



Ardal Weinidogaeth  
Bro Ardudwy  
Ministry Area  
Elusen/Charity 1146546

Adroddiad Blynyddol a Datganiadau Ariannol  
Annual Report and Financial Statements

Ar gyfer y flwyddyn yn diweddaru  
31 Rhagfyr 2024

For the year ending  
31<sup>st</sup> December 2024

## Croeso

Mae St Paul yn ysgrifennu at y Cristnogion yng Ngholose: “beth bynnag a wnewch mewn gair neu weithred, gwnewch bopeth yn enw'r Arglwydd Iesu, gan ddiolch i Dduw'r Tad trwyddo.” Ymddengys i mi mai crynodeb defnyddiol yw'r geiriau hyn o Golosaidiaid 3:17 o'r hyn y mae ein galwad fel Eglwys yma yn Fro Ardudwy yn ei olygu; dylai ein bywyd cymunedol a'n bywydau personol gael eu harwain gan y fraint i wneud popeth yn enw'r Arglwydd Iesu, gan ddiolch i Dduw y Tad trwyddo. Wrth inni edrych yn ôl ar flwyddyn arall eto, credaf fod cymaint y dylem ei ddiolch i Dduw amdano.

Credaf y dylai'r diolch ddechrau gyda'n Llan Llanast syfrdanol a gynhelir i ni yn Eglwys St Ioan Abermaw. Mae chwe deg o blant gyda'u rhieni a/neu eu hynafiaid yn mynychu'n rheolaidd. Byddwn yn synnu pe gellid darganfod unrhyw eglwys yn y DU a fyddai ddim yn ystyried hynny'n rhyfeddol — mae'n digwydd yma yn Fro Ardudwy. Hoffwn ychwanegu fy nioch o galon i bawb sy'n cefnogi'r weinidogaeth bwerus hon mewn unrhyw fodd bynnag y maent yn gwneud.

Yn ystod y flwyddyn ddiwethaf buom yn anrhydeddu gyda chynnal dau achlysur sifil pwysig; y cyntaf oedd Datganiad Uchel Swyddog Sir Gwynedd a gynhaliwyd yn Eglwys St Pedr Llanbedr. Yr wyf yn ddiolchgar i Sara, Uchel Siryf eleni, am ofyn i ni gynnal y digwyddiad pwysig hwn a hefyd am yr anrhydedd o wasanaethu fel ei phriodasau yn ystod ei blwyddyn fel Uchel Siryf. Buom hefyd yn anrhydeddu cynnal y Gwasanaeth Sifil cyntaf yn Abermaw ers rhai blyneddoddd i ddathlu blwyddyn Owain fel Maer. Roedd y gwasanaeth hefyd yn cynnwys agoriad swyddogol Arddangosfeydd Hanes

## Welcome

St Paul writing to the Christians in Colossae tells them: “whatever you do in word or deed, do everything in the name of the Lord Jesus giving thanks to God the Father through him.” These words from Colossians 3 v17 are it seems to me a useful summary of what our calling as the Church here in Bro Ardudwy is, our common life, our personal lives should be guided by this principle to do everything in the name of the Lord Jesus, giving thanks to God the Father through him. As we look back over yet another year, there is I feel much that we should be giving thanks to God for.

I feel that thanksgiving should begin with our astounding Messy Church hosted for us a St John's Barmouth. Sixty children with their parents and/or grandparents regularly attend. I would be amazed to discover any church anywhere in the UK that didn't regard that as remarkable and it's happening right here in Bro Ardudwy. I must add my heartfelt thanks to everyone who supports this powerful ministry in whatever way they do.

During the past year we've been honoured to host two important civic occasions, the first of these was the Declaration for the High Sheriff of Gwynedd which took place at St Peter's Llanbedr. I'm grateful to Sara this year's High Sheriff for asking us to host this significant event and also for the honour I've had of serving as her chaplain during her shrieval year. We also had the honour of hosting the first Civic Service in Barmouth for some years celebrating Owain's year as Mayor. The service also included the official opening of the Barmouth History Displays, now a permanent fixture in St John's and much enjoyed by visitors and locals alike.

Abermaw, sydd bellach yn sefydlog yn St Ioan ac yn cael ei fwynhau gan ymwelwyr a phobl leol yn iawn.

Ynghyd â'r rhain bu digwyddiadau eraill o bwys: cynhaliwyd 10 priodas yn ein heglwys dros y flwyddyn ynghyd ag dros 20 angladd gan gynnwys angladd ein brawd annwyl Terry Bond.

Mae Agor y Llyfr yn parhau i gael ei gyflwyno yn Ysgol y Traeth ac Ysgol Dyffryn Ardudwy a fy nioch difrifol i'r enaidodd dewr sy'n gwneud hyn yn bosibl.

Mae cangen Undeb y Mamau yn ffynnu o hyd, dan arweiniad medrus Val Smedley; mae Grŵp Echo yn cymdeithasu yn Neuadd yr Eglwys ar foreau Mawrth a'r Coffi Boreol ar ddydd Mercher yn Llanfair bellach yn sefydledig ac yn cael ei werthfawrogi'n fawr.

Byddai'n anghywir o'r uchod i farnu nad ydym yn wynebu heriau sylweddol wrth geisio dilyn cyngor St Paul; mae heriau mawr o'n blaenau. Un o'r prif faterion yw ein sefyllfa ariannol lle nad yw'r arian a roddir yn ddigon i dalu costau darparu gweinidogaeth y gobeithiaf ac yr wyf yn mynegi fy myfyron ei bod o bwys i bobl. Buom yn rhugl i'w weld fod yr Esgobaeth yn gofyn am ddim ond ugain mil o bunnoedd yn 2025 ond mae hynny yn llai na trydedd ran o'r swm yr ydym yn realistig o angen talu i gyllido'r weinidogaeth y mae ein cymunedau yn ei chael.

Byddai'n anghywir i gloi'r adroddiad hwn heb fynegi fy nioch difrifol o'n calon i'n Wardeiniaid a'n Arweinyddion Addoli Lleol sydd rhyngddyn nhw'n gwneud cymaint mor raslon i sicrhau bod bywyd a thystiolaeth yr Eglwys yma yn Fro Ardudwy yn parhau i

Alongside these there have been other significant events, 10 weddings were celebrated in our churches during the year along with in excess of 20 funerals including that of our dear brother Terry Bond.

Open the Book continues to be delivered in Ysgol y Traeth and Ysgol Dyffryn Ardudwy and my sincere gratitude is due to those gallant souls who make this possible.

Our Mothers Union branch continues to thrive, ably lead by Val Smedley, the Echo Group meets in the Church Hall on Tuesday mornings and the Wednesday Coffee Morning in Llanfair is now well established and greatly valued.

To conclude from the foregoing that we don't face significant challenges as we endeavour to follow St Paul's advice would be clearly erroneous; there are significant challenges facing us. Not east of these is our financial situation where the money being donated is simply not sufficient to meet the costs of providing the ministry that I hope and pray people still value. We've been blessed that in 2025 the Diocese is asking us for only twenty thousand pounds but this is less than a third of the amount that we realistically need to be paying to fund the ministry our communities receive.

It would be wrong to conclude this report without expressing my sincere and heartfelt thanks primarily to our Churchwardens and Local Worship Leaders who between them do so much so gracefully to ensure that the life and witness of the Church here in Bro Ardudwy

ffynnu, a hefyd i bawb ohonoch sy'n rhannu gyda mi'r anrhydedd mawr o fod yn chwi'n ffrindiau a brawdol yn Crist yma yn Fro Ardudwy. Rwyf o hyd yn teimlo mor fendithiol i fod yma yn gwasanaethu gyda chi yn y rhan anhygoel a fendithiol hon o winllan Grist. Wrth ysgrifennu hyn, mae rhai aelodau o'n cyfeillgarwch wedi profi anawsterau mawr eleni ac mae ein meddyliau a'n pregethau arnynt.

Gadewch i ni ddychwelyd at eiriau St Paul: "Gwnewch bopeth yn enw'r Arglwydd Iesu, gan ddiolch i Dduw'r Tad trwyddo." Pan ysgrifennodd Paul y geiriau hynny, roedd yr Eglwys yng Ngholose yn lleiafrif bach a gaethiwyd; cyn belled â'n bod yn gallu dilyn y cyngor hwnnw'n ffyddlon, gan fyw'r newyddion da am Iesu Grist, yna fel yn nwyfoliad enwog Julian of Norwich, "byr yw popeth yn iawn, a bydd popeth yn iawn, a bydd pob math o bethau yn iawn."

Gyda fy nghariad a'm gweddïau fel erioed.

continues to thrive but also to each and everyone of you who share with me the great privilege of being sisters and brothers in Christ here in Bro Ardudwy, I Still feel enormously blessed to be here service with you in this amazing and blessed part of Christ's vineyard. While writing that, there are some members of our fellowship who've been experiencing significant difficulties this year and our thoughts and prayers enfold them.

Let's return to those words from st Paul; "Do everything in the name of the Lord Jesus giving thanks to God the Father through him." When Paul wrote those words, the Church in Colossae was a small, persecuted minority and as long as we can continue faithfully following that advice, living out the good news of Jesus Christ then in Julian of Norwich's famous phrase, "all shall be well, and all shall be well, and all manner of things shall be well."

With my love and prayers as ever.

Ben

Arweinydd Ardal Weinidogaeth | Ministry Area Leader

## GWYBODAETH WEINYDDOL

Mae Ardal Weinidogaeth Bro Ardudwy (Elusen Gofrestredig 1146546) yn Ardal Weinidogaeth yn yr Eglwys yng Nghymru sydd wedi'i lleoli yn Archddiaconiaeth Meirionydd yn Esgobaeth Bangor. Mae ardal ddaearyddol Bro Ardudwy yn cychwyn yn y gogledd yn Llandecwyn ac yn gorffen yn y de ym Mhontddu. Yn gynwysedig o fewn Bro Ardudwy mae cymunedau ac eglwysi Llandecwyn (Tecwyn Sant), Talsarnau, Ynys (Sant Mihangel, Llanfihangel y Traethau), Harlech (Tanwg Sant), Llanfair (y Santes Fair), Llandanwg (Tanwg Sant), Llanbedr (Pedr Sant), Dyffryn Ardudwy, Talybont (y Santes Dwywe), Llanaber (Bodfan Sant a'r Santes Fair), Abermaw (Sant Ioan a Dewi Sant) a Bontddu.

Gellir cysylltu â'r Ardal Weinidogaeth mewn sawl ffordd:

Post: Neuadd yr Eglwys, Dyffryn Ardudwy, Gwynedd, LL44 2EP  
Ffôn: 01341 555 550  
E-bost: [enquiries@broardudwy.church](mailto:enquiries@broardudwy.church)  
Gwe: <https://broardudwy.church>  
Facebook: [www.facebook.com/broardudwy](https://www.facebook.com/broardudwy)

## ADMINISTRATIVE INFORMATION

The Ministry Area of Bro Ardudwy (Registered Charity 1146546) is a Ministry Area of the Church in Wales situated in the Archdeaconry of Meirionydd within the Diocese of Bangor. The geographical area of Bro Ardudwy begins in the North at Llandecwyn and ends in the South at Bontddu. Contained within Bro Ardudwy are the communities and Churches of Llandecwyn (St Tecwyn), Talsarnau, Ynys (St Michael, Llanfihangel y Traethau), Harlech (St Tanwg), Llanfair (St Mary), Llandanwg (St Tanwg), Llanbedr (St Peter), Dyffryn Ardudwy, Talybont (St Dwywe), Llanaber (St Bodfan & St Mary), Barmouth (St John and St David) and Bontddu.

The Ministry Area can be contacted in a variety of ways:

Post: The Church Hall, Dyffryn Ardudwy, Gwynedd, LL44 2EP  
Telephone: 01341 555 550  
Email: [enquiries@broardudwy.church](mailto:enquiries@broardudwy.church)  
Web: <https://broardudwy.church>  
Facebook: [www.facebook.com/broardudwy](https://www.facebook.com/broardudwy)

Rhestrir aelodau Cyngor Ardal Weinidogaeth (CAW) sydd wedi gwasanaethu fel aelodau cyngor ac ymddiriedolwyr ar gyfer 2023 isod:

Ministry Area Council (MAC) members who have served as council members and trustees for 2023 are listed below.

*Arweinydd Ardal Weinidogaeth / Ministry Area Leader*

Rev Ben Griffith

*Warden Ardal /Ministry Area Warden:*

Owain Gwilym Pritchard

*Warden Ardal wedi'i ethol yn y CFB/Ministry Area Warden elected at the AVM:*

Susan Jones

*Trysorydd / Treasurer*

Sarah Foscett

*Ysgrifenydd Ardal Weinidogaeth/Ministry Area Secretary*

Jan Cadwell

*Is-wardeiniaid Eglwysi a benodwyd yn y Cyfarfod Ffestri Blynyddol/Sub Wardens for Churches appointed to be trustees at the Annual Vestry Meeting:*

St Michael (Llanfihangel)

Tecwyn Williams

St Tanwg (Harlech)

Joy Lloyd

St Mary (Llanfair)

Garth Wigglesworth

St Tanwg (Llandanwg)

Kathy Wood

St Peter (Llanbedr)

Dianne Howie

St Dwywe (Talybont)

Millie Edwards

SS Mary & Bodfan (Llanaber)

David Hughes

Ex-Officio:

Linda Baily



## STRWYTHUR, LLYWODRAETHU A RHEOLI

Mae'r Eglwys yng Nghymru yn cael ei llywodraethu gan ei Chyfansoddiad, a sefydlwyd o dan adran 13 (1) o Ddeddfau Eglwys Gymreig 1914, fel y'i diwygir o bryd i'w gilydd gan ei Chorff Llywodraethol. Oherwydd newidiadau sefydliadol sydd ar y gweill ar hyn o bryd yn yr Eglwys yng Nghymru, mae gan y CAW yr un pwerau â Chyngor Plwyf Eglwys (CEP) a'r prif wahaniaeth yw maint a chwmpas CAW yn llawer mwy na CPE traddodiadol. Nid yw'r CAW yn gorff corfforaethol. Mae ei gyfansoddiad, ei weithdrefnau a'i bwerau yn cael eu rheoli gan y Cyfansoddiad, sy'n darparu bod yn rhaid i bob aelod, cyn cymryd ei swydd, lofnodi datganiad y bydd ef neu hi yn rhwym i'r Cyfansoddiad.

Mae'r Cyfansoddiad hefyd yn darparu mai aelodau'r CAW fydd: Y Periglor, y Ficeriaid a'r Curadiaid Cynorthwyol; dau warden eglwys, un wedi'i benodi gan y Periglor ac un wedi'i ethol yn y Cyfarfod Festri Flynyddol (CFF); hyd at 25 aelod lleig a etholwyd yn yr CFF, 1 Ysgrifennydd a Thrysorydd cyfetholedig (os nad yw eisoes yn gynswyddog neu wedi'i ethol); a hyd at 7 aelod cyfetholedig pellach.

Etholir yr aelodau CAW etholedig yn y Cyfarfod Festri Flynyddol gan aelodau'r gynulleidfa sydd ar gofrestr etholiadol yr Ardal Weinidogaeth. Anogir pawb dros 18 oed sy'n mynychu gwasanaethau ac sy'n aelodau o'r gynulleidfa i gofrestru ar Rôl yr Etholwyr a cheisio cael eu hethol i'r CAW.

## STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church in Wales is governed by its Constitution, set up under section 13(1) of the Welsh Church Acts 1914, as amended from time to time by its Governing Body. Due to organisational changes currently underway within the Church in Wales the MAC has the same powers as a Parochial Church Council (PCC) with the main difference being the size and coverage of a MAC being much larger than a traditional PCC. The MAC is not a body corporate. Its composition, procedures and powers are regulated by the Constitution, which provides that before assuming office, every member must sign a declaration that he or she will be bound by the Constitution.

The Constitution also provides that the members of the MAC shall be: The Incumbent, Vicars and Assistant Curates; two Church Wardens, one appointed by the Incumbent and one elected at the Annual Vestry Meeting (AVM); up to 25 lay members elected at the AVM, 1 co-opted Secretary and Treasurer (if not already ex-officio or elected); and up to 7 further co-opted members.

The elected MAC members are elected at the Annual Vestry Meeting by the members of the congregation who are on the electoral roll of the Ministry Area. All persons over the age of 18 who attend services and are members of the congregation are encouraged to register on the electoral roll and seek election to the MAC.

## AMCANION A GWEITHGAREDDAU

Mae'r Eglwys yng Nghymru yn Dalaith o fewn y Cymun Anglicanaidd ac mae'n ceisio hyrwyddo'r grefydd Gristnogol trwy genhadaeth fyd-eang. Amcanion Cyngor Ardal Weinidogaeth (CAW) yw sicrhau bod bywyd a gwaith yr Eglwys ym Mhlwyf Bro Ardudwy yn helpu i gyflawni'r genhadaeth honno, yn lleol ac yn ehangach.

Mae'r CAW yn ymwybodol o ganllawiau'r Comisiwn Elusennau ar fudd cyhoeddus yn "Hyrwyddo Crefydd er Budd y Cyhoedd" ac mae ganddo sylw iddo wrth weinyddu Ardal Weinidogaeth Bro Ardudwy. Cred y CAW, trwy gyflawni ei gyfrifoldeb i weithio ar y cyd â'r periglor yn yr Ardal Weinidogaeth a chydweithredu ym mhob mater sy'n peri pryder a phwysigrwydd i hyrwyddo cenhadaeth gyfan yr Eglwys, yn fugeiliol, efengylaidd, cymdeithasol ac eciwmenaidd, mae'n darparu budd i'r cyhoedd trwy:

- darparu adnoddau a chyfleusterau ar gyfer addoli cyhoeddus, gofal bugeiliol a datblygiad ysbrydol, moesol a deallusol, i'w haelodau ac i unrhyw un sy'n dymuno elwa o'r hyn y mae'r Eglwys yn ei gynnig;
- hyrwyddo gwerthoedd Cristnogol, a gwasanaeth gan aelodau'r Eglwys ym Mhlwyf Bro Ardudwy i'w cymunedau, er budd unigolion a'r gymdeithas gyfan.

Mae'r CAW yn gyfrifol, ymhlith pethau eraill, am y gyllideb blwyfol a'r holl wariant oddi tani, gofalu a chynnal adeiladwaith yr Eglwys a'r Mynwentydd y mae'n berchen arnynt, ac am unrhyw gamau neu fater arall a gyfeirir ato yn unol â'r Cyfansoddiad, a hefyd y sianel gyfathrebu arferol rhwng plwyfolion ac Esgob yr Esgobaeth.

## OBJECTIVES AND ACTIVITIES

The Church in Wales is a Province within the Anglican Communion and seeks to advance the Christian religion through world-wide mission. The Ministry Area Council's (MAC) objectives are to ensure that Church life and work within the Ministry Area of Bro Ardudwy help to fulfil that mission, both locally and more widely.

The MAC is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and have regard to it in their administration of the Ministry Area of Bro Ardudwy. The MAC believes that, by fulfilling its responsibility to work together with the incumbent in the Ministry Area and co-operate in all matters of concern and importance for the promotion of the whole mission of the Church, pastoral, evangelistic, social and ecumenical, it provides a benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the Church offers;
- promoting Christian values, and service by members of the Churches in the Ministry Area of Bro Ardudwy to their communities, to the benefit of individuals and society as a whole.

The MAC is responsible, inter alia, for the parochial budget and all expenditure thereunder, the care and maintenance of Church fabric and of the Churchyards it owns, and for any action or other matter referred to it in accordance with the Constitution, and is the normal channel of communication between parishioners and the Diocesan Bishop.



## Adroddiad yr Archwiliwr Annibynnol

### I Ymddiriedolwyr Ardal Weinidogaeth Bro Ardudwy

Adroddaf i'r ymddiriedolwyr ar fy archwiliad o gyfrifon elusen Ardal Weinidogaeth Bro Ardudwy am y flwyddyn yn diweddu 31 Rhagfyr 2024.

#### Cyfrifoldebau'r ymddiriedolwyr a'r archwiliwr

Mae aelodau Cyngor Ardal Weinidogaeth Ardal Weinidogaeth Bro Ardudwy (y cyfeirir atynt o hyn ymlaen fel y CAW) fel ymddiriedolwyr sy'n gyfrifol am baratoi'r cyfrifon yn unol â gofynion Deddf Elusennau 2011 ("y Ddeddf").

Adroddaf mewn perthynas â'm harchwiliad o gyfrifon yr Ymddiriedolaeth a gwblhawyd o dan adran 145 o Ddeddf 2011 ac wrth ymgymryd â'm harchwiliad, dilyna is yr holl Gyfarwyddiadau cymwys a roddwyd gan y Comisiwn Elusennau o dan adran 145(5)(b) o'r Ddeddf.

Fy nghyfrifoldeb i yw:

- archwilio'r cyfrifon o dan adran 145 o Ddeddf Elusennau 2011
- dilyn y gweithdrefnau a osodwyd yn y Cyfarwyddiadau Cyffredinol a roddwyd gan y Comisiwn Elusennau (o dan adran 145(5)(b) o Ddeddf Elusennau 2011); a
- datgan a yw materion arbennig wedi dod at fy sylw.

#### Sail adroddiad yr archwiliwr annibynnol

Cyflawnais fy archwiliad yn unol a'r Cyfarwyddiadau Cyffredinol a roddwyd gan y Comisiwn Elusennau. Mae archwiliad yn cynnwys adolygu'r cofnodion cyfrifyddu a gedwir gan yr elusen a chymharu'r cyfrifon a gyflwynir a'r cofnodion hynny. Hefyd mae'n cynnwys ystyried unrhyw eitemau neu ddatgeliadau anarferol yn y cyfrifon, a cheisio esboniadau gennych chi fel ymddiriedolwyr ynghylch materion o'r fath. Nid yw'r gweithdrefnau a ddilynwyd yn darparu'r holi dystiolaeth a fyddai'n ofynnol mewn archwiliad ariannol ac o ganlyniad ni roddwyd unrhyw fam ynghylch a yw'r cyfrifon yn rhoi 'darlun gwir a theg' ac mae'r adroddiad wedi'i gyfyngu i'r materion hynny a nodwyd yn y datganiad nesaf.

#### Datganiad yr archwiliwr annibynnol

Rwyf wedi cwblhau fy archwiliad. Cadarnhaf nad yw unrhyw faterion perthnasol wedi dod i'm sylw mewn perthynas â'r archwiliad sy'n rhoi achos i mi gredu, mewn unrhyw agwedd perthnasol:

☒ ni chafodd cofnodion cyfrifyddu eu cadw yn unol ag adran 130 o'r Ddeddf Elusennau; neu

☒ nid yw'r cyfrifon yn cyfateb â'r cofnodion cyfrifyddu; neu

☒ nid yw'r cyfrifon yn cydymffurfio â'r gofynion cymwys yn ymwneud â ffurf a chynnwys cyfrifon a amlinellir yn Rheoliadau Elusennau (Cyfrifon ac Adroddiadau) 2008 heblaw unrhyw ofyniad bod y cyfrifon yn rhoi darlun 'gwir a theg' nad yw'n fater i'w ystyried fel rhan o archwiliad annibynnol.

Nid oes unrhyw bryderon gennyf ac nid wyf wedi dod ar draws unrhyw faterion eraill mewn perthynas â'r archwiliad y dylid dwyn sylw atynt yn yr adroddiad hwn er mwyn sicrhau dealltwriaeth briodol o'r cyfrifon.

**Llofnodwyd:**

**Dyddiad:**

**13/08/2025**

**Enw:** Mrs Kelly Edwards

**Cyfeiriad:** Ty Deiniol  
Cathedral Close  
Bangor  
Gwynedd  
LL57 1RL

## Independent Examiner's Report

### To the Trustees of Bro Ardudwy Ministry Area

I report to the trustees on my examination of the accounts of the Bro Ardudwy Ministry Area charity for the year ended 31<sup>st</sup> December 2024.

#### Respective responsibilities of Trustees and Examiner

The Ministry Area Council members of the Ministry Area of Bro Ardudwy (henceforth referred to as the MAC) as trustees are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the charities accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) (b) of the 2011 Charities 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

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

**Signed:**

**Date:**

**13/08/2025**

**Name:** Mrs Kelly Edwards

**Address:** Ty Deiniol  
Cathedral Close  
Bangor  
Gwynedd  
LL57 1RL

## Datganiad ar Weithgareddau Cyllidol

### Statement of Financial Activities

Am y cyfnod o 01 Ionawr 2024 i 31 Rhagfyr 2024

For the period from 01 January 2024 to 31 December 2024

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
<b><i>Income and endowments from:</i></b>						
Donations and legacies	49,593.48	-	1,761.00	-	51,354.48	51,005.06
Income from charitable activities	16,632.08	-	1,166.00	-	17,798.08	11,589.61
Other trading activities	3,066.46	2,893.50	-	-	5,959.96	6,485.07
Investments	2,477.69	-	2,358.87	78.25	4,914.81	3,620.26
Other income	-	-	-	-	-	-
<b>Total income</b>	<b>71,769.71</b>	<b>2,893.50</b>	<b>5,285.87</b>	<b>78.25</b>	<b>80,027.33</b>	<b>72,700.00</b>
<b><i>Expenditure on:</i></b>						
Expenditure on charitable activities	94,259.30	5,692.88	5,785.23	-	105,737.41	105,479.37
Other expenditure	-	-	-	-	-	-
<b>Total expenditure</b>	<b>94,259.30</b>	<b>5,692.88</b>	<b>5,785.23</b>	<b>-</b>	<b>105,737.41</b>	<b>105,479.37</b>
<b>Net income / (expenditure) resources before transfer</b>	<b>(22,489.59)</b>	<b>(-2,799.38)</b>	<b>(499.36)</b>	<b>78.25</b>	<b>(25,710.08)</b>	<b>(32,779.37)</b>
<b><i>Transfers</i></b>						
Gross transfers between funds – in	28,960.27	2,278.25	530.00	-	31,768.52	-
Gross transfers between funds – out	(2,808.25)	(28,960.27)	-	-	(31,768.52)	-
<b><i>Other recognised gains / losses</i></b>						
Gains/losses on investment assets	2,218.03	-	763.07	2,329.54	5,310.64	13,002.39
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
<b>Net movement in funds</b>	<b>5,880.46</b>	<b>(29,481.40)</b>	<b>793.71</b>	<b>2,407.79</b>	<b>(20,399.44)</b>	<b>(19,776.98)</b>
<b><i>Reconciliation of funds</i></b>						
<b>Total funds brought forward</b>	<b>5,236.69</b>	<b>109,397.78</b>	<b>62,266.73</b>	<b>70,031.17</b>	<b>246,932.37</b>	<b>266,709.35</b>
<b>Total funds carried forward</b>	<b>11,117.15</b>	<b>79,916.38</b>	<b>63,060.44</b>	<b>72,438.96</b>	<b>226,532.93</b>	<b>246,932.37</b>

## Cyfansymiau'r Cronfeydd ar 31/12/2024 a Disgrifiadau

### Fund Totals as at 31/12/2024 and Descriptions

	Description	As at 31/12/2024	As at 31/12/2023
<b>Unrestricted Funds</b>			
General Fund	Unrestricted money for any purpose	11,117.15	5,236.69
<b>Designated Funds</b>			
Bro Business Development	Fund for all Bro Projects and Developments	3,073.74	12,034.01
Bro Building Fund	Fund for building maintenance across the area	54.00	-
Church Hall Fund	Funds designated for the Church Hall	111.52	(1,984.35)
Church Hall Property Fund	Fund holding 75% of the property value of the Hall	67,500.00	67,500.00
St Ddwywe Repairs	Fund for repairs and Maintenance at St Ddwywe	5,920.61	8,104.61
Llanfihangel Maint & Rest	Funds maintenance and repairs at Llanfihangel	2,406.16	2,406.16
St David Activity	Fund for activities at St David's Barmouth	(149.65)	337.35
Operational Reserve	Fund for Operational Reserve	-	20,000.00
Bro Training Fund	Fund for volunteer training costs	1,000.00	1,000.00
<b>Restricted Funds</b>			
Churchyard Fund	Fund for Maintenance & Repairs to Churchyards	4,737.16	4,148.21
Mission Outreach Fund	Fund for Mission & Outreach	154.77	280.00
Llanaber Rest & Maint	Funds maintenance and repairs at St Mary's Llanaber	28,822.54	31,036.82
Llanaber Bell Fund	Fund to reinstate the bell at St Mary's Llanaber	1,761.00	-
Llandanwg Rest & Maint	Funds maintenance and restoration at Llandanwg	49.90	49.90
Llanfair Maint & Rest	Funds maintenance and repairs at St Mary's Llanfair	21,868.46	21,615.19
Llanfihangel Maint & Rest	Funds maintenance and repairs at Llanfihangel	4,366.61	3,836.61
Harlech Churchyard Rails	Fund to install safety rails at Harlech Churchyard	1,000.00	1,000.00
St John Toilet Fund	Fund for donation towards new toilet at St John's	300.00	300.00
<b>Endowment</b>			
Elizabeth Davies Trust	Fund to hold capital of Elizabeth Davies Trust	47,866.21	46,808.79
Llanaber Rest and Maint	Endowment for maintenance and repairs at Llanaber	2,707.09	2,566.50
Llanaber Charitable Fund	Endowment for use of charitable purposes	7,787.55	7,383.10
Llanfair Maint and Rest	Endowment for maintenance and repairs at Llanfair	14,078.11	13,272.78

#### Represented by Fund Categories:

Unrestricted	11,117.15	5,236.69
Designated	79,916.38	109,397.78
Restricted	63,060.44	62,266.73
Endowment	72,438.96	70,031.17
<b>Total</b>	<b>226,532.93</b>	<b>246,932.37</b>

## Dadansoddiad o Incwm a Gwariant

### Analysis of Income and Expenditure

Am y cyfnod o 01 Ionawr 2024 i 31 Rhagfyr 2024

For the period 01 January 2024 to 31 December 2024

	Unrestricted	Designated	Restricted	Endmnt	This Year	Last Year
<b>Income and endowments</b>						
<i><b>Donations and legacies</b></i>						
Standing Order Giving	1,519.03	-	-	-	1,519.03	135.00
Occasional Giving via Bank	1,030.97				1,030.97	-
Gift Aid Envelopes	643.00	-	-	-	643.00	333.00
Gift Direct	13,613.20	-	-	-	13,613.20	16,090.85
Loose plate offering	15,460.09	-	-	-	15,460.09	11,716.00
Wall safe / box donations	9,096.15	-	-	-	9,096.15	473.96
One-off Gift Aid donations	250.00	-	-	-	250.00	3,694.00
Donations appeals etc	5,206.86	-	1,761.00	-	6,967.86	3,997.91
Contactless Donations	17.76	-	-	-	14.76	132.43
Recovered HMRC Gift Aid	1,121.90	-	-	-	1,121.90	1,276.37
Recovered HMRC GASDS	-	-	-	-	-	4,143.03
Recovered Gift Direct Gift Aid	1,637.52	-	-	-	1,637.52	3,596.90
Legacies	-	-	-	-	-	5,415.61
<i><b>Donations and legacies Totals</b></i>	<b>49,593.48</b>	<b>-</b>	<b>1,761.00</b>	<b>-</b>	<b>51,354.48</b>	<b>51,005.06</b>
<i><b>Income from charitable activities</b></i>						
Wedding Fees	7,280.00	-	-	-	7,280.00	4,104.61
Publication of Banns	150.00	-	-	-	150.00	-
Funeral Fees	8,891.75	-	-	-	8,891.75	6,440.00
Burial Fees	-	-	997.00	-	997.00	186.00
Memorial Fees	310.33	-	169.00	-	479.33	859.00
<i><b>Income from charitable activities Totals</b></i>	<b>16,632.08</b>	<b>-</b>	<b>1,166.00</b>	<b>-</b>	<b>17,798.08</b>	<b>11,589.61</b>
<i><b>Other trading activities</b></i>						
Fundraising	1,975.28	-	-	-	1,975.28	2,569.23
Other Funds Generated	83.50	-	-	-	83.50	423.84
Hall Rental Income	-	2,893.50	-	-	2,893.50	3,272.00
Sundry Income	822.10	-	-	-	822.10	-
Church Building Rental	185.58	-	-	-	185.58	220.00
<i><b>Other trading activities Totals</b></i>	<b>3,066.46</b>	<b>2,893.50</b>	<b>-</b>	<b>-</b>	<b>5,959.96</b>	<b>6,485.07</b>
<i><b>Investments</b></i>						
Dividends/investment income	2,477.69	-	2,358.87	78.25	4,914.81	3,620.26
<i><b>Investment Totals</b></i>	<b>2,477.69</b>	<b>-</b>	<b>2,358.87</b>	<b>78.25</b>	<b>4,914.81</b>	<b>3,620.26</b>
<b>Income and endowments Grand totals</b>	<b>71,769.71</b>	<b>2,893.50</b>	<b>5,285.87</b>	<b>78.25</b>	<b>80,027.33</b>	<b>72,700.00</b>

	Unrestricted	Designated	Restricted	Endmnt	This Year	Last Year
<b>Expenditure</b>						
<i>Expenditure on charitable activities</i>						
Diocesan share	48,000.00	-	-	-	48,000.00	68,300.00
Clergy expenses	2,510.25	-	-	-	2,510.25	239.00
Clergy expenses - mileage	1,324.75	-	-	-	1,324.75	-
Clergy expenses – printing/postage etc	16.47	-	-	-	16.47	-
Parsonage - water	1,472.79	-	-	-	1,472.79	-
Parsonage - electricity	317.64	-	-	-	317.64	-
Parsonage – Oil/wood/LPG/other	359.22	-	-	-	359.22	-
Clergy – telephone/mobile/internet	412.20	-	-	-	412.20	-
Maintenance of services	608.71	-	-	-	608.71	832.60
Costs of vergers, organists, choir	210.00	-	-	-	210.00	240.00
Music Instrument Tuning	1,002.28	-	-	-	1,002.28	150.00
Costs of digital services (streaming)	15.00	-	-	-	15.00	15.00
Bank & Credit Card Charges	197.95	-	-	-	197.95	182.33
Cost of printing, post, stationery	266.65	-	-	-	266.65	138.00
Office and general expenditure	-	-	-	-	-	46.99
Leasing and Hire purchase charges	737.31	-	-	-	737.31	1,105.88
Church operating costs – insurance	10,379.40	-	-	-	10,379.40	9,416.66
Church operating costs – electricity	12,579.52	-	-	-	12,579.52	4,706.67
Church operating costs – gas	5,521.86	-	-	-	5,521.86	2,079.81
Church operating costs – water	367.11	-	-	-	367.11	693.56
Church repairs and maintenance	3,973.20	2,184.00	3,780.00	-	9,937.20	3,102.62
Church Cleaning	560.00	-	-	-	560.00	750.00
Church operating costs – fire equip	481.99	-	-	-	481.99	357.19
Church Hall costs – electric	-	1,288.79	-	-	1,288.79	1,263.83
Church Hall costs – insurance	-	721.59	-	-	721.59	659.69
Church Hall costs – repairs	-	-	-	-	-	204.50
Church Hall costs – tel/mob	-	739.94	-	-	739.94	678.37
Church Hall costs - water	-	271.56	-	-	271.56	-
Churchyard grass cutting	-	487.00	1,880.00	-	2,367.00	2,465.00
Major building repairs	2,945.00	-	-	-	2,945.00	5,931.97
Children & young people activity cost	-	-	125.23	-	125.23	-
Costs of church publications	-	-	-	-	-	159.12
Support of church charities	-	-	-	-	-	1,777.00
<i>Expenditure on charitable activities Totals</i>	<b>94,259.30</b>	<b>5,692.88</b>	<b>5,785.23</b>	<b>-</b>	<b>105,737.41</b>	<b>105,479.37</b>
<b>Expenditure Grand Totals</b>	<b>94,259.30</b>	<b>5,692.88</b>	<b>5,785.23</b>	<b>-</b>	<b>105,737.41</b>	<b>105,479.37</b>



## Y Fantolen ar 31/12/2024

### Balance Sheet as at 31/12/2024

	As at 31/12/2024	As at 31/12/2023
<b>Fixed assets</b>		
10004T: BA Elizabeth Davies CCLA T	47,866.21	46,808.79
10005T : Bro Ardudwy Investments	48,604.94	82,386.91
CHDA: Property – Church Hall Dyffryn Ardudwy	67,500.00	67,500.00
PT2406C: Frank Somers Legacy Capital	2,707.09	2,566.50
PT2406I: Frank Somers Legacy Income	24,692.97	13,929.90
PT2608: Dorothy Jane Lewis Legacy	4,280.00	4,057.72
PT2658: Jenny Lister Legacy	3,507.55	3,325.38
PT2665: Ethel Rose Roberts Legacy	13,999.86	13,272.78
<b>Total Fixed assets</b>	<b>203,158.62</b>	<b>233,847.98</b>
<b>Current assets</b>		
00009: Paypal Account	29.65	29.65
00014: Frank Somers Legacy Deposit Account	3,408.03	2,605.38
00015: Bro Ardudwy Current Account	18,687.50	10,004.51
00030: Vestry Safe St John's	1,249.13	444.85
<b>Total Current assets</b>	<b>23,374.31</b>	<b>13,084.39</b>
<b>Net Asset surplus (deficit)</b>	<b>226,532.93</b>	<b>246,932.37</b>
<b>Reserves</b>		
Excess / (Deficit) to date	(25,710.08)	(32,779.37)
Z01: Starting balances	246,932.37	266,709.35
Z02: Other gains/(losses)	5,310.64	(13,002.39)
Z03: Gains/(losses) on reval of fixed assets	-	-
<b>Total Reserves</b>	<b>226,532.93</b>	<b>246,932.37</b>
<b>Represented by Fund Categories:</b>		
Unrestricted	11,117.15	5,236.69
Designated	79,916.38	109,397.78
Restricted	63,060.44	62,266.73
Endowment	72,438.96	70,031.17
<b>Total</b>	<b>226,532.93</b>	<b>246,932.37</b>





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