39,580	10,919	50,499	51,147
Investment Income		21,933	69	22,002	6,908
Other Incoming Resources		24,412	310	24,722	37,560
<b>Total Incoming Resources / Receipts</b>		<b>473,756</b>	<b>78,706</b>	<b>552,463</b>	<b>446,609</b>
<b>RESOURCES EXPENDED / PAYMENTS</b>					
Support for Ministry	Ministry Share	244,094		244,094	266,836
	Expenses of Clerics	17,355		17,355	24,185
	Other	8,552	30,823	39,375	3,532
Church Activities	Maintenance of Services	10,987	674	11,661	11,869
	General Church Expenses	26,066	1,383	27,449	18,929
Church Property	Maintenance of Churches	49,150	1,155	50,305	65,910
	Maintenance of Property	52,550	13,759	66,309	83,266
	Exceptional Expenditure	5,540	54,629	60,169	31,775
Grants for Financial Support	Church	4,296	3,697	7,993	4,062
	Home / World	6,358	2,572	8,930	11,407
Other Resources Expended	Capital Payments	4,622		4,622	8,421
	Cost of Money Raising	3,419	712	4,131	8,347
Net Church Transfers					
<b>Total Resources Expended / Payments</b>		<b>432,989</b>	<b>109,404</b>	<b>542,393</b>	<b>538,538</b>
Net Movement in Funds		40,768	-30,697	10,070	-91,927
Transfer between Funds		3,451	-3,451		
Loss on valuation of assets					
Balance Brought Forward (1 January)		558,600	214,073	772,673	864,602
Balance Carried Forward (31 December)		602,819	179,925	782,743	772,673

## BALANCE SHEET AS AT 31 DECEMBER

2023			2024
	<b>GENERAL FUND</b>		
864,602	opening balance at 1 January		772,673
	add		
446,609	Receipts	552,463	
	deduct		
538,538	Payments	542,393	
772,673	Balance		782,743
<u>415,098</u>	Total Investments		420,757
<u>1,187,771</u>	Final Balance		<u>1,203,500</u>
	<b>REPRESENTED BY</b>		
794,491	Bank accounts	783,720	
1,217	Cash in Hand	144	
10,133	Deposit with RB		
404,966	Investments at Market Value	420,757	
<u>1,210,807</u>			1,204,621
12,147	ADD debtors (prepayments etc)	12,188	
<u>1,222,954</u>			<u>1,216,809</u>
35,182	DEDUCT creditors (unspent grants etc)	13,308	
<u>1,187,771</u>			<u>1,203,501</u>

The Notes on the following pages form part of the balance sheet

Approved by the Ministry Area Council 19<sup>th</sup> May 2025  
and signed on its behalf by

Chair of the Ministry Area Council

Ministry Area Treasurer

## NOTES TO THE ACCOUNTS

### **1. General information**

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 issued in October 2019, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Charities Act 2011 and in accordance with the Church in Wales Accounting Regulations.

The financial statements have been prepared on a going concern basis as the trustees of the Ministry Area Council believe that no material uncertainties exist.

Debtors and creditors receivable or payable within one year are recorded at the settlement amount.

No trustees received remuneration or expenses during the year ended 31 December 2024.

## 2 (a) Income and Expenditure of Churches

		Penclawdd				Gwernffrwd				Llanrhidian			
		Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023 restated
<b>INCOMING RESOURCES / RECEIPTS</b>													
Voluntary Income	Planned Giving	2428		2428	1861	6626		6626	6173	3174		3174	9438
	Loose Collections	2523		2523	1665	588		588	644	909		909	
	Donations	1385		1385	2005	1546		1546	2612	200		200	
	For Mission	252		252	120			0	0				
	Tax Refunds (Gift Aid)	1591		1591	1082	6022		6022	4632	357		357	385
	Tax Refunds (GASDS)							0	0				
	Legacy Gifts Received	108		108	103	3601		3601	1000				
Generated Income	Grants	2150		2150				0	999	500		500	900
	Money Raising	581		581	821	2013		2013	1602				
Investment Income	Fees							0	0	1309		1309	
		11		11	85	379		379	285	12549		12549	223
Other Incoming Resources		3454		3454	2832					499		499	
<b>Total Incoming Resources / Receipts</b>		<b>14483</b>		<b>14483</b>	<b>10573</b>	<b>20775</b>		<b>20775</b>	<b>17946</b>	<b>19497</b>		<b>19497</b>	<b>10946</b>
<b>RESOURCES EXPENDED / PAYMENTS</b>													
Support for Ministry	Ministry Share				5832				13497				12004
	Expenses of Clerics				2026				1768				2022
	Other					252		252	516				258
Church Activities	Maintenance of Services	86		86	135	157		157	160	30		30	171
	General Church Expenses	161		161	293	3063		3063	3525	1655		1655	136
Church Property	Maintenance of Churches	8474		8474	4909	65		65	2025	521		521	4087
	Maintenance of Property									880		880	600
	Exceptional Expenditure												826
Grants for Financial Support	Church								1500				
	Home / World	366		366	120	726		726	300				
Other Resources Expended	Capital Payments												
	Cost of Money Raising												
Net Church Transfers													
<b>Total Resources Expended / Payments</b>		<b>9087</b>		<b>9087</b>	<b>13315</b>	<b>4263</b>		<b>4263</b>	<b>23291</b>	<b>3086</b>		<b>3086</b>	<b>20103</b>
Net Movement in Funds		5396		5396	-2742	16512		16512	-5345	16411		16411	-9157
Transfer between Funds		-7200		-7200		-13802		-13802		-13802		-13802	
Loss on valuation of assets								0					
Balance Brought Forward (1 January)		7838		7838	10580	28476		28476	33821	671		671	9829
Balance Carried Forward (31 December)		6034		6034	7838	31186	0	31186	28476	3280		3280	671

## 2 (b) Income and Expenditure of Churches

		Llanmadog/Cheriton				Llangennith				Rhossili			
		Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023 Restated
<b>INCOMING RESOURCES / RECEIPTS</b>													
Voluntary Income	Planned Giving	4776		4776	4669	5538		5538	5563	1388		1388	1521
	Loose Collections	1375		1375	467	1052		1052	1317	1539		1539	2085
	Donations	2545		2545	1321	724		724	1069	244		244	6065
	For Mission												
	Tax Refunds (Gift Aid)	1094		1094	1162	640	5088	5728	1370	885		885	
	Tax Refunds (GASDS)					898		898	1034	1182		1182	
	Legacy Gifts Received												
Generated Income	Grants				1700		500	500		3985		3985	300
	Money Raising	6062		6062	344	20	3535	3555	2055	500		500	327
	Fees	2144		2144	3069	670		670	1573	327		327	2402
Investment Income						499		499	445	34		34	118
Other Incoming Resources		63		63	1444	96		96	114				
<b>Total Incoming Resources / Receipts</b>		<b>18059</b>		<b>18059</b>	<b>14176</b>	<b>10137</b>	<b>9123</b>	<b>19260</b>	<b>14540</b>	<b>10083</b>		<b>10083</b>	<b>12818</b>
<b>RESOURCES EXPENDED / PAYMENTS</b>													
Support for Ministry	Ministry Share				9430				11394				10815
	Expenses of Clerics				2054				1405				
	Other					58		58	913				
Church Activities	Maintenance of Services	523		523	513		216	216	210	210		210	75
	General Church Expenses	2540		2540	2689				118	628		628	607
Church Property	Maintenance of Churches	2642		2642	344	778		778	839	2729		2729	3132
	Maintenance of Property	2720		2720	1820		1844	1844	1630	1740		1740	2010
	Exceptional Expenditure		1323	1323	3873		44493	44493	150				9286
Grants for Financial Support	Church												
	Home / World									50		50	228
Other Resources Expended	Capital Payments												
	Cost of Money Raising					60		60	2705				179
Net Church Transfers													
<b>Total Resources Expended / Payments</b>		<b>8425</b>	<b>1323</b>	<b>9748</b>	<b>20724</b>	<b>896</b>	<b>46553</b>	<b>47449</b>	<b>19364</b>	<b>5357</b>		<b>5357</b>	<b>26332</b>
Net Movement in Funds		9634	-1323	8311	-6548	9241	-37430	-28189	-4824	4726		4726	-13514
Transfer between Funds		-7951	-3451	-11402		-13802		-13802		-7637		-7637	
Loss on valuation of assets													
Balance Brought Forward (1 January)		-979	12729	11750	18298	34730	110006	144736	149560	25145		25145	38659
Balance Carried Forward (31 December)		704	7955	8659	11750	30169	72576	102745	144736	22235		22235	25145

## 2 (c) Income and Expenditure of Churches

		Port Eynon				Llanddewi				Reynoldston			
		Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023
<b>INCOMING RESOURCES / RECEIPTS</b>													
Voluntary Income	Planned Giving	4612		4612	4642	522		522	243	9916		9916	6847
	Loose Collections	1551		1551	1292	663		663	1263	2750		2750	941
	Donations	2613	190	2803	3653	2207		2207	1615	510		510	4786
	For Mission	101		101		200		200					
	Tax Refunds (Gift Aid)	961		961	1426	712		712	1043	1263		1263	1515
	Tax Refunds (GASDS)	331		331									
	Legacy Gifts Received									10000		10000	
Generated Income	Grants	998		998	2462	400	7736	8136		1118	2000	3118	3831
	Money Raising	3007		3007	2816	672		672	832	1600		1600	1561
Investment Income	Fees	320	828	1148	341	358		358	1292	3152	1959	5111	1660
		607		607	605	20		20		3816		3816	1248
Other Incoming Resources		216		216	233					150		150	356
<b>Total Incoming Resources / Receipts</b>		<b>15317</b>	<b>1018</b>	<b>16335</b>	<b>17470</b>	<b>5754</b>	<b>7736</b>	<b>13490</b>	<b>6288</b>	<b>34275</b>	<b>3959</b>	<b>38234</b>	<b>22745</b>
<b>RESOURCES EXPENDED / PAYMENTS</b>													
Support for Ministry	Ministry Share				10153				4415				17175
	Expenses of Clerics				611								
	Other				51								389
Church Activities	Maintenance of Services	41		41	153	186		186	35				59
	General Church Expenses	888		888	1989	204		204	250	2504		2504	892
Church Property	Maintenance of Churches	5432		5432	4984	1660		1660	1187	3658		3658	4089
	Maintenance of Property		944	944	1752	824		824	410		5600	5600	
	Exceptional Expenditure	1305		1305									
Grants for Financial Support	Church	1829		1829									
	Home / World	101		101	1177	200		200		265		265	260
Other Resources Expended	Capital Payments									4406		4406	572
	Cost of Money Raising	40		40	385	36		36	48				56
Net Church Transfers													
<b>Total Resources Expended / Payments</b>		<b>9636</b>	<b>944</b>	<b>10580</b>	<b>21255</b>	<b>3110</b>		<b>3110</b>	<b>6345</b>	<b>10833</b>	<b>5600</b>	<b>16433</b>	<b>23492</b>
Net Movement in Funds		5681	74	5755	-3785	2644	7736	10380	-57	23442	-1641	21801	-747
Transfer between Funds		-11536		-11536		-4803		-4803		-17940		-17940	
Loss on valuation of assets													
Balance Brought Forward (1 January)		16286	1670	17956	21741	5488		5488	5545	78427	1568	80953	81700
Balance Carried Forward (31 December)		10431	1745	12175	17956	3329	7736	11065	5488	83929	-73	83856	80953



## 2 (d) Income and Expenditure of Churches

		Penrice				Oxwich				Nicholaston/Penmaen			
		Unrestricted	Restricted	Total	2023 restated	Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023
<b>INCOMING RESOURCES / RECEIPTS</b>													
Voluntary Income	Planned Giving					10130		10130	9436	7517		7517	7542
	Loose Collections	3755		3755	3487	2066		2066	2208	1730		1730	1113
	Donations	265		265	300	418		418	208	3307		3307	2144
	For Mission					135		135	150				
	Tax Refunds (Gift Aid)	725		725	676	1624		1624	2293	1825		1825	2078
	Tax Refunds (GASDS)	310		310					701	355		355	886
	Legacy Gifts Received												
Generated Income	Grants	9221		9221	2580				400	9010		9010	
	Money Raising	4446		4446	2044	807		807		6808		6808	1125
	Fees	1441		1441	707	1374		1374	2780	130	1358	1488	845
Investment Income		387		387	151	288		288	245	171	69	240	90
Other Incoming Resources						224		224					225
<b>Total Incoming Resources / Receipts</b>		20550		20550	9945	17066		17066	18421	30853	1427	32280	16049
<b>RESOURCES EXPENDED / PAYMENTS</b>													
Support for Ministry	Ministry Share				5076				13869				7438
	Expenses of Clerics				420								51
	Other					2353		2353					
Church Activities	Maintenance of Services	1787		1787	1520	111		111	1801	926		926	32
	General Church Expenses					2317		2317	945	226	1000	1226	
Church Property	Maintenance of Churches					2310		2310	2189	1423		1423	3400
	Maintenance of Property	11365		11365	4919				3818	1309		1309	1200
	Exceptional Expenditure									1020		1020	7314
Grants for Financial Support	Church					650		650					
	Home / World	2200		2200	256	650		650	1314				
Other Resources Expended	Capital Payments					216		216					
	Cost of Money Raising								330				
Net Church Transfers													
<b>Total Resources Expended / Payments</b>		15352		15352	12192	8607		8607	24266	4905	1000	5905	19435
Net Movement in Funds		5198		5198	-2248	8458		8458	-5845	25948	427	26375	-3386
Transfer between Funds		-6418		-6418		-15710		-15710		-9996		-9996	
Loss on valuation of assets													
Balance Brought Forward (1 January)		20174		20174	22422	35247		35247	41092	10455	5426	15881	19267
Balance Carried Forward (31 December)		18954		18954	20174	27995		27995	35247	26407	5853	32260	15881

## 2 (e) Income and Expenditure of Churches

		Ilston				Pennard				Bishopston			
		Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023 restated
<b>INCOMING RESOURCES / RECEIPTS</b>													
Voluntary Income	Planned Giving	5996		5996	6020	24037		24037	24969	16939		16939	23074
	Loose Collections	1231		1231	1149	4239		4239	5255	7483		7483	1998
	Donations	341		341	2859	423		423	1152	2650		2650	225
	For Mission	282		282	319	2998		2998	2845	100		100	167
	Tax Refunds (Gift Aid)	1553		1553	1830	5594		5594	5384	7717		7717	6121
	Tax Refunds (GASDS)	389		389	203	381		381	319	280		280	
	Legacy Gifts Received	700		700		9721		9721					
Generated Income	Grants												
	Money Raising		2767	2767	1894	1266		1266	1871	10473		10473	6425
	Fees	420	1258	1678	992	4537	984	5521	3076	4652	1027	5679	7539
Investment Income		395		395	303	1076		1076	406	817		817	775
Other Incoming Resources		2654	310	2964	972	14464		14464		392		392	300
<b>Total Incoming Resources / Receipts</b>		<b>13961</b>	<b>4335</b>	<b>18296</b>	<b>16541</b>	<b>68736</b>	<b>984</b>	<b>69720</b>	<b>45277</b>	<b>51503</b>	<b>1027</b>	<b>52530</b>	<b>46624</b>
<b>RESOURCES EXPENDED / PAYMENTS</b>													
Support for Ministry	Ministry Share				9327				38953				24689
	Expenses of Clerics				637				256	470		470	163
	Other	1804		1804		1118		1118	13	50		50	
Church Activities	Maintenance of Services	78		78	116	556		556	282	877		877	970
	General Church Expenses				191	99		99	178	9963	383	10346	5426
Church Property	Maintenance of Churches	2707		2707	3966					3375	85	3460	10439
	Maintenance of Property		1625	1625		9344	1540	10884	6852	2550	1706	4256	7011
	Exceptional Expenditure									282		282	
Grants for Financial Support	Church	186		186	396	1323		1323	1965				
	Home / World	100		100	175	1268		1268	3184	382	405	787	
Other Resources Expended	Capital Payments												
	Cost of Money Raising				90	600		600	600				
Net Church Transfers													
<b>Total Resources Expended / Payments</b>		<b>4875</b>	<b>1625</b>	<b>6500</b>	<b>14898</b>	<b>14308</b>	<b>1540</b>	<b>15848</b>	<b>52283</b>	<b>17949</b>	<b>2579</b>	<b>20528</b>	<b>48698</b>
Net Movement in Funds		9086	2710	11796	1643	54428	-556	53872	-7006	33554	-1552	32002	-2074
Transfer between Funds		-10056		-10056		-27171		-27171		-25157		-25157	
Loss on valuation of assets													
Balance Brought Forward (1 January)		47031	7729	54759	53116	119159		119159	126165	22856	23893	46749	48823
Balance Carried Forward (31 December)		46061	10439	56500	54759	146416	-556	145860	119159	31253	22341	53594	46749

## 2 (f) Income and Expenditure of Churches

		Killay/Dunvant				Tycoch				Ministry Area account			
		Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023	Unrestricted	Restricted	Total	2023 restated
<b>INCOMING RESOURCES / RECEIPTS</b>													
Voluntary Income	Planned Giving	39132		39132	41764	12233		12233	12926				
	Loose Collections	3724		3724	2572	1487		1487	1189				490
	Donations	2076		2076	1796	787	90	877	588		1859	1859	
	For Mission		1626	1626	1384				322	6322		6322	1217
	Tax Refunds Gift Aid	10658		10658	9279	2832		2832	4887				
	Tax Refunds GASDS	1979		1979	1278								
	Legacy Gifts Received				326	550		550					
Generated Income	Grants		6637	6637	6568		999	999			33811	33811	5499
	Money Raising	8782	570	9352	4868	10316		10316	11414				
	Fees	18746	3311	22057	24753		194	194	118				
Investment Income		344		344	1560	466		466	302	74		74	67
Other Incoming Resources		1900		1900	1529	300		300	225				29330
<b>Total Incoming Resources / Receipts</b>		<b>87341</b>	<b>12144</b>	<b>99485</b>	<b>97677</b>	<b>28971</b>	<b>1283</b>	<b>30254</b>	<b>31971</b>	<b>6396</b>	<b>35670</b>	<b>42066</b>	<b>36603</b>
<b>RESOURCES EXPENDED / PAYMENTS</b>													
Support for Ministry	Ministry Share				58952				13816	244094		244094	
	Expenses of Clerics				2008				471	16885		16885	10292
	Other									2917	30823	33740	1392
Church Activities	Maintenance of Services	3668	320	3988	3891	1751	138	1889	1745				
	General Church Expenses	1050		1050	1080	228		228	611	540		540	
Church Property	Maintenance of Churches	9872	1070	10942	17243	3503		3503	3076				
	Maintenance of Property	11001		11001	43780	9647	500	10147	7064	1170		1170	400
Grants for Financial Support	Exceptional Expenditure	2933		2933	10326		8813	8813					
	Church		2597	2597		308	1100	1408	201				
Other Resources Expended	Home / World	50	1241	1291	1393						926	926	3000
	Capital Payments												7849
Net Church Transfers													
<b>Total Resources Expended / Payments</b>		<b>30316</b>	<b>5940</b>	<b>36256</b>	<b>141712</b>	<b>16378</b>	<b>10551</b>	<b>26929</b>	<b>27900</b>	<b>265606</b>	<b>31749</b>	<b>297355</b>	<b>22933</b>
Net Movement in Funds		57025	6204	63229	-44035	12594	-9267	3326	4073	-259210	3921	-255289	13669
Transfer between Funds		-51749		-51749		-11254		-11254		259435		259435	
Loss on valuation of assets													
Balance Brought Forward (1 January)		64137	24877	89014	133049	11269	25614	36883	32810	31232	562	31794	18125
Balance Carried Forward (31 December)		69413	31081	100494	89014	12609	16346	28955	36883	31457	4483	35940	31794

### 3 (a) TOTAL ASSETS OF CHURCHES

	Penclawdd		Gwerffrwd		Llanrhidian		Cheriton & Llanmadog	
	2023	2024	2023	2024	2023	2024	2023	2024
Bank accounts	7838	6034	23845	25290	4675	3280	14134	8659
Cash in Hand								
Deposit with RB								
Investments at Market Value	4107	13360			37150	25000		
ADD debtors (prepayments etc)			4632	5897				
DEDUCT creditors (unspent grants etc)					4004		2384	
Funds held in Central MA account		247		474		474		392
<b>Total Assets</b>	<b>11945</b>	<b>19641</b>	<b>28477</b>	<b>31661</b>	<b>37821</b>	<b>28754</b>	<b>11750</b>	<b>9051</b>

	Llangennith		Rhossili		Port Eynon		Llanddewi	
	2023	2024	2023	2024	2023	2024	2023	2024
Bank accounts	144736	102745	25509	22235	17182	12150	5289	11000
Cash in Hand					859	25	199	65
Deposit with RB								
Investments at Market Value	13021	14148			14415	15222	7788	8462
ADD debtors (prepayments etc)								
DEDUCT creditors (unspent grants etc)			364		85			
Funds held in Central MA account		474	162	293	162	439	71	183
<b>Total Assets</b>	<b>157757</b>	<b>117367</b>	<b>25307</b>	<b>22528</b>	<b>32533</b>	<b>27836</b>	<b>13347</b>	<b>19710</b>

	Reynoldston		Penrice		Oxwich		Nicholaston & Penmaen	
	2023	2024	2023	2024	2023	2024	2023	2024
Bank accounts	89725	93586	31631	16160	39177	29599	15881	32261
Cash in Hand			20					
Deposit with RB					9616			
Investments at Market Value	51593	55490	4811	5199	224940	233593		
ADD debtors (prepayments etc)	958	958	60	2856	113			
DEDUCT creditors (unspent grants etc)	9730	9730	11537	61	4043	1604		
Funds held in Central MA account	257	683	81	244	219	597		234
<b>Total Assets</b>	<b>132803</b>	<b>140987</b>	<b>25066</b>	<b>24398</b>	<b>270021</b>	<b>262185</b>	<b>15881</b>	<b>32495</b>

### 3 (b) TOTAL ASSETS OF CHURCHES

	Ilston		Pennard		Bishopston		Killay & Dynvant	
	2023	2024	2023	2024	2023	2024	2023	2024
Bank accounts	54759	56500	119159	145861	46749	51115	89014	100494
Cash in Hand								
Deposit with RB					517			
Investments at Market Value			641	692	32723	35059	13777	14532
ADD debtors (prepayments etc)						2477		
DEDUCT creditors (unspent grants etc)								
Funds held in Central MA account		242		636	1231	617	6461	1092
<b>Total Assets</b>	<b>54,759</b>	<b>56,742</b>	<b>119,800</b>	<b>147,189</b>	<b>81,220</b>	<b>89,268</b>	<b>109,252</b>	<b>116,118</b>

	Tycoch		Ministry Area Central	
	2023	2024	2023	2024
Bank accounts	38240	29512	26948	37239
Cash in Hand	139	54		
Deposit with RB				
Investments at Market Value				
ADD debtors (prepayments etc)			6,384	
DEDUCT creditors (unspent grants etc)	1496	613	1539	1,300
Funds held in Central MA account	2,388	256	-11,325	-7,577
<b>Total Assets</b>	<b>39,271</b>	<b>29,209</b>	<b>20,468</b>	<b>28,362</b>

#### 4. SUMMARY OF BANK ACCOUNTS

	Penclawdd	Gwerfrwd	Llanrhidian	Cheriton & Llanmadoc	Llangennith	Rhossili	Port Eynon
2023	7,838	23,845	4,675	14,134	144,736	25,509	17,182
2024	6,034	25,290	3,280	8,659	102,745	22,235	12,150
Movement	-1,804	1,445	-1,395	-5,475	-41,991	-3,275	-5,032

	Llanddewi	Reynoldston	Penrice	Oxwich	Nicholaston & Penmaen	Ilston	Pennard
2023	5,289	89,725	31,631	39,177	15,881	54,759	119,159
2024	11,000	93,586	16,160	29,599	32,261	56,500	145,861
Movement	5,711	3,861	-15,471	-9,578	16,380	1,741	26,702

	Bishopston	Killay & Dynvant	Tycoch	MA Central a/c	Consolidated
2023	46,749	89,014	38,240	26,948	794,491
2024	51,115	100,494	29,512	37,239	783,720
Movement	4,366	11,480	-8,728	10,291	-10,771

## 5. ANALYSIS OF CASH BALANCES

	Penclawdd	Gwerfrwd	Llanrhidian	Cheriton & Llanmadog	Llangennith	Rhossili	Port Eynon
Bank Accounts	6,034	25,290	3,280	8,659	102,745	22,235	12,150
Cash in Hand							25
	<b>6,034</b>	<b>25,290</b>	<b>3,280</b>	<b>8,659</b>	<b>102,745</b>	<b>22,235</b>	<b>12,175</b>
Unrestricted	6,034	25,290	2,380	704	31,394	22,235	9,272
Restricted			900	7,955	71,351		2,903
	<b>6,034</b>	<b>25,290</b>	<b>3,280</b>	<b>8,659</b>	<b>102,745</b>	<b>22,235</b>	<b>12,175</b>

	Llanddewi	Reynoldston	Penrice	Oxwich	Nicholaston & Penmaen	Ilston	Pennard
Bank Accounts	11,000	93,586	16,160	29,599	32,261	56,500	145,861
Cash in Hand	65						
	<b>11,065</b>	<b>93,586</b>	<b>16,160</b>	<b>29,599</b>	<b>32,261</b>	<b>56,500</b>	<b>145,861</b>
Unrestricted	3,329	93,586	16,160	6,734	26,408	46,061	145,252
Restricted	7,736			22,865	5,853	10,439	609
	<b>11,065</b>	<b>93,586</b>	<b>16,160</b>	<b>29,599</b>	<b>32,261</b>	<b>56,500</b>	<b>145,861</b>

	Bishopston	Killay & Dynvart	Tycoch	M A Central a/c	Consolidated
Bank Accounts	51,115	100,494	29,512	37,239	<b>783,720</b>
Cash in Hand			54		<b>144</b>
	<b>51,115</b>	<b>100,494</b>	<b>29,566</b>	<b>37,239</b>	<b>783,864</b>
Unrestricted	28,776	100,494	29,566	23,960	<b>617,635</b>
Restricted	22,339			13,279	<b>166,229</b>
	<b>51,115</b>	<b>100,494</b>	<b>29,566</b>	<b>37,239</b>	<b>783,864</b>

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6. TOTAL INVESTMENTS

	2023	2024
Penclawdd	4,107	13360
Llanrhidian	37,150	25000
Llangennith	13,021	14148
Port Eynon	14,415	15222
Llanddewi	7,788	8462
Reynoldston	51,593	55490
Penrice	4,811	5199
Oxwich	224,940	233593
Pennard	641	692
Bishopston	32,723	35059
Killay Duvant	13,777	14532
Total:	404,966	420,757

7. DEBTORS AND CREDITORS

	Gwernffrwd	Penrice	Bishopston	Reynoldston	
<b>DEBTORS</b>					
Unpaid Magazines		36			
Gift Aid	5897		2477		
Unbanked funds					
Income held by the Diocese				958	
VAT reclaim		2820			
	Reynoldston	Penrice	Oxwich	Tycoch	MA Central
<b>CREDITORS</b>					
Electricity Bill		61	139		
Unspent Grant	9730				
Wedding Costs			325		
Charity Collection				613	
Organist fees			530		
Graveyard works			610		
Clergy Expenses					1300