

# Ardal Weinidogaeth Bro Ystumanner Ministry Area

England & Wales · Charity number 1181288

## Details

---

Other names	ARDAL GWEINIDOGAETH BRO YSTUMANNER MINISTRY AREA, PARISH OF BRO YSTUMANNER, PLWYF BRO YSTUMANNER
Status	Registered
Legal form	Other
Registered	2018-12-20
Register	<a href="#">View on the Charity Commission register</a>

## Contact

---

Address	Y Ficerdy Ffynnon Arian Tywyn Gwynedd LL36 9BF
Phone	01654710255
Email	<a href="mailto:ruthhansford@esgobaethbangor.net">ruthhansford@esgobaethbangor.net</a>
Website	<a href="http://www.broystumanner.com">www.broystumanner.com</a>

## Activities

---

**Objects:** THE PROMOTION OF THE WHOLE MISSION OF THE CHURCH, PASTORAL, EVANGELISTIC, SOCIAL AND ECUMENICAL, IN THE PARISH.

**Activities:** Religious activities are the focus of the Ministry Area. Religious services are provided for the general public in churches owned by the Church in Wales and special services and activities are provided for children, young people, and church and community members. Visits are made to the homes of the elderly and people with disabilities and illnesses to provide them with support.

## Classification

---

- **How:** Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Religious Activities
- **Who:** Children/young People, Elderly/old People, People With Disabilities, The General Public/mankind

## Geography

- Gwynedd

## Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£207,736	£186,106	-	-
2023-12-31	£114,122	£111,621	-	-
2022-12-31	£108,180	£100,024	-	-
2021-12-31	£110,704	£123,266	-	-
2020-12-31	£93,245	£134,792	-	-

## Trustees

Name	Role	Appointed
<b>Rev Dr Ruth Patricia Hansford</b>	Chair	2018-03-22
Alan Gordon Fisher		2021-06-18
Alison Sayes		2016-04-26
Charles Marcel Benedetto		2021-06-18
David Laughton Harrison		2020-07-07
Meryl Viola Gover		2013-10-31
Rev George Watcyn Williams		2020-07-07
Rev Stephen James Rollins		2019-07-10
Susan Mary Graham Whitehouse		2013-10-31
William Williams-Wynne		2021-06-18

**Ardal Weinidogaeth Bro Ystumanner Ministry Area**

England & Wales - Charity number 1181288

---

# Accounts

---



## **Adroddiad Blynyddol Bro Ystumanner ± 2024 ± Bro Ystumanner Annual Report**

*Annwyl Cyd-bererinion ym Mro Ystumanner ± Dear Fellow Pilgrims in Bro Ystumanner,*

Back at the start Advent way back in 1990, the late Rev Canon Professor Gareth Lloyd Jones walked to the lectern of the Chapel of St Michael's Theological College, Llandaff, Cardiff (now called St Padarn's), paused, looked around the eager theological students in front of him - all of whom were in training for ordained ministry - and said, "Why are you here, Elijah?". He then repeated the phrase, slowly, 2 more times.

God asked these questions to Elijah at around the mid-point of his ministry (1 Kings 19.13). God had been working through Elijah and still needed him to do more work for him to help the people of Israel see their God.

Helping other people to see God.

For us in Bro Ystumanner this year, it is important to remind ourselves why we are here and what we are for. There has - wholly understandably - been so much to distract us from our core purpose. And yet, we have managed - through all of the emotion, sadness, anger and heartbreak - with God's help and strength - to find a positive way through the trials and tribulations and to maintain our witness and worship.

Naturally throughout this year the Hansford family have been the focus of our prayers and this continues. Thank you to everyone in Bro Ystumanner (and beyond) for the prayers and self-less generosity that you have shown. When the time is right, we look forward to welcoming Ruth back into her role as Vicar and Ministry Area Leader, but until then we continue to worship, praise and minister in Jesus' name - demonstrating the love which Jesus wants to share with the people who live in Bro Ystumanner and helping them to see God.

It has been my privilege to see some of the ways in which Bro Ystumanner does this in the variety of communities in your Ministry Area. Welcome Wednesday, school visits, Street Pastors, Plygain, regular worship, special services, setting up our buildings to welcome visitors names just a few. Whatever your role in the ministry of Bro Ystumanner - thank you for everything that you do and continue to do. It is much appreciated.

I know that church buildings and their repair and maintenance is a source of worry for some. It is good that positive works in Pennal and Tywyn are ongoing. There is now a selection of (small) grants available from the Diocese, which we are making good use of in Bro Ystumanner to do some tidying up. This means additional work for our church officers in overseeing work and administering funds. I thank them for their time, understanding and perseverance.

The Diocese is doing all it can to support us as we try to help others see God. Our Diocesan Buildings Officer is a regular visitor to Bro Ystumanner and more recently our Archdeaconry Administration Officer has been helping us with a number of issues. They are a good resource for us in Bro Ystumanner. Another positive for 2025 is a reduced Bishop's Ministry Fund figure for our ministry area. Thank you to the church officers who are ensuring prompt payments for this. The Diocese appreciates this.

Why are we here? To help others see God. Please pray to our Lord that he will strengthen us all in Bro Ystumanner, to use all the resources that we have at our disposal, to help others see God.

Pob bendith ± Every Blessing,

Robert

*Temporary Ministry Area Leader*

*Bro Ystumanner Ministry Area*

Accounts 2024

## Independent Examiner's Report

### To the Trustees of the Ministry Area Council of the Parish of Bro Ystumanner

I report on the attached accounts of the Ministry Area for the year ended 31st December 2024.

#### Respective responsibilities of Trustees and Examiner

The Ministry Area Council members of the Parish of Bro Ystumanner (henceforth referred to as the MAC) as trustees are responsible for the preparation of the accounts. The MAC trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

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

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 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 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:

11/2/2025

Name:

Emrys Thompson

Address:

19 Tan y Fedw  
Abergynolwyn  
Gwynedd  
LL36 9YU

**Bro Ystumanner**

**Balance Sheet detailed**

	As at 31/12/2024	As at 31/12/2023
<b>Current assets</b>		
00061: BY Central Administration	3,479.39	4,073.52
00020: Llanegryn Current Account	22,974.46	21,021.05
00021: Llanegryn Reserve Account	12,056.96	11,884.52
00008: St Cadfan Guild Cash	26.54	27.48
0000010: St Cadfan's Co-op Current Account (CC)	1,300.69	2,547.69
0000011: St Cadfan Instant Access (CI)	23,510.86	12,355.87
0000012: St Cadfan Notice Account (CN)	33,374.98	46,074.95
00010: St David's Natwest Current Account	3,109.29	2,858.32
00011: St David's Deposit Account	2,103.15	2,095.64
00030: St Peter's General Current Account	22,657.78	24,664.47
00032: St Peter's COIF Deposit	453.06	453.06
00040: Pennal Church Current Account	2,310.61	8,116.34
00041: Pennal Active Saver Deposit Account	15,313.38	5,386.62
00042: Pennal Church Cash Account	(39.95)	(39.95)
0070: 8800St Celynnin Current Account	1,518.83	2,446.24
0071: 6760St Celynnin Deposit Account	15,458.64	2,266.66
0073: 1581St Celynnin Churchyard Current Accou	1,231.94	2,754.00
0074: 4267St Celynnin Churchyard Deposit Accou	16,329.17	10,108.70
0080: St Cynon Current Account 7844	748.46	645.16
0082: St Cynon Fabric Account 7562	6,123.31	1,003.35
6532: Quoted investments	28,500.90	28,500.90
0081: St Cynon ARK Account 8060	801.68	1,337.08
0090: StCatherineCurrent 9791	8,396.82	9,529.54
<b>Total Current assets</b>	<b>221,740.95</b>	<b>200,111.21</b>
<b>Net Asset surplus (deficit)</b>	<b>221,740.95</b>	<b>200,111.21</b>

**Reserves**

Excess/(deficit) to date	21,629.74	3,593.71
Z01: Starting balances	200,111.21	227,313.40
Z02: Other gains/(losses)	-	-
Z03: Gains/(losses) on reval of fixed assets	-	(30,795.90)
<b>Total Reserves</b>	<b>221,740.95</b>	<b>200,111.21</b>

<b>Represented by Funds</b>		
General (Unrestricted)	117,968.63	92,159.09
Designated	47,037.01	43,383.63
Restricted	56,735.31	64,568.49
Endowment	-	-
<b>Total</b>	<b>221,740.95</b>	<b>200,111.21</b>

Bro Ystumanner

Analysis of income and expenditure  
Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	This year	Total Last year
<b>Income and endowments from:</b>					
<b>Donations and legacies</b>					
0101 - Standing Order Planned Giving	10,225.00	-	-	10,225.00	10,867.38
0110 - Gift Aid Envelopes - Occasional	2,443.73	-	-	2,443.73	3,475.11
0111 - Gift Direct	20,124.40	148.74	-	20,273.14	19,654.42
0112 - Other planned giving	248.65	-	-	248.65	470.00
0113 - Weekly envelope planned giving	9,870.95	-	-	9,870.95	10,516.40
0201 - Loose plate offering	13,033.79	-	-	13,033.79	11,259.28
0202 - Offerings - Weddings	24.90	-	-	24.90	-
0204 - Offerings - Funerals	1,628.52	-	-	1,628.52	85.00
0302 - Wall safe / box donationss	1,530.49	1,321.88	-	2,852.37	2,971.90
0303 - One off Gift Aid donations	110.00	1,200.00	5,292.97	6,602.97	3,890.10
0305 - Donations appeals etc	12,520.89	7,015.10	1,666.65	21,202.64	20,581.59
0402 - Other collections/mission appeals	658.85	-	-	658.85	1,603.81
0501 - Recovered HMRC Gift Aid receipts	9,129.57	27.50	-	9,157.07	12,189.39
0502 - Recovered HMRC GASDS receipts	8,093.76	-	-	8,093.76	8,792.22
0601 - Legacies	1,000.00	-	-	1,000.00	-
0702 - Non-recurring one-off grants	37,456.45	-	12,979.00	50,435.45	2,806.40
<b>Donations and legacies Totals</b>	<b>128,099.95</b>	<b>9,713.22</b>	<b>19,938.62</b>	<b>157,751.79</b>	<b>109,163.00</b>
<b>Income from charitable activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwrl, St Cynon, Fairbourne, St Catherine, Arthog)</b>					
0901 - Fees for Occasional Offices	15,762.50	234.00	-	15,996.50	11,405.45
0907 - Memorial fee	-	-	246.00	246.00	4,599.00
<b>Income from charitable activities Totals</b>	<b>15,762.50</b>	<b>234.00</b>	<b>246.00</b>	<b>16,242.50</b>	<b>16,004.45</b>
<b>Other trading activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwrl, St Cynon, Fairbourne, St Catherine, Arthog)</b>					
0801 - Fund raising	956.74	-	2,767.39	3,724.13	8,368.41
0802 - Other funds generated	221.90	-	-	221.90	84.26
0804 - Magazine/other publication sales	139.89	366.00	-	505.89	350.57
0805 - Sundry income	1.52	-	-	1.52	343.50
<b>Other trading activities Totals</b>	<b>1,320.05</b>	<b>366.00</b>	<b>2,767.39</b>	<b>4,453.44</b>	<b>9,146.74</b>
<b>Investments (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwrl, St Cynon, Fairbourne, St Catherine, Arthog)</b>					
1001 - Dividends/investment income	1,408.10	-	-	1,408.10	822.46
1020 - Bank and building society interest	2,094.85	-	143.50	2,238.35	1,478.41
1030 - Rent from investment land or buildings	325.00	-	-	325.00	300.00
<b>Investments Totals</b>	<b>3,827.95</b>	<b>-</b>	<b>143.50</b>	<b>3,971.45</b>	<b>2,600.87</b>
<b>Other income (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwrl, St Cynon, Fairbourne, St Catherine, Arthog)</b>					
1101 - Insurance claims	-	-	3,880.00	3,880.00	-

	General	Designated	Restricted	This year	Total Last year
1104 - Sale of investments	4,836.69	-	-	4,836.69	854.66
1105 - Loans received	8,000.00	-	-	8,000.00	-
1106 - Loan repayments received	8,600.00	-	-	8,600.00	-
<b>Other income Totals</b>	<b>21,436.69</b>	<b>-</b>	<b>3,880.00</b>	<b>25,316.69</b>	<b>854.66</b>
<b>Income and endowments Grand totals</b>	<b>170,447.14</b>	<b>10,313.22</b>	<b>26,975.51</b>	<b>207,735.87</b>	<b>137,769.72</b>

### Expenditure on:

#### Raising funds

3104 - Costs of fund raising	742.84	-	318.52	1,061.36	1,502.16
<b>Raising funds Totals</b>	<b>742.84</b>	<b>-</b>	<b>318.52</b>	<b>1,061.36</b>	<b>1,502.16</b>

#### Expenditure on charitable activities (Bro Ystumanner Central Admin, SS Mary & Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwril, St Cynon, Fairbourne, St Catherine, Arthog)

2001 - Diocesan share	51,300.00	1,000.00	-	52,300.00	65,300.00
2101 - Clergy expenses	2,785.26	-	-	2,785.26	4,422.26
2145 - Parsonage - water	707.78	-	-	707.78	699.96
2149 - Parsonage - other expenses	190.90	-	-	190.90	1,168.78
2170 - Professional development & training cost	-	-	-	-	63.45
2340 - Maintenance of services	5,352.85	104.00	255.99	5,712.84	4,549.15
2341 - Costs of vergers, organists and choir	449.99	-	-	449.99	923.00
2342 - Music & performance expenses	560.00	-	-	560.00	1,294.00
2401 - Costs of meetings	36.00	156.00	-	192.00	1,313.00
2402 - Bank and Credit Card Charges	147.60	35.00	-	182.60	217.79
2403 - Cost of printing, post and stationery	511.22	229.06	-	740.28	769.06
2405 - Office and general expenditure	99.00	-	-	99.00	72.46
2409 - Professional Fees	110.00	-	1,853.14	1,963.14	3,737.20
2415 - Gifts to individuals	12.83	-	-	12.83	373.89
2450 - MALMA central costs	60.07	-	-	60.07	(458.00)
2501 - Church operating costs - insurance	6,661.64	87.09	-	6,748.73	8,181.76
2502 - Church operating costs - electricity	7,924.24	143.26	-	8,067.50	5,864.85
2503 - Church operating costs - gas	3,346.83	-	-	3,346.83	4,960.80
2504 - Church operating costs - water	157.67	-	-	157.67	173.93
2505 - Church operating costs - other	541.87	42.00	-	583.87	1,248.72
2506 - Church operating costs - oil/LPG	340.80	-	-	340.80	764.78
2508 - Church repairs and maintenance	5,677.28	-	2,361.95	8,039.23	18,839.01
2601 - Churchyard management costs	3,284.46	-	1,924.59	5,209.05	5,736.70
2701 - Major building repairs and renovations	32,671.73	-	33,374.99	66,046.72	-
2801 - Children & young people activity costs	331.00	1,229.00	-	1,560.00	-
2804 - Cost of church publications	139.89	201.31	-	341.20	349.01
2805 - Cost of mission & evangelism	-	-	151.98	151.98	43.08
2806 - Other costs of parish mission work	-	-	-	-	20.00
2807 - Cost of maintaining websites and social	349.36	-	-	349.36	348.60
2903 - Support of UK charities	1,045.14	-	-	1,045.14	848.86
2904 - Support of international mission & proje	500.00	-	-	500.00	847.75
<b>Expenditure on charitable activities Totals</b>	<b>125,295.41</b>	<b>3,226.72</b>	<b>39,922.64</b>	<b>168,444.77</b>	<b>132,673.85</b>

#### Other expenditure (Bro Ystumanner Central Admin, SS Mary & Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwril, St Cynon, Fairbourne, St Catherine, Arthog)

	General	Designated	Restricted	This year	Total Last year
3003 - Loans made	8,000.00	-	-	8,000.00	-
3004 - Loans received repayments	8,000.00	600.00	-	8,600.00	-
<b>Other expenditure Totals</b>	<b>16,000.00</b>	<b>600.00</b>	<b>-</b>	<b>16,600.00</b>	<b>-</b>
<b>Expenditure Grand totals</b>	<b>142,038.25</b>	<b>3,826.72</b>	<b>40,241.16</b>	<b>186,106.13</b>	<b>134,176.01</b>

**Bro Ystumanner**  
**Fund movement summary**  
**Selected period: 01 January 2024 to 31 December 2024**

<b>Fund</b>	<b>Fund balances brought forward</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>Gains and Losses</b>	<b>Journal Entries</b>	<b>Fund balances Carried forward</b>
BYChildren - BYonly Children Fund	50.00	-	-	-	-	-	50.00
BYLegacy - BY Legacy For Printer Standing Charge	292.87	55.00	229.06	-	-	-	118.81
BYMichael - BYStMichaelsChurch	3,906.18	1,732.12	1,376.35	-	-	-	4,261.95
BYNews - BY Newsletter	195.69	366.00	201.31	-	-	-	360.38
BYRepayment - BY Tywyn Loan Repayment Fund	600.00	-	600.00	-	-	-	-
BYMcars - BYMcarsDiscretionary	60.00	-	-	-	-	-	60.00
CChoir - C Choir Fund	-	-	-	-	-	-	-
CDiscr - C Vicar's Discretionary Fund	-	-	-	-	-	-	-
CDrop - C Drop-in Fund	-	-	-	-	-	-	-
CEvangel - C Evangelism	-	3,000.00	-	-	-	-	3,000.00
CHLF - C Heritage Lottery Fund	(6,141.50)	-	-	-	-	-	(6,141.50)
FA-ChYard - St Catherine's Churchyard	-	-	-	-	-	-	-
FA-General - St Catherine's General	5,463.15	-	-	(5,463.15)	-	-	-
FA-Reserve - St Catherine's Reserve (QI)	-	-	-	-	-	-	-
FB-Ark - ARK Fund	1,337.08	960.10	1,420.00	(75.50)	-	-	801.68
FB-Fabric - St Cynon's Fabric Fund	1,003.35	41.65	-	5,078.31	-	-	6,123.31
FB-Reserve - St Cynon's Reserve (QI)	3,797.49	-	-	-	-	-	3,797.49
General - General Fund	8,700.20	4,072.08	8,204.80	-	-	-	4,567.48
LLGChYd - LLG St Celynnin Churchyard	12,862.70	6,346.85	2,002.60	354.16	-	-	17,561.11
LLGOld - St Celynnin Old Church	-	-	-	-	-	-	-
MEReserve - M&E Reserve	11,742.62	-	-	-	-	-	11,742.62
PaVBuild - PaV Building and Maintenance Fund	2,198.42	1,200.00	-	2,705.53	-	-	6,103.95
PaVChrchYd - PaV Churchyard Fund	2,485.00	-	-	-	-	-	2,485.00
PaVGarden - PaV Heritage Garden Fund	1,203.20	-	-	-	-	-	1,203.20
PBuild - P Building Fund	-	-	-	-	-	-	-
PCommit - PCommitments	-	-	-	-	-	-	-
StCathChYd - St Catherine's Churchyard	829.34	3,000.00	-	-	-	-	3,829.34
StCathReserve - St Catherines Reserve Fund	24,703.41	-	-	-	-	-	24,703.41
General - General fund	83,458.89	166,375.06	133,833.45	(2,599.35)	-	-	113,401.15
CEducation - C Education Fund	2,838.82	-	151.98	-	-	-	2,686.84
CChchyard - C Churchyard Fund	764.87	-	25.99	-	-	-	738.88
CRepair - C Restoration and repair	28,805.01	20,062.85	37,590.08	6,000.00	-	-	17,277.78
CGuild - C Guild Fund	8,470.11	524.16	318.52	(6,000.00)	-	-	2,675.75
CFlower - C Guild Flower Fund	241.76	-	151.99	-	-	-	89.77
CCushions - C Guild Kneelers & Pew cushions	242.55	-	-	-	-	-	242.55
CEMorgan - C Edward Mrgan Charity	-	-	-	-	-	-	-
<b>Totals</b>	<b>200,111.21</b>	<b>207,735.87</b>	<b>186,106.13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>221,740.95</b>

*Bro Ystumanner Ministry Area*

Accounts 2024

## Independent Examiner's Report

### To the Trustees of the Ministry Area Council of the Parish of Bro Ystumanner

I report on the attached accounts of the Ministry Area for the year ended 31st December 2024.

#### Respective responsibilities of Trustees and Examiner

The Ministry Area Council members of the Parish of Bro Ystumanner (henceforth referred to as the MAC) as trustees are responsible for the preparation of the accounts. The MAC trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

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

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 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 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:

11/2/2025

Name:

Emrys Thompson

Address:

19 Tan y Fedw  
Abergynolwyn  
Gwynedd  
LL36 9YU

## Bro Ystumanner

### Balance Sheet detailed

	As at 31/12/2024	As at 31/12/2023
<b>Current assets</b>		
00061: BY Central Administration	3,479.39	4,073.52
00020: Llanegryn Current Account	22,974.46	21,021.05
00021: Llanegryn Reserve Account	12,056.96	11,884.52
00008: St Cadfan Guild Cash	26.54	27.48
0000010: St Cadfan's Co-op Current Account (CC)	1,300.69	2,547.69
0000011: St Cadfan Instant Access (CI)	23,510.86	12,355.87
0000012: St Cadfan Notice Account (CN)	33,374.98	46,074.95
00010: St David's Natwest Current Account	3,109.29	2,858.32
00011: St David's Deposit Account	2,103.15	2,095.64
00030: St Peter's General Current Account	22,657.78	24,664.47
00032: St Peter's COIF Deposit	453.06	453.06
00040: Pennal Church Current Account	2,310.61	8,116.34
00041: Pennal Active Saver Deposit Account	15,313.38	5,386.62
00042: Pennal Church Cash Account	(39.95)	(39.95)
0070: 8800St Celynnin Current Account	1,518.83	2,446.24
0071: 6760St Celynnin Deposit Account	15,458.64	2,266.66
0073: 1581St Celynnin Churchyard Current Accou	1,231.94	2,754.00
0074: 4267St Celynnin Churchyard Deposit Accou	16,329.17	10,108.70
0080: St Cynon Current Account 7844	748.46	645.16
0082: St Cynon Fabric Account 7562	6,123.31	1,003.35
6532: Quoted investments	28,500.90	28,500.90
0081: St Cynon ARK Account 8060	801.68	1,337.08
0090: StCatherineCurrent 9791	8,396.82	9,529.54
<b>Total Current assets</b>	<b>221,740.95</b>	<b>200,111.21</b>
<b>Net Asset surplus (deficit)</b>	<b>221,740.95</b>	<b>200,111.21</b>

#### Reserves

Excess/(deficit) to date	21,629.74	3,593.71
Z01: Starting balances	200,111.21	227,313.40
Z02: Other gains/(losses)	-	-
Z03: Gains/(losses) on reval of fixed assets	-	(30,795.90)
<b>Total Reserves</b>	<b>221,740.95</b>	<b>200,111.21</b>

#### Represented by Funds

General (Unrestricted)	117,968.63	92,159.09
Designated	47,037.01	43,383.63
Restricted	56,735.31	64,568.49
Endowment	-	-
<b>Total</b>	<b>221,740.95</b>	<b>200,111.21</b>

Bro Ystumanner

Analysis of income and expenditure  
Selected period: 01 January 2024 to 31 December 2024

	General	Designated	Restricted	This year	Total Last year
<b>Income and endowments from:</b>					
<b>Donations and legacies</b>					
0101 - Standing Order Planned Giving	10,225.00	-	-	10,225.00	10,867.38
0110 - Gift Aid Envelopes - Occasional	2,443.73	-	-	2,443.73	3,475.11
0111 - Gift Direct	20,124.40	148.74	-	20,273.14	19,654.42
0112 - Other planned giving	248.65	-	-	248.65	470.00
0113 - Weekly envelope planned giving	9,870.95	-	-	9,870.95	10,516.40
0201 - Loose plate offering	13,033.79	-	-	13,033.79	11,259.28
0202 - Offerings - Weddings	24.90	-	-	24.90	-
0204 - Offerings - Funerals	1,628.52	-	-	1,628.52	85.00
0302 - Wall safe / box donationss	1,530.49	1,321.88	-	2,852.37	2,971.90
0303 - One off Gift Aid donations	110.00	1,200.00	5,292.97	6,602.97	3,890.10
0305 - Donations appeals etc	12,520.89	7,015.10	1,666.65	21,202.64	20,581.59
0402 - Other collections/mission appeals	658.85	-	-	658.85	1,603.81
0501 - Recovered HMRC Gift Aid receipts	9,129.57	27.50	-	9,157.07	12,189.39
0502 - Recovered HMRC GASDS receipts	8,093.76	-	-	8,093.76	8,792.22
0601 - Legacies	1,000.00	-	-	1,000.00	-
0702 - Non-recurring one-off grants	37,456.45	-	12,979.00	50,435.45	2,806.40
<b>Donations and legacies Totals</b>	<b>128,099.95</b>	<b>9,713.22</b>	<b>19,938.62</b>	<b>157,751.79</b>	<b>109,163.00</b>
<b>Income from charitable activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwrl, St Cynon, Fairbourne, St Catherine, Arthog)</b>					
0901 - Fees for Occasional Offices	15,762.50	234.00	-	15,996.50	11,405.45
0907 - Memorial fee	-	-	246.00	246.00	4,599.00
<b>Income from charitable activities Totals</b>	<b>15,762.50</b>	<b>234.00</b>	<b>246.00</b>	<b>16,242.50</b>	<b>16,004.45</b>
<b>Other trading activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwrl, St Cynon, Fairbourne, St Catherine, Arthog)</b>					
0801 - Fund raising	956.74	-	2,767.39	3,724.13	8,368.41
0802 - Other funds generated	221.90	-	-	221.90	84.26
0804 - Magazine/other publication sales	139.89	366.00	-	505.89	350.57
0805 - Sundry income	1.52	-	-	1.52	343.50
<b>Other trading activities Totals</b>	<b>1,320.05</b>	<b>366.00</b>	<b>2,767.39</b>	<b>4,453.44</b>	<b>9,146.74</b>
<b>Investments (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwrl, St Cynon, Fairbourne, St Catherine, Arthog)</b>					
1001 - Dividends/investment income	1,408.10	-	-	1,408.10	822.46
1020 - Bank and building society interest	2,094.85	-	143.50	2,238.35	1,478.41
1030 - Rent from investment land or buildings	325.00	-	-	325.00	300.00
<b>Investments Totals</b>	<b>3,827.95</b>	<b>-</b>	<b>143.50</b>	<b>3,971.45</b>	<b>2,600.87</b>
<b>Other income (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwrl, St Cynon, Fairbourne, St Catherine, Arthog)</b>					
1101 - Insurance claims	-	-	3,880.00	3,880.00	-

	General	Designated	Restricted	This year	Total Last year
1104 - Sale of investments	4,836.69	-	-	4,836.69	854.66
1105 - Loans received	8,000.00	-	-	8,000.00	-
1106 - Loan repayments received	8,600.00	-	-	8,600.00	-
<b>Other income Totals</b>	<b>21,436.69</b>	<b>-</b>	<b>3,880.00</b>	<b>25,316.69</b>	<b>854.66</b>
<b>Income and endowments Grand totals</b>	<b>170,447.14</b>	<b>10,313.22</b>	<b>26,975.51</b>	<b>207,735.87</b>	<b>137,769.72</b>

### Expenditure on:

#### Raising funds

3104 - Costs of fund raising	742.84	-	318.52	1,061.36	1,502.16
<b>Raising funds Totals</b>	<b>742.84</b>	<b>-</b>	<b>318.52</b>	<b>1,061.36</b>	<b>1,502.16</b>

#### Expenditure on charitable activities (Bro Ystumanner Central Admin, SS Mary & Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwril, St Cynon, Fairbourne, St Catherine, Arthog)

2001 - Diocesan share	51,300.00	1,000.00	-	52,300.00	65,300.00
2101 - Clergy expenses	2,785.26	-	-	2,785.26	4,422.26
2145 - Parsonage - water	707.78	-	-	707.78	699.96
2149 - Parsonage - other expenses	190.90	-	-	190.90	1,168.78
2170 - Professional development & training cost	-	-	-	-	63.45
2340 - Maintenance of services	5,352.85	104.00	255.99	5,712.84	4,549.15
2341 - Costs of vergers, organists and choir	449.99	-	-	449.99	923.00
2342 - Music & performance expenses	560.00	-	-	560.00	1,294.00
2401 - Costs of meetings	36.00	156.00	-	192.00	1,313.00
2402 - Bank and Credit Card Charges	147.60	35.00	-	182.60	217.79
2403 - Cost of printing, post and stationery	511.22	229.06	-	740.28	769.06
2405 - Office and general expenditure	99.00	-	-	99.00	72.46
2409 - Professional Fees	110.00	-	1,853.14	1,963.14	3,737.20
2415 - Gifts to individuals	12.83	-	-	12.83	373.89
2450 - MALMA central costs	60.07	-	-	60.07	(458.00)
2501 - Church operating costs - insurance	6,661.64	87.09	-	6,748.73	8,181.76
2502 - Church operating costs - electricity	7,924.24	143.26	-	8,067.50	5,864.85
2503 - Church operating costs - gas	3,346.83	-	-	3,346.83	4,960.80
2504 - Church operating costs - water	157.67	-	-	157.67	173.93
2505 - Church operating costs - other	541.87	42.00	-	583.87	1,248.72
2506 - Church operating costs - oil/LPG	340.80	-	-	340.80	764.78
2508 - Church repairs and maintenance	5,677.28	-	2,361.95	8,039.23	18,839.01
2601 - Churchyard management costs	3,284.46	-	1,924.59	5,209.05	5,736.70
2701 - Major building repairs and renovations	32,671.73	-	33,374.99	66,046.72	-
2801 - Children & young people activity costs	331.00	1,229.00	-	1,560.00	-
2804 - Cost of church publications	139.89	201.31	-	341.20	349.01
2805 - Cost of mission & evangelism	-	-	151.98	151.98	43.08
2806 - Other costs of parish mission work	-	-	-	-	20.00
2807 - Cost of maintaining websites and social	349.36	-	-	349.36	348.60
2903 - Support of UK charities	1,045.14	-	-	1,045.14	848.86
2904 - Support of international mission & proje	500.00	-	-	500.00	847.75
<b>Expenditure on charitable activities Totals</b>	<b>125,295.41</b>	<b>3,226.72</b>	<b>39,922.64</b>	<b>168,444.77</b>	<b>132,673.85</b>

#### Other expenditure (Bro Ystumanner Central Admin, SS Mary & Egryn, Llanegryn, St Cadfan, Tywyn, St David, Abergynolwyn, St Peter, Aberdyfi, St Peter ad Vincula, Pennal, St Celynnin, Llwyngwril, St Cynon, Fairbourne, St Catherine, Arthog)

	General	Designated	Restricted	This year	Total Last year
3003 - Loans made	8,000.00	-	-	8,000.00	-
3004 - Loans received repayments	8,000.00	600.00	-	8,600.00	-
<b>Other expenditure Totals</b>	<b>16,000.00</b>	<b>600.00</b>	<b>-</b>	<b>16,600.00</b>	<b>-</b>
<b>Expenditure Grand totals</b>	<b>142,038.25</b>	<b>3,826.72</b>	<b>40,241.16</b>	<b>186,106.13</b>	<b>134,176.01</b>

**Bro Ystumanner**  
**Fund movement summary**  
**Selected period: 01 January 2024 to 31 December 2024**

<b>Fund</b>	<b>Fund balances brought forward</b>	<b>Incoming Resources</b>	<b>Outgoing Resources</b>	<b>Transfers</b>	<b>Gains and Losses</b>	<b>Journal Entries</b>	<b>Fund balances Carried forward</b>
BYChildren - BYonly Children Fund	50.00	-	-	-	-	-	50.00
BYLegacy - BY Legacy For Printer Standing Charge	292.87	55.00	229.06	-	-	-	118.81
BYMichael - BYStMichaelsChurch	3,906.18	1,732.12	1,376.35	-	-	-	4,261.95
BYNews - BY Newsletter	195.69	366.00	201.31	-	-	-	360.38
BYRepayment - BY Tywyn Loan Repayment Fund	600.00	-	600.00	-	-	-	-
BYMcars - BYMcarsDiscretionary	60.00	-	-	-	-	-	60.00
CChoir - C Choir Fund	-	-	-	-	-	-	-
CDiscr - C Vicar's Discretionary Fund	-	-	-	-	-	-	-
CDrop - C Drop-in Fund	-	-	-	-	-	-	-
CEvangel - C Evangelism	-	3,000.00	-	-	-	-	3,000.00
CHLF - C Heritage Lottery Fund	(6,141.50)	-	-	-	-	-	(6,141.50)
FA-ChYard - St Catherine's Churchyard	-	-	-	-	-	-	-
FA-General - St Catherine's General	5,463.15	-	-	(5,463.15)	-	-	-
FA-Reserve - St Catherine's Reserve (QI)	-	-	-	-	-	-	-
FB-Ark - ARK Fund	1,337.08	960.10	1,420.00	(75.50)	-	-	801.68
FB-Fabric - St Cynon's Fabric Fund	1,003.35	41.65	-	5,078.31	-	-	6,123.31
FB-Reserve - St Cynon's Reserve (QI)	3,797.49	-	-	-	-	-	3,797.49
General - General Fund	8,700.20	4,072.08	8,204.80	-	-	-	4,567.48
LLGChYd - LLG St Celynnin Churchyard	12,862.70	6,346.85	2,002.60	354.16	-	-	17,561.11
LLGOld - St Celynnin Old Church	-	-	-	-	-	-	-
MEReserve - M&E Reserve	11,742.62	-	-	-	-	-	11,742.62
PaVBuild - PaV Building and Maintenance Fund	2,198.42	1,200.00	-	2,705.53	-	-	6,103.95
PaVChrchYd - PaV Churchyard Fund	2,485.00	-	-	-	-	-	2,485.00
PaVGarden - PaV Heritage Garden Fund	1,203.20	-	-	-	-	-	1,203.20
PBuild - P Building Fund	-	-	-	-	-	-	-
PCommit - PCommitments	-	-	-	-	-	-	-
StCathChYd - St Catherine's Churchyard	829.34	3,000.00	-	-	-	-	3,829.34
StCathReserve - St Catherines Reserve Fund	24,703.41	-	-	-	-	-	24,703.41
General - General fund	83,458.89	166,375.06	133,833.45	(2,599.35)	-	-	113,401.15
CEducation - C Education Fund	2,838.82	-	151.98	-	-	-	2,686.84
CChchyard - C Churchyard Fund	764.87	-	25.99	-	-	-	738.88
CRepair - C Restoration and repair	28,805.01	20,062.85	37,590.08	6,000.00	-	-	17,277.78
CGuild - C Guild Fund	8,470.11	524.16	318.52	(6,000.00)	-	-	2,675.75
CFlower - C Guild Flower Fund	241.76	-	151.99	-	-	-	89.77
CCushions - C Guild Kneelers & Pew cushions	242.55	-	-	-	-	-	242.55
CEMorgan - C Edward Mrgan Charity	-	-	-	-	-	-	-
<b>Totals</b>	<b>200,111.21</b>	<b>207,735.87</b>	<b>186,106.13</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>221,740.95</b>

**Ardal Weinidogaeth Bro Ystumanner Ministry Area**

England & Wales - Charity number 1181288

---

# Accounts

---

**Annual Report for 2023-2024**  
**Bro Ystumanner Ministry Area Council (MAC)**  
**Reported at Annual Vestry Meeting 18/06/2024**

**Annual Report**

*The Spirit of the Lord is upon me, because the Lord has anointed me: he has sent me to bring good news to the oppressed, to bind up the broken-hearted, to proclaim liberty to the captives, and release to the prisoners, to proclaim the year of the Lord's favour.* *Isaiah 61: 1-2a*

Friday this week is World Refugee Day, when we remember the millions of people in the world who have been displaced from their homes and are on a journey in search of freedom, safety, stability, and a place of belonging. With the launch of Llwybr Cadfan, the new pilgrimage route from St Cadfan's to Bardsey, we remember that the Church is called to walk alongside others in their journeys. We are called to bring good news, and proclaim the love of God by following Jesus' example, seeking to bring justice and mercy, healing and restoration, comfort and care, peace and liberty, and life, hope and a place of belonging in this world and the next for all. It seems rather a grand calling for a group of small rural churches, but we do so hand-in-hand with God, guided, enabled, and inspired by his Holy Spirit. Therefore, our **VOW** as Bro Ystumanner Ministry Area continues to be making God's love **Visible** in our churches and communities and beyond through **Outreach** tailored for the uniqueness of each place, that is grounded in our **Worship** together.

**Worship and Ministry**

As we look back over this last 18 months we give thanks that we been able to have 'regular' worship in all 10 of our churches (the definition of regular being different for each church!). We have welcomed regulars, newcomers and visitors, and seen in our Visitors' books how many people find peace, beauty and sanctuary in our churches all through the week. It was lovely to have a United Ministry Area Service at the beginning of Sept 2023 to welcome our new Archdeacon, the Ven. Robert Townsend and to welcome him back when he did the meditations for Stations at Stations this year. Thank you to everyone who enables our worship in so many different ways, behind the scenes, up front, or in the pew.

Baptisms and Weddings are small in number, but joyous occasions that it is a privilege to celebrate in our churches. Unfortunately, funerals are quite frequent and I do want to thank Sue Whitehouse and the Revs Steve Rollins, George Williams, and Christina ten Wolde for sharing this ministry with me. I couldn't do it without you! We also remember with sorrow and thanksgiving many family members and friends we have lost over the last year, including Janet Evans, our former Reader, and Gwenda Graham, organist at St Cadfan's Church for several decades.

Thanks to the hard work and dedication of various small, but dedicated teams, a generous welcome and places for friendship and support continue to be provided and appreciated, including Welcome Wednesdays and Bank Holiday and summer Monday coffee mornings at Cadfan's Church in Tywyn, regular monthly coffee mornings at St Peter ad Vincula, Pennal, and Aberdyfi's monthly Community Lunches from autumn to spring. Thank you also to Rev. Steve Rollins for providing Communion to those in the Church family in our residential homes, and to those Eucharistic Assistants who take communion to those at home in our communities. It is so important to remember that our Church family is not just those who are able to come to church on Sunday.

Work with children and young people continues with Messy Church in Aberdyfi, Open the Book in Ysgol Penybryn, assemblies and services with Ysgol Pennal, and The Ark and Aftershock after-school clubs in Fairbourne. Prayers for the future running of The Ark and Aftershock would be appreciated as Zoe Hobbs and her family are exploring what new ministry God is calling them to, so Zoe will be stepping back from roles she has held. Regular All Age Services in four of the churches provide a more informal space for worship and also see some of our children and young people developing in their ministry as they contribute to the services in different ways. Thank you to all those who support our ministry sharing Christian values, faith and Bible stories with young people and families in our communities. We pray that all the seeds planted in these ventures will grow fruit.

## **ARDAL WEINIDOGAETH BRO YSTUMANNER MINISTRY AREA**

### **Llwybr Cadfan / The Cadfan Way and the Llan Project**

[cf. **Building Pilgrimage Report**]

Pilgrimage is an intentional journey to discover more about ourselves and our relationship to creation and its Creator. The launch of the Llwybr Cadfan opens up opportunities for us as a Ministry Area with four of our churches on the first two sections of the route. It was great to have information about the newly launched Cadfan Way at the Bank Holiday Coffee Morning at St Cadfan's at the end of May, and to have a diverse group of people to walk the first section from St Cadfan's Way to Llangelynnin Old Church on May 30<sup>th</sup>. Everyone made it in one piece, except the vicar who was in difficulty with her knee by the end. The led pilgrimage of the second section then had to be post-poned, as no one else was available to lead the pilgrimage reflections. Regardless of the vicar's infirmities, there will be led pilgrimages of each section of the walk throughout the summer and autumn with booking through Eventbrite. Details of the Cadfan Way with step-by-step instructions, details of public transport etc. can be found on [outdooractive.com](http://outdooractive.com).

The Llan project is involved in developing six churches in the diocese, including St Cadfan's, as Pilgrim Centres. Draft plans for turning St Cadfan's churchyard into a community space with a path and seating focused around Cadfan's journey from Brittany to Bardsey will be presented at a meeting for the Buidling Pilgrimage members and MAC Trustees at 10.30 am on Monday 24<sup>th</sup> June here at St Cadfan's. As with the beautiful Owain Glyndwr medieval garden at St Peter ad Vincula, this will provide a place for people to rest and be, and will open up more opportunities for discussion and ministry.

We look forward to developing the idea of journey and pilgrimage across our Ministry Area

### **Looking Ahead**

The last year has seen difficulties and challenges, but also much grace and many blessings.

We rejoice that we were able to pay the 2023 Bishop's Ministry Fund (BMF) of £65,300 in full, although some reserves were required to do so. We are grateful to Owain Pritchard and the Archdeacon for their hard work and negotiations, on behalf of Meirionydd Synod, resulting in a lower BMF for 2024 of £52,000. We are also grateful for the graciousness and generosity of our churches in apportioning it between themselves. With several of the churches facing Some churches will struggle to meet their agreed quota, so we need to encourage regular giving and use of Gift Direct, particularly for those who are willing to Gift Aid their donations, focus on fund-raising (or in some places finding people willing to help with fund-raising), and try and be effective in stewardship of the funds we have. We pray that God will bless our endeavours and provide what is needed.

The diocesan offer of a part-time book-keeper to aid in management of the Ministry Area finances has been discussed at Congregational meetings and had various responses with some thinking it'd be a good idea and some feeling that the arrangement we have at the moment works better. A decision of what we think is best for Bro Ystumanner Ministry Area at this time will be made at a special MAC meeting on Sept. 24<sup>th</sup>.

Although we do face significant challenges now, and in the future, our churches are still witnessing to the risen life of our Lord Jesus Christ, so we give thanks and continue to trust in the God who brings liberty, renewal, restoration, growth, and abundant life.

## **Appendix - Building Issues**

There are various on-going building issues across the churches. We have been very grateful to Paul Skeet, the Diocesan Property Officer (South), whose help and guidance has been invaluable in taking various projects forward. Thank you also goes to those church and community members who take time to work hard to do all that is needed to repair and maintain our beautiful buildings.

### **List of current building works completed, in process, or required**

#### **St Peter ad Vincula, Pennal**

- Faculty and funds are now in place for work to go ahead on redecoration of plaster work in sanctuary area of church.

#### **St Peter's, Aberdyfi**

- Abseilers have attended to inspect the roof and building around the area in the south west corner with damp issues. The comprehensive and detailed report is currently being reviewed to ascertain what work is required to resolve the issue (and how much it will cost).
- A toilet inside the church would greatly aid mission and ministry engaging with older people and families.

#### **St Cadfan's, Tywyn**

- Grants from the National Churches Trust and the Wolfson Foundation of £18,000 have been awarded towards the work to sort out the dry rot under vestry floor. Thank you to all those who have donated already. We hope that the work will be able to go ahead later this year.
- Three broken windows have now been repaired.
- Damage caused by damp in the organ has been repaired and the broken tower downpipe contributing to the water ingress has been replaced.
- New lights have been installed in the nave resulting in a lovely bright, warm church.
- Gates have been sanded down and painted with thanks to Michael and Vanda Bourhill.
- Lych gate roof needs replacing. Faculty required.

#### **St David's, Abergynowyn**

- Porch timbers rotted. Need inspection and plan of action.
- Window repairs required. Need assessment and plan of action.

#### **St Mary & St Egryn, Llanegryn**

- Replacement of lights in and outside the church with LEDs have resulted in a safely lit path to the church and a wonderfully warm welcome in church enhanced by the Welcome board in numerous different languages and bottles of water and a First Aid kit for walkers (including those on the Cadfan Way).

#### **St Celynnin's, Llwyngwrl**

- The west front now looks very smart in its slate cladding and the water ingress has been stopped allowing redecoration of the porch, toilet and vestry.
- Various works have been done to repair and restore the gates and other items with thanks to Jon Lovett.
- Church railings have been sanded and painted with thanks to Michael and Vanda Bourhill.

#### **St Cynon's, Fairbourne**

- Electrical work has been carried out.
- Church railings have been sanded and painted with thanks to Michael and Vanda Bourhill.
- Paul Skeet has been to look at the ceiling in the vestry and the various damp issues in that area of the church. Fund-raising and grant applications will be required to fund the work required

## **ARDAL WEINIDOGAETH BRO YSTUMANNER MINISTRY AREA**

### **St Catherine's, Arthog**

- Plaster falling in large amounts from ceiling. With liaison with Paul Skeet need to draw up list of repairs from Esra report and compile comprehensive plan of works (including installation of a toilet and running water if possible). Need to determine what work can be carried out by volunteers.
- A group of volunteers are doing a great job of cutting and tidying the churchyard. Thank you.

### **Llangelynnin Old Church**

- Thanks go to the those who live near the church who keep an eye on it and keep the churchyard beautifully tidy. Thank you.  
The gates will need to be inspected regularly for rust spots and be sanded and painted when required.

*Rev. Dr Ruth Hansford, Vicar and Ministry Area Leader*

### **Eco Ystumanner Report**

There have been no significant developments in this period.

*Max Bircheneough, Chair of Eco Ystumanner Group*

### **Safeguarding Report**

This is my last report as the Safeguarding Officer, as I relinquished this post at the end of April 2024.

It is vitally important to remember that Safeguarding is everyone's responsibility. As the Diocese states, 'If it's not safe, it's not Church' and we must adhere strictly to the guidelines set down by the Diocese and we must keep up with the training and be aware of abuse, not just within our community but nationally and globally.

Remember that it is everyone's duty to report any abuse and if anyone withholds information, even historic, then that person is showing irresponsibility towards the abused person and is no better than the abuser. We do have several Safeguarding issues that we as a Church are working through and supporting.

The latest form of abuse, cyber abuse, is targeted at the younger generation. Sextortion is when grooming occurs via social media and once the victim is in the grip of the abuser, explicit photographs are sent with the added threat that if there is no financial exchange, such photos will be downloaded to friends and families. According to current data, 27 youngsters have taken their own lives because of this form of abuse.

Remember that 1 in 4 women suffer domestic abuse, 1 in 5 children are involved in abuse (think schools), 1 in 20 men suffer abuse. This is without data for age related abuse, financial abuse and coercive behaviours.

ANI, now a code for Assistance Needed Immediately, is for those who require a safe place against domestic abuse, until police help arrives. Churches are thought to be safe places and so it is vital we are aware so that we know what to do and who to approach.

The Support Directory, which needs to be reviewed annually, is a starting point and every Church in the Bro Ystumanner Ministry Area should now have one available. Necessary Safeguarding documentation must be displayed in a prominent, visible position within the Church.

The Safeguarding Policy needs to be reviewed annually and so I commend this policy written by the Diocese to this meeting.

As no one has stepped up to the mark of Safeguarding Officer, the Diocese are taking this on board for Bro Ystumanner Ministry Area, until a suitable person can be found.

*Fiona Covington-Mann, Ministry Area Safeguarding Officer*

Church in Wales

Diocese of Bangor

**Ministry Area of Bro Ystumanner**

## **Annual Financial Report 2023**

Independent Examiner's report

Balance Sheets

Income and Expenditure Report

## Independent Examiner's Report

### To the Trustees of the Ministry Area Council of the Parish of Bro Ystumanner

I report on the attached accounts of the Ministry Area for the year ended 31st December 2023.

#### Respective responsibilities of Trustees and Examiner

The Ministry Area Council members of the Parish of Bro Ystumanner (henceforth referred to as the MAC) as trustees are responsible for the preparation of the accounts. The MAC trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

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

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 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 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:

20/2/2024.

Name:

Emrys Thompson

Address:

19 Tan y Fedw  
Abergynolwyn  
Gwynedd  
LL36 9YU

## Ministry Area of Bro Ystumanner

### Balance Sheet detailed

	As at 31/12/2023	As at 31/12/2022
<b>Current assets</b>		
00061: BY Central Administration	4,073.52	5,428.77
00020: Llanegryn Current Account	21,021.05	20,936.98
00021: Llanegryn Reserve Account	11,884.52	11,742.62
00008: St Cadfan Guild Cash	27.48	25.50
0000010: St Cadfan's Co-op Current Account (CC)	2,547.69	1,786.11
0000011: St Cadfan Instant Access (CI)	12,355.87	8,927.09
0000012: St Cadfan Notice Account (CN)	46,074.95	54,054.95
00010: St David's Natwest Current Account	2,858.32	4,323.97
00011: St David's Deposit Account	2,095.64	2,069.26
00030: St Peter's General Current Account	24,664.47	19,552.97
00032: St Peter's COIF Deposit	453.06	453.06
00040: Pennal Church Current Account	8,116.34	5,386.77
00041: Pennal Active Saver Deposit Account	5,386.62	4,993.15
00042: Pennal Church Cash Account	(39.95)	-
0070: 8800St Celynnin Current Account	2,446.24	2,884.41
0071: 6760St Celynnin Deposit Account	2,266.66	2,230.85
0073: 1581St Celynnin Churchyard Current Accou	2,754.00	1,333.20
0074: 4267St Celynnin Churchyard Deposit Accou	10,108.70	12,011.94
0080: St Cynon Current Account 7844	645.16	1,314.71
0082: St Cynon Fabric Account 7562	1,003.35	1,360.83
0087: St Catherine Current Account	-	6,092.49
6532: Quoted investments	28,500.90	53,204.31
0081: St Cynon ARK Account 8060	1,337.08	1,106.97
0090: StCatherineCurrent 9791	9,529.54	6,092.49
<b>Total Current assets</b>	<b>200,111.21</b>	<b>227,313.40</b>
<b>Net Asset surplus (deficit)</b>	<b>200,111.21</b>	<b>227,313.40</b>

#### Reserves

Excess/(deficit) to date	3,593.71	8,156.47
Z01: Starting balances	227,313.40	219,156.93
Z02: Other gains/(losses)	-	-
Z03: Gains/(losses) on reval of fixed assets	(30,795.90)	-
<b>Total Reserves</b>	<b>200,111.21</b>	<b>227,313.40</b>

#### Represented by Funds

General (Unrestricted)	92,159.09	116,976.55
Designated	43,383.63	19,384.48
Restricted	64,568.49	90,952.37
Endowment	-	-
<b>Total</b>	<b>200,111.21</b>	<b>227,313.40</b>

Ministry Area of Bro Ystumanner

Analysis of income and expenditure  
Selected period: 01 January 2023 to 31 December 2023

	General	Designated	Restricted	This year	Total Last year
<b>Income and endowments from:</b>					
<b>Donations and legacies</b>					
0101 - Standing Order Planned Giving	10,837.38	30.00	-	10,867.38	12,020.00
0110 - Gift Aid Envelopes - Occasional	3,475.11	-	-	3,475.11	4,491.34
0111 - Gift Direct	19,534.42	120.00	-	19,654.42	18,023.29
0112 - Other planned giving	470.00	-	-	470.00	451.78
0113 - Weekly envelope planned giving	10,516.40	-	-	10,516.40	12,738.11
0201 - Loose plate offering	11,161.53	97.75	-	11,259.28	8,210.86
0202 - Offerings - Weddings	-	-	-	-	810.00
0204 - Offerings - Funerals	85.00	-	-	85.00	2,492.22
0302 - Wall safe / box donationss	1,799.50	1,172.40	-	2,971.90	3,210.29
0303 - One off Gift Aid donations	2,670.10	50.00	1,170.00	3,890.10	1,027.66
0305 - Donations appeals etc	9,076.34	1,237.00	10,268.25	20,581.59	7,721.89
0402 - Other collections/mission appeals	128.70	1,475.11	-	1,603.81	531.66
0501 - Recovered HMRC Gift Aid receipts	12,146.89	42.50	-	12,189.39	6,689.79
0502 - Recovered HMRC GASDS receipts	8,464.93	327.29	-	8,792.22	847.26
0601 - Legacies	-	-	-	-	2,000.00
0702 - Non-recurring one-off grants	2,806.40	-	-	2,806.40	2,933.50
<b>Donations and legacies Totals</b>	<b>93,172.70</b>	<b>4,552.05</b>	<b>11,438.25</b>	<b>109,163.00</b>	<b>84,199.65</b>
<b>Income from charitable activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)</b>					
0901 - Fees for Occasional Offices	11,336.45	24.00	45.00	11,405.45	12,263.20
0907 - Memorial fee	338.00	153.00	4,108.00	4,599.00	418.00
<b>Income from charitable activities Totals</b>	<b>11,674.45</b>	<b>177.00</b>	<b>4,153.00</b>	<b>16,004.45</b>	<b>12,681.20</b>
<b>Other trading activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)</b>					
0801 - Fund raising	5,784.90	-	2,583.51	8,368.41	9,001.14
0802 - Other funds generated	84.26	-	-	84.26	-
0804 - Magazine/other publication sales	82.25	268.32	-	350.57	495.50
0805 - Sundry income	193.50	150.00	-	343.50	381.00
0806 - Printing Income	-	-	-	-	0.02
<b>Other trading activities Totals</b>	<b>6,144.91</b>	<b>418.32</b>	<b>2,583.51</b>	<b>9,146.74</b>	<b>9,877.66</b>
<b>Investments (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)</b>					
1001 - Dividends/investment income	810.32	-	12.14	822.46	1,017.80
1020 - Bank and building society interest	1,376.74	-	101.67	1,478.41	104.18
1030 - Rent from investment land or buildings	300.00	-	-	300.00	300.00
<b>Investments Totals</b>	<b>2,487.06</b>	<b>-</b>	<b>113.81</b>	<b>2,600.87</b>	<b>1,421.98</b>
<b>Other income (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)</b>					
1104 - Sale of investments	642.42	-	212.24	854.66	-

	General	Designated	Restricted	This year	Total Last year
<b>Other income Totals</b>	<b>642.42</b>	<b>-</b>	<b>212.24</b>	<b>854.66</b>	<b>-</b>
<b>Income and endowments Grand totals</b>	<b>114,121.54</b>	<b>5,147.37</b>	<b>18,500.81</b>	<b>137,769.72</b>	<b>108,180.49</b>

### Expenditure on:

#### Raising funds

3103 - Costs of generating resources - giving	-	-	-	-	69.33
3104 - Costs of fund raising	1,324.02	-	178.14	1,502.16	1,067.76
<b>Raising funds Totals</b>	<b>1,324.02</b>	<b>-</b>	<b>178.14</b>	<b>1,502.16</b>	<b>1,137.09</b>

#### Expenditure on charitable activities (Bro Ystumanner Central Admin, SS Mary & Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)

2001 - Diocesan share	64,300.00	1,000.00	-	65,300.00	60,602.25
2101 - Clergy expenses	4,422.26	-	-	4,422.26	3,771.55
2145 - Parsonage - water	699.96	-	-	699.96	642.15
2149 - Parsonage - other expenses	1,168.78	-	-	1,168.78	-
2170 - Professional development & training cost	63.45	-	-	63.45	-
2201 - Assistant clergy fees/expenses	-	-	-	-	(103.95)
2340 - Maintenance of services	4,360.29	24.00	164.86	4,549.15	6,227.40
2341 - Costs of vergers, organists and choir	923.00	-	-	923.00	475.00
2342 - Music & performance expenses	1,094.00	-	200.00	1,294.00	1,072.00
2401 - Costs of meetings	18.00	1,295.00	-	1,313.00	1,332.00
2402 - Bank and Credit Card Charges	157.79	60.00	-	217.79	347.03
2403 - Cost of printing, post and stationery	552.96	216.10	-	769.06	643.49
2405 - Office and general expenditure	72.46	-	-	72.46	512.96
2409 - Professional Fees	160.00	-	3,577.20	3,737.20	-
2415 - Gifts to individuals	223.89	150.00	-	373.89	175.00
2450 - MALMA central costs	(458.00)	-	-	(458.00)	66.44
2501 - Church operating costs - insurance	7,732.66	449.10	-	8,181.76	5,849.56
2502 - Church operating costs - electricity	5,822.73	42.12	-	5,864.85	5,212.70
2503 - Church operating costs - gas	4,960.80	-	-	4,960.80	1,643.87
2504 - Church operating costs - water	173.93	-	-	173.93	161.90
2505 - Church operating costs - other	1,166.63	82.09	-	1,248.72	1,324.85
2506 - Church operating costs - oil/LPG	764.78	-	-	764.78	569.48
2508 - Church repairs and maintenance	9,519.52	-	9,319.49	18,839.01	1,971.53
2601 - Churchyard management costs	568.50	-	5,168.20	5,736.70	3,715.91
2804 - Cost of church publications	87.00	262.01	-	349.01	379.13
2805 - Cost of mission & evangelism	-	-	43.08	43.08	101.74
2806 - Other costs of parish mission work	20.00	-	-	20.00	146.68
2807 - Cost of maintaining websites and social	348.60	-	-	348.60	120.00
2902 - Support of church charities & projects	-	-	-	-	496.65
2903 - Support of UK charities	622.94	-	225.92	848.86	854.61
2904 - Support of international mission & proje	750.00	97.75	-	847.75	500.00
<b>Expenditure on charitable activities Totals</b>	<b>110,296.93</b>	<b>3,678.17</b>	<b>18,698.75</b>	<b>132,673.85</b>	<b>98,811.93</b>

#### Other expenditure (Bro Ystumanner Central Admin, SS Mary & Egryn, St Cadfan, St David, St Peter, St Peter ad Vincula, St Celynnin, St Cynon, St Catherine)

3001 - Purchase of asstes for church purposes	-	-	-	-	75.00
<b>Other expenditure Totals</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>75.00</b>

	General	Designated	Restricted	This year	Total Last year
<b>Expenditure Grand totals</b>	<b>111,620.95</b>	<b>3,678.17</b>	<b>18,876.89</b>	<b>134,176.01</b>	<b>100,024.02</b>

**Ardal Weinidogaeth Bro Ystumanner Ministry Area**

England & Wales - Charity number 1181288

---

# Accounts

---

**Annual Report for 2022-2023**  
**Bro Ystumanner Ministry Area Council (MAC)**  
**Reported at Annual Vestry Meeting 25/04/2023**

**Annual Report**

*And Jesus said to them, "Go into all the world and proclaim the good news to the whole creation."  
Mark 16:12*

April 25<sup>th</sup> is the feast day of St Mark, the evangelist, whose fast-paced gospel gets across the urgency of Jesus' message of love, and compassionate ministry to a broken and hurting world. Our **VOW** as Bro Ystumanner Ministry Area continues to be making God's love **Visible** in our churches and communities and beyond through **Outreach** tailored for the uniqueness of each place, that is grounded in our **Worship** together. In this Easter season we renew our commitment to Jesus' call to share the good news not only with our fellow human beings, but in the context of the current climate crisis, with all of creation.

**Worship and Ministry**

As we look back over this last year we give thanks for signs of renewal and growth, as we have seen the churches settling into new post-Covid patterns of worship, and welcoming back more friends and visitors. Services began again in Llangelynnin Old Church in 2022 for the first time since 2019, with monthly services over the summer months, and a packed Christmas Eve Candlelit Carol service. The first monthly service at St Catherine's Church in Arthog on Advent Sunday 2022 celebrated its removal from the closed church process and was a testament to the commitment of the community to support the church. With about 20 regularly attending monthly services, we look forward to developing the mission and ministry in that community. A variety of ecumenical services and events have shown the unity and friendship across different denominations and witness to the love of Christ which we share. It has also been good to see weddings and baptisms slowly picking up again.

Warmer Winter Wednesdays at St Cadfan's Church in Tywyn was started in November 2022 as a response to the rise in heating costs, but its importance as a place of friendship and support is evident in its continuation into the Spring and Summer as Welcome Wednesdays. The regular Monday Coffee Mornings on Easter Bank Holiday Monday and through the summer in St Cadfan's Church, Tywyn also restarted for the first time since 2019. With the introduction of Coffee Mornings in St Peter ad Vincula, Pennal as well, there have been regular spaces for people to be welcomed to enjoy the company and support of others. There has also been encouragement from events, such as the Llwyngwriol Summer Fete, successfully restarting after a 3 year break due to Covid, being well-supported and bringing together a good number of locals and visitors. It's also been good to get back to taking Home Communion to individuals and Care Homes

Work with children and young people has picked up again with Messy Church in Aberdyfi restarting in April 2022, and Open the Book in Ysgol Penybryn, assemblies and services with Ysgol Pennal, and The Ark and Aftershock after-school clubs in Fairbourne getting back to normal. Regular All Age Services in four of the churches provide a more informal space for worship and also see some of our children and young people developing in their ministry as they contribute to the services in different ways.

Such a rich diversity of worship and ministry is only possible with the hard-work and commitment of everyone in our churches, and those who support the work of our churches. Therefore, I would like to take this opportunity to express my sincere thanks to all those who contribute to the life and ministry of our Bro Ystumanner Ministry Area. We pray that God will continue bless us as we seek to love and serve him.

### **Looking Ahead**

As we look to the future, there are more possibilities and opportunities than we have the people or finances for. We are already stretched in terms of not having enough people to fill current roles and posts, and many people are doing more than is comfortable. Therefore, we do need to pray for 'more labourers'. However, we will also need to be discerning in what we choose to do and take forward.

Thanks to everyone's hard work and generosity we were able to pay our 2022 Bishop's Ministry Fund (BMF) of £60,000 in full. Thank you. The BMF for 2023 is £65,300. This will be a challenge. Even assuming the churches can reach the commitments they have made, we will still fall short of this total. Therefore, we need to be as effective as we can in our giving, encourage new supporters, and figure out creative ways of fundraising.

Although we do face significant challenges now, and in the future, our churches are still witnessing to the risen life of our Lord Jesus Christ, so we give thanks and continue to trust in the God who brings renewal, restoration, growth, and abundant life.

### **Appendix - Building Issues**

There are various on-going building issues across the churches. These have been difficult to deal with due to lack of people with sufficient time and expertise to sort them out, the difficulties of figuring out and going through the correct processes and procedures, and the challenges of funding the work. Therefore, progress on many of them has stalled or is very slow. The Diocese is in the process of appointing three officers – one for each Synod – to help churches deal with building issues, including applying for faculties, so hopefully it will soon be possible to draw on their support to make speedier progress.

#### **List of current building works in process or required**

##### **St Peter ad Vincula, Pennal**

Redecoration of plaster work in sanctuary area of church. Need new faculty for work to go ahead.

##### **St Peter's, Aberdyfi**

Defective decoration and roof finishes due to possible damp issues. Need roof inspection to check for damp issues before compiling plan for work to be carried out.

##### **St Cadfan's, Tywyn**

Major repair and restoration will happen under Stones Shout Out project, but some urgent matters will need to be carried out before then.

- Dry rot under vestry floor. Need to take up floor, put down membrane, fill void with limecrete. Faculty submitted.
- Broken window. New quote needed and List B application needs to be filled in before work can proceed.
- Damp found in organ. Need to investigate source and ascertain what work is required to remedy.
- Electrics. Replacement of lights and bulbs required. Need to ascertain process.
- Lych gate roof needs replacing. Faculty required.

##### **St David's, Abergynolwyn**

- Porch timbers rotted. Need inspection and plan of action.
- Window repairs required. Need assessment and plan of action.

**St Mary & St Egryn, Llanegryn**

Replacing light fittings and faulty push timer and replacing external light and camera with twin LED sensor light. Need to check process with diocese (List A, B or Faculty required).

**St Celynnin's, Llwyngwril**

Awaiting Original Roofing Company to say when they can come and clad west front with slates to stop water ingress and decorate internal water-damaged areas. Faculty granted.

**St Cynon's, Fairbourne**

- Electrical work required.
- Leaks from ceiling between vestry and north aisle need investigating.

**St Catherine's, Arthog**

Plaster falling in large amounts from ceiling. With liaison with diocese and architect need to draw up list of repairs from Esra report and compile comprehensive plan of works. Need to determine what work can be carried out by volunteers.

**Eco Ystumaner Report**

The big news, as most of you will know, has been the granting of a Bronze Eco Church Award to St. Cadfan's, on 22<sup>nd</sup> September last year. The Award specified our success in the following areas: Worship and Teaching, Management of Buildings and Land, Community and Global Engagement, and Lifestyle. This was a tremendously encouraging happening, and whets our appetite for further work. This is all the greater, because there were some areas, notably Worship and Teaching, where our record would have been sufficient for a Gold Award. As it is, we continue to look at ways of making our building "greener", and this interest overlaps to a great extent with the work of the Building Pilgrimage Group.

St. Cadfan's, as a Grade One listed church, naturally has certain complications in its attempts to reduce its carbon footprint. Nevertheless, as time moves on, public awareness of the urgency of taking action is increasing, and there is even a strong possibility that installing solar panels on the roof of the church would not fall foul of Cadw and the planning authorities.

One piece of good news is that through our membership of the Parish Buying system, we are getting the greenest energy supply available, and that our electricity is coming this year from the Hornsea 1 Windfarm. The only exception to this is our supply through our night meter, which Roger Whitehouse is still trying to have transferred from an extremely uncooperative present supplier.

I have mentioned the gradual shift in public opinion on Climate Change, and Paul Inman and I have recently taken part in seminars organised by Eco Church and Tear Fund. At both, we were urged to get our churches to declare a Climate Emergency. This is a largely symbolic action, but one which will grab headlines, and tell the world outside that our churches are taking Climate Change seriously. While it would be quite in order for our individual churches to take this action, I suggest that it would have considerable impact if such a declaration were to be made at this meeting by the whole MAC.

Max Birchenough

## Building Pilgrimage Group Report

The group has continued to meet regularly taking forward the Stones Shout Out and Llan projects, in conjunction with the diocese, in order to restore and develop St Cadfan's Church for use as a Pilgrimage Centre. In the last year we have explored issues regarding disabled access with relevant users, and integrated into the new Governance Model for the Stones Shout Out project, with Rev. Ruth Hansford as the Senior User and Fiona Covington-Mann as the assistant Project Manager (until 2025). We are also grateful to Fiona for taking the minutes for our meetings.

The beginning of March 2022 saw the very well-attended and successful launch of the Welsh Literary Project on the Cadfan Way at St Cadfan's, Church. This included creative workshops with children from Ysgol Penybryn. The second Welsh Literary Project was held at Llangelynnin Old Church on the first weekend of May with a creative workshop with children from Ysgol Craig y Deryn, including a visit to the church and churchyard. A video filmed at the church could be accessed on-line on the Saturday, and the first Evening Prayer Service at the church since 2019 was held on the Sunday, where Sion Aled, one of the poets in residence for the project, preached bilingually.

Over the summer and autumn we had an exhibition in St Cadfan's Church exploring the Cadfan Way through the photos of Jean Napier. In December Jean gave a very well-received talk and slide-show about places to visit along the new pilgrimage route following the publication of her new book *The Cadfan Way: A Journey from Tywyn to Bardsey*.

The diocese had hoped to submit the Stones Shout Out project application to the National Lottery Heritage Fund in November 2022, but did not have all the documentation required quite ready. The application for the Phase 1 Development Phase was therefore submitted in February 2023, expecting to hear a decision at the end of June 2023. If the grant for Phase 1 is awarded, we will then enter a consultation period over the summer and autumn. To this end, the Building Pilgrimage group are currently putting together an exhibition of the plans for Stones Shout Out and Llan projects, and will have some consultation events over the summer and autumn period to gather feedback and ideas.

Part of the Stones Shout Out plans including raising the floor of the nave and embedding a labyrinth in the new floor at the back of the nave for people to use as their own pilgrimage tool. As preparation for this, we have commissioned and now received a canvas labyrinth that will be used for workshops and stewarded use. Rev. Ruth is attending a retreat using the labyrinth at St Beuno's Retreat Centre in May 2023 to learn more.

Rev. Ruth Hansford

## Safeguarding Report

Safeguarding is the responsibility of every single person and so it is important that we continue to undertake the necessary and obligatory training required by the Church in Wales. It is imperative that should any safeguarding issues come to light, then they must be reported. Remember too that historic cases can still be investigated, Remember too that anyone knowingly who does not report a safeguarding issue is as guilty as the perpetrator.

Many people have already completed Module 'A' Safeguarding training, (which is online) and Module 'B', which is face to face and have informed me of this. Grateful thanks to all who have done so.

I have requested from the lead Safeguarding Officer, Emma Leighton Jones, that she considers providing an online Zoom Module 'B' during an evening. I believe that this is now in the pipeline for next term (see below). This should be an easier option for those who work full time or who have young families.

## **ARDAL WEINIDOGAETH BRO YSTUMANNER MINISTRY AREA**

The Church People is an organisation that has been developed to help with DBS, who requires it within the Church and at what level. We await further information from them and once this is up and running, then we will be able to update our records.

I have given notice that this will be my last year as the Ministry Area Safeguarding Officer so somebody will need to take up this position from April 2024.

In the meantime, the Safeguarding Policy requires reviewing at this meeting. Please do ensure that these policy documents are on display and visible in each of our churches in our Ministry Area.

Fiona Covington-Mann  
Thursday, March 16th 2023

# Esgobaeth MA Combined

## Balance Sheet detailed

	As at 31/12/2022	As at 31/12/2021
<b>Current assets</b>		
00020: Llanegryn Current Account	20,936.98	14,548.89
00021: Llanegryn Reserve Account	11,742.62	11,717.12
00040: Pennal Church Current Account	5,386.77	4,360.55
00010: St David's Natwest Current Account	4,323.97	3,597.59
00011: St David's Deposit Account	2,069.26	2,066.11
00030: St Peter's General Current Account	19,552.97	14,085.71
00041: Pennal Active Saver Deposit Account	4,993.15	4,142.41
00042: Pennal Church Cash Account	-	41.21
00061: BY Central Administration	5,428.77	4,957.28
00008: St Cadfan Guild Cash	25.50	10.18
00032: St Peter's COIF Deposit	453.06	448.69
0070: 8800St Celynnin Current Account	2,884.41	2,044.03
0071: 6760St Celynnin Deposit Account	2,230.85	2,228.69
0073: 1581St Celynnin Churchyard Current Accou	1,333.20	1,553.40
0074: 4267St Celynnin Churchyard Deposit Accou	12,011.94	12,000.35
0080: St Cynon Current Account 7844	1,314.71	2,384.00
0082: St Cynon Fabric Account 7562	1,360.83	2,436.36
0087: St Catherine Current Account	6,092.49	3,581.83
0088: St Catherine Churchyard Deposit Account	-	649.34
6532: Quoted investments	28,500.90	28,500.90
0081: St Cynon ARK Account 8060	1,106.97	738.90
0000010: St Cadfan's Co-op Current Account (CC)	1,786.11	1,224.25
0000011: St Cadfan Instant Access (CI)	8,927.09	2,030.09
0000012: St Cadfan Notice Account (CN)	54,054.95	69,013.15
<b>Total Current assets</b>	<b>196,517.50</b>	<b>188,361.03</b>
<b>Net Asset surplus (deficit)</b>	<b>196,517.50</b>	<b>188,361.03</b>
<b>Reserves</b>		
Excess/(deficit) to date	8,156.47	(12,562.91)
Z01: Starting balances	188,361.03	200,923.94
Z02: Other gains/(losses)	-	-
<b>Total Reserves</b>	<b>196,517.50</b>	<b>188,361.03</b>

### Represented by Funds

General (Unrestricted)	86,809.99	71,988.99
Designated	18,755.14	22,244.53
Restricted	90,952.37	94,127.51
Endowment	-	-
<b>Total</b>	<b>196,517.50</b>	<b>188,361.03</b>

# Esgobaeth MA Combined

## Analysis of income and expenditure Selected period: 01 January 2022 to 31 December 2022

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
<b>Income and endowments from:</b>						
<b>Donations and legacies</b>						
0101 - Standing Order Planned Giving	12,020.00	-	-	-	12,020.00	14,750.00
0102 - Occasional Giving via Bank	-	-	-	-	-	-
0110 - Gift Aid Envelopes - Occasional	4,491.34	-	-	-	4,491.34	2,454.27
0111 - Gift Direct	17,883.29	140.00	-	-	18,023.29	16,550.87
0112 - Other planned giving	451.78	-	-	-	451.78	15,969.09
0113 - Weekly envelope planned giving	12,738.11	-	-	-	12,738.11	-
0114 - Special Service Giving Envelopes	-	-	-	-	-	-
0201 - Loose plate offering	7,920.69	290.17	-	-	8,210.86	3,688.68
0202 - Offerings - Weddings	810.00	-	-	-	810.00	48.39
0203 - Offerings - Baptisms	-	-	-	-	-	-
0204 - Offerings - Funerals	2,492.22	-	-	-	2,492.22	504.55
0301 - Gift day receipts	-	-	-	-	-	-
0302 - Wall safe / box donations	1,139.35	1,413.21	657.73	-	3,210.29	1,895.02
0303 - One off Gift Aid donations	1,017.66	10.00	-	-	1,027.66	600.00
0304 - Gifts of quoted securities	-	-	-	-	-	-
0305 - Donations appeals etc	5,823.89	1,788.00	110.00	-	7,721.89	15,489.25
0306 - Contactless Donations	-	-	-	-	-	-
0401 - Mission Boxes	-	-	-	-	-	-
0402 - Other collections/mission appeals	531.66	-	-	-	531.66	410.00
0501 - Recovered HMRC Gift Aid receipts	6,654.79	35.00	-	-	6,689.79	5,855.41
0502 - Recovered HMRC GASDS receipts	847.26	-	-	-	847.26	1,478.96
0503 - Recovered Gift Direct Gift Aid	-	-	-	-	-	-
0601 - Legacies	2,000.00	-	-	-	2,000.00	1,000.00
0701 - Recurring grants	-	-	-	-	-	400.00
0702 - Non-recurring one-off grants	2,933.50	-	-	-	2,933.50	16,620.36
<b>Donations and legacies Totals</b>	<b>79,755.54</b>	<b>3,676.38</b>	<b>767.73</b>	<b>-</b>	<b>84,199.65</b>	<b>97,714.85</b>
<b>Income from charitable activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Michael, St Peter, St Peter ad Vincula, St Celynnin, St Cynon with St Catherine)</b>						
0901 - Fees for Occasional Offices	7,622.20	1,925.00	2,716.00	-	12,263.20	7,063.45
0902 - Wedding fee	-	-	-	-	-	-
0903 - Blessing fee	-	-	-	-	-	-
0904 - Publication of Banns	-	-	-	-	-	-
0905 - Funeral fee	-	-	-	-	-	-
0906 - Burial fee	-	-	-	-	-	-
0907 - Memorial fee	374.00	-	44.00	-	418.00	-
0908 - Search of registers	-	-	-	-	-	-
<b>Income from charitable activities Totals</b>	<b>7,996.20</b>	<b>1,925.00</b>	<b>2,760.00</b>	<b>-</b>	<b>12,681.20</b>	<b>7,063.45</b>
<b>Other trading activities (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Michael, St Peter, St Peter ad Vincula, St Celynnin, St Cynon with St Catherine)</b>						
0801 - Fund raising	6,187.78	-	2,813.36	-	9,001.14	826.40
0802 - Other funds generated	-	-	-	-	-	41.05

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
0803 - Hall Rental Income	-	-	-	-	-	-
0804 - Magazine/other publication sales	467.50	28.00	-	-	495.50	676.70
0805 - Sundry income	381.00	-	-	-	381.00	277.00
0806 - Printing Income	0.02	-	-	-	0.02	78.00
0807 - Church Building Rental	-	-	-	-	-	-
0808 - W/Parish share rebate	-	-	-	-	-	-
<b>Other trading activities Totals</b>	<b>7,036.30</b>	<b>28.00</b>	<b>2,813.36</b>	<b>-</b>	<b>9,877.66</b>	<b>1,899.15</b>
<b>Investments (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Michael, St Peter, St Peter ad Vincula, St Celynnin, St Cynon with St Catherine)</b>						
1001 - Dividends/investment income	518.40	497.86	1.54	-	1,017.80	984.06
1020 - Bank and building society interest	83.85	-	20.33	-	104.18	59.56
1030 - Rent from investment land or buildings	300.00	-	-	-	300.00	300.00
<b>Investments Totals</b>	<b>902.25</b>	<b>497.86</b>	<b>21.87</b>	<b>-</b>	<b>1,421.98</b>	<b>1,343.62</b>
<b>Other income (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Michael, St Peter, St Peter ad Vincula, St Celynnin, St Cynon with St Catherine)</b>						
1101 - Insurance claims	-	-	-	-	-	1,882.96
1102 - Surplus - Sales of fixed assets	-	-	-	-	-	-
1103 - Sales of fixed assets	-	-	-	-	-	799.32
1104 - Sale of investments	-	-	-	-	-	-
1105 - Loans received	-	-	-	-	-	-
1106 - Loan repayments received	-	-	-	-	-	-
<b>Other income Totals</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>2,682.28</b>
<b>Income and endowments Grand totals</b>	<b>95,690.29</b>	<b>6,127.24</b>	<b>6,362.96</b>	<b>-</b>	<b>108,180.49</b>	<b>110,703.35</b>

## Expenditure on:

### Raising funds

3101 - Fees paid to fund raisers	-	-	-	-	-	-
3102 - Costs of applying for grants	-	-	-	-	-	-
3103 - Costs of generating resources - giving	69.33	-	-	-	69.33	121.99
3104 - Costs of fund raising	989.53	-	78.23	-	1,067.76	100.67
<b>Raising funds Totals</b>	<b>1,058.86</b>	<b>-</b>	<b>78.23</b>	<b>-</b>	<b>1,137.09</b>	<b>222.66</b>

### Expenditure on charitable activities (Bro Ystumanner Central Admin, SS Mary & Egryn, St Cadfan, St David, St Michael, St Peter, St Peter ad Vincula, St Celynnin, St Cynon with St Catherine)

2001 - Diocesan share	60,389.50	212.75	-	-	60,602.25	55,072.19
2101 - Clergy expenses	3,771.55	-	-	-	3,771.55	5,076.17
2102 - Clergy expenses - mileage	-	-	-	-	-	-
2103 - Clergy expenses - printing/postage/stati	-	-	-	-	-	-
2104 - Clergy expenses - Clergy expenses - equi	-	-	-	-	-	-
2120 - Council tax	-	-	-	-	-	-
2145 - Parsonage - water	642.15	-	-	-	642.15	609.00
2146 - Parsonage - gas	-	-	-	-	-	-
2147 - Parsonage - electricity	-	-	-	-	-	24.61
2148 - Parsonage - oil/wood/LPG/other	-	-	-	-	-	-
2149 - Parsonage - other expenses	-	-	-	-	-	-
2150 - Clergy - telephone/mobile/internet	-	-	-	-	-	-

	General	Designated	Restricted	Endowment	Total	
					This year	Last year
2170 - Professional development & training cost	-	-	-	-	-	(50.00)
2201 - Assistant clergy fees/expenses	(103.95)	-	-	-	(103.95)	-
2202 - Readers Expenses	-	-	-	-	-	-
2203 - Curate expenses	-	-	-	-	-	-
2210 - Readers expenses - mileage	-	-	-	-	-	-
2211 - Readers expenses - printing/postage/stat	-	-	-	-	-	-
2212 - Readers expenses - equipment	-	-	-	-	-	-
2220 - Curate expenses - mileage	-	-	-	-	-	-
2221 - Curate expenses - printing/postage/stati	-	-	-	-	-	-
2222 - Curate expenses - equipment	-	-	-	-	-	-
2230 - Lay Mnisters expenses	-	-	-	-	-	-
2231 - Lay Mnisters expenses - mileage	-	-	-	-	-	-
2232 - Lay Mnisters expenses - printing/postag	-	-	-	-	-	-
2233 - Lay Mnisters expenses - equipment	-	-	-	-	-	-
2234 - Lay Mnisters Salary	-	-	-	-	-	-
2235 - Lay Mnisters HMRC payments	-	-	-	-	-	-
2236 - Lay Mnisters Pension contributions	-	-	-	-	-	-
2340 - Maintenance of services	5,927.30	118.00	182.10	-	6,227.40	1,669.83
2341 - Costs of vergers, organists and choir	405.00	70.00	-	-	475.00	120.00
2342 - Music & performance expenses	1,072.00	-	-	-	1,072.00	1,260.00
2343 - Music Instrument Tuning/Maintenance	-	-	-	-	-	-
2344 - Costs of digital services (streaming, su	-	-	-	-	-	-
2345 - Costs of Copyright License	-	-	-	-	-	-
2401 - Costs of meetings	63.00	1,269.00	-	-	1,332.00	18.00
2402 - Bank and Credit Card Charges	251.23	95.80	-	-	347.03	134.43
2403 - Cost of printing, post and stationery	478.18	165.31	-	-	643.49	610.33
2404 - MA - telephone/mobile/internet	-	-	-	-	-	-
2405 - Office and general expenditure	294.96	88.00	130.00	-	512.96	242.81
2406 - Admin/Staff Salary	-	-	-	-	-	-
2407 - Depreciation	-	-	-	-	-	-
2408 - Leasing and Hire purchase charges	-	-	-	-	-	-
2409 - Professional Fees	-	-	-	-	-	2,421.60
2410 - IE/Audit and accountancy fees	-	-	-	-	-	-
2411 - Investment management fees	-	-	-	-	-	-
2412 - Trustee Training and development	-	-	-	-	-	-
2413 - Trustee expenses	-	-	-	-	-	-
2414 - Trustee Other Costs	-	-	-	-	-	-
2415 - Gifts to individuals	175.00	-	-	-	175.00	-
2421 - Admin/Staff HMRC payments	-	-	-	-	-	-
2422 - Admin/Staff Pension contributions	-	-	-	-	-	-
2423 - Admin/Staff Expenses	-	-	-	-	-	-
2424 - Admin/Staff Equipment	-	-	-	-	-	-
2425 - Admin/Staff Other Costs	-	-	-	-	-	-
2450 - MALMA central costs	66.44	-	-	-	66.44	-
2501 - Church operating costs - insurance	5,042.12	807.44	-	-	5,849.56	5,955.36
2502 - Church operating costs - electricity	4,856.89	355.81	-	-	5,212.70	4,320.60
2503 - Church operating costs - gas	1,643.87	-	-	-	1,643.87	2,253.72
2504 - Church operating costs - water	161.90	-	-	-	161.90	124.97
2505 - Church operating costs - other	1,210.53	114.32	-	-	1,324.85	1,523.24
2506 - Church operating costs - oil/LPG	569.48	-	-	-	569.48	-
2507 - Interest on parish loans	-	-	-	-	-	-
2508 - Church repairs and maintenance	1,971.53	-	-	-	1,971.53	8,308.69

						Total	
	General	Designated	Restricted	Endowment	This year	Last year	
2509 - Church Cleaning	-	-	-	-	-	-	
2510 - Church operating costs - tel./mob./internet	-	-	-	-	-	-	
2511 - Church operating costs - fire equipment,	-	-	-	-	-	-	
2601 - Churchyard management costs	3,375.91	340.00	-	-	3,715.91	7,886.44	
2602 - Church hall operating costs - other	-	-	-	-	-	-	
2603 - Church hall operating costs - electric	-	-	-	-	-	-	
2604 - Church hall operating costs - gas	-	-	-	-	-	-	
2605 - Church hall operating costs - insurance	-	-	-	-	-	-	
2606 - Church hall costs - repairs/maintenance	-	-	-	-	-	-	
2607 - Church hall costs - tel./mob./internet	-	-	-	-	-	-	
2608 - Church hall operating costs - water	-	-	-	-	-	-	
2609 - Church hall - equipment repair & renewal	-	-	-	-	-	-	
2611 - Church hall operating costs - cleaning	-	-	-	-	-	-	
2612 - Other property repairs/maintenance	-	-	-	-	-	-	
2613 - Other property - insurance	-	-	-	-	-	-	
2614 - Other property - electricity	-	-	-	-	-	-	
2615 - Other property - gas	-	-	-	-	-	-	
2616 - Other property - oil/LPG	-	-	-	-	-	-	
2617 - Other property - water	-	-	-	-	-	-	
2618 - Other property - tel./mob./internet	-	-	-	-	-	-	
2619 - Other property - compliance costs	-	-	-	-	-	-	
2641 - Churchyard grass cutting	-	-	-	-	-	-	
2642 - Churchyard structural repairs	-	-	-	-	-	-	
2643 - Churchyard memorial costs	-	-	-	-	-	-	
2644 - Churchyard grave costs	-	-	-	-	-	-	
2701 - Major building repairs and renovations	-	-	-	-	-	22,812.34	
2801 - Children & young people activity costs	-	-	-	-	-	-	
2803 - Payments to parish lay workers	-	-	-	-	-	-	
2804 - Cost of church publications	175.20	203.93	-	-	379.13	101.78	
2805 - Cost of mission & evangelism	-	-	101.74	-	101.74	-	
2806 - Other costs of parish mission work	59.00	-	87.68	-	146.68	25.00	
2807 - Cost of maintaining websites and social	120.00	-	-	-	120.00	-	
2901 - Support of diocesan projects	-	-	-	-	-	-	
2902 - Support of church charities & projects	496.65	-	-	-	496.65	-	
2903 - Support of UK charities	675.79	-	178.82	-	854.61	705.00	
2904 - Support of international mission & proje	500.00	-	-	-	500.00	-	
<b>Expenditure on charitable activities Totals</b>	<b>94,291.23</b>	<b>3,840.36</b>	<b>680.34</b>	<b>-</b>	<b>98,811.93</b>	<b>121,226.11</b>	
<b>Other expenditure (Bro Ystumanner Central Admin, SS Mary &amp; Egryn, St Cadfan, St David, St Michael, St Peter, St Peter ad Vincula, St Celynnin, St Cynon with St Catherine)</b>							
3001 - Purchase of asstes for church purposes	75.00	-	-	-	75.00	-	
3002 - Purchase of investments	-	-	-	-	-	-	
3003 - Loans made	-	-	-	-	-	-	
3004 - Loans received repayments	-	-	-	-	-	1,817.49	
3005 - Loss on sale of fixed asset	-	-	-	-	-	-	
<b>Other expenditure Totals</b>	<b>75.00</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>75.00</b>	<b>1,817.49</b>	
<b>Expenditure Grand totals</b>	<b>95,425.09</b>	<b>3,840.36</b>	<b>758.57</b>	<b>-</b>	<b>100,024.02</b>	<b>123,266.26</b>	

## Independent Examiner's Report

### To the Trustees of the Ministry Area Council of the Parish of Bro Ystumanner

I report on the attached accounts of the Ministry Area for the year ended 31st December 2022.

#### Respective responsibilities of Trustees and Examiner

The Ministry Area Council members of the Parish of Bro Ystumanner (henceforth referred to as the MAC) as trustees are responsible for the preparation of the accounts. The MAC trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

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.

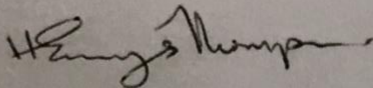
#### Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 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 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:

5/3/2023

Name:

Emrys Thompson

Address:

19 Tan y Fedw  
Abergynolwyn  
Gwynedd  
LL36 9YU

**Ardal Weinidogaeth Bro Ystumanner Ministry Area**

England & Wales - Charity number 1181288

---

# Accounts

---

## **Bro Ystumanner Ministry Area**

Trustees Annual Report January 1st 2021 - December 31<sup>st</sup> 2021

The Ministry Area has begun the process after Covid of rebuilding the congregations and re-establishing a regular pattern of services. The individual Churches have started coffee mornings lunches and the return of services for Christmas, Easter Remembrance Sunday , Harvest and the welcome return of weddings and Baptisms. The Church is the centre of the community in many of the rural villages and fulfils a vital role.

The Ministry Area Council has representatives from every Church and provided a valuable link to all within the Ministry Area. We continued throughout 2021 to go from strength to strength.

**Ardal Weinidogaeth Bro Ystumanner Ministry Area 1181288**

**Balance Sheet detailed**

	<b>As at 31/12/2021</b>	<b>As at 31/12/2020</b>
<b>Current assets</b>		
000010: St Cadfan's Co-op Current Account (CC)	1,224.25	—
000011: St Cadfan Instant Access (CI)	2,030.09	—
000012: St Cadfan Notice Account (CN)	69,013.15	—
00001: St Cadfan Current Account	—	2,978.50
00002: St Cadfan Platinum Reserve Account	—	86,700.75
00003: St Cadfan Gold Reserve Account	—	2,353.08
00004: St Cadfan Cash Reserve Account	—	1.00
00005: St Cadfan Edward Morgan Charity Account	—	81.85
00008: St Cadfan Guild Cash	10.18	10.18
00010: St David's Natwest Current Account	3,597.59	4,110.51
00011: St David's Deposit Account	2,066.11	2,065.87
00012: St David's Cash	—	—
00020: Llanegryn Current Account	14,548.89	3,247.33
00021: Llanegryn Reserve Account	11,717.12	19,717.12
00030: St Peter's General Current Account	14,085.71	10,754.02
00032: St Peter's COIF Deposit	448.69	448.67
00033: St Peter's Petty Cash	—	—
00040: Pennal Church Current Account	4,360.55	1,707.63
00041: Pennal Active Saver Deposit Account	4,142.41	4,142.41
00042: Pennal Church Cash Account	41.21	63.45
00050: St David's Current Account (St Michael)	—	—
00051: St Michael' Cash Account	—	—
00061: BY Central Administration	4,957.28	8,271.94
0070: 8800St Celynnin Current Account	2,044.03	759.88
0071: 6760St Celynnin Deposit Account	2,228.69	2,228.45
0073: 1581St Celynnin Churchyard Current Accou	1,553.40	391.10
0074: 4267St Celynnin Churchyard Deposit Accou	12,000.35	15,019.18
0075: St Celynnin Petty Cash	—	—
0080: St Cynon Current Account 7844	2,384.00	664.21
0081: St Cynon ARK Account 8060	738.90	278.90
0082: St Cynon Fabric Account 7562	2,436.36	1,636.87
0083: St Cynon Petty Cash	—	7.13
0087: St Catherine Current Account	3,581.83	4,133.67
0088: St Catherine Churchyard Deposit Account	649.34	649.34
6532: Quoted investments	28,500.90	28,500.90
<b>Total Current assets</b>	<b>188,361.03</b>	<b>200,923.94</b>

	As at 31/12/2021	As at 31/12/2020
<b>Liabilities</b>		
6699: Agency collections	—	—
<b>Total Liabilities</b>	—	—
<b>Net Asset surplus (deficit)</b>		
	<b>188,361.03</b>	<b>200,923.94</b>
<b>Reserves</b>		
Excess / (deficit) to date	(12,562.91)	(41,547.01)
Z01: Starting balances	200,923.94	242,470.95
Z02: Other gains/(losses)	—	—
<b>Total Reserves</b>	<b>188,361.03</b>	<b>200,923.94</b>

<b>Represented by Funds</b>		
Unrestricted	71,988.99	75,522.78
Designated	22,244.53	21,882.48
Restricted	94,127.51	103,518.68
Endowment	—	—
<b>Total</b>	<b>188,361.03</b>	<b>200,923.94</b>

## Independent Examiner's Report

### To the Trustees of the Ministry Area Council of the Parish of Bro Ystumanner

I report on the attached accounts of the Ministry Area for the year ended 31st December 2021.

#### Respective responsibilities of Trustees and Examiner

The Ministry Area Council members of the Parish of Bro Ystumanner (henceforth referred to as the MAC) as trustees are responsible for the preparation of the accounts. The MAC trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

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

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 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 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: Emrys Thompson  
02/03/2022

Date:

Name: Emrys Thompson

Address: 19 Tan y Fedw  
Abergynolwyn  
Gwynedd  
LL36 9YU

**Ardal Weinidogaeth Bro Ystumanner Ministry Area**

England & Wales - Charity number 1181288

---

# Accounts

---

**The Church in Wales**  
**Diocese of Bangor, Bro Ystumanner Ministry Area**  
**Annual Report of the Trustees of the Ministry Area**  
**to the Charity Commission for England and Wales**

**1 January 2020 to 31 December 2020**

**Charity Name: Ardal Gweindogaeth Bro Ystumanner Ministry Area**

**Charity Registration Number: 1181288**

**1. Objectives and Activities**

**a. Purposes of the Charity**

In compliance with the Constitution of the Church in Wales the objective of the Ministry Area is to bring Christians, and those who are not yet Christians, to the worship of God, and help them to understand and follow the teachings of Christ. Other aspects of this work are the pastoral care of church-goers and of those who may never go to church but need spiritual guidance and support. The Ministry Area brings spiritual and material support to the hungry and poor, to those suffering from illness and disability or the weaknesses of old age. Special attention is given to the young to help them reach an early understanding of the power of Christianity as a force for good in the world.

**b. Summary of Main Activities**

The year was dominated by the impact of the global pandemic, Covid 19. In January 2020 plans were being drawn up for the coming year and the first of these, the "Ezra" report on the physical state of churches in the Ministry Area, was marked by publication of the report by the Architects consulted by the Diocese of Bangor followed, on 5 March, by a meeting to discuss the report. March also saw the plans for the expansion of the Ministry Area with three churches - St Celynnin's in Llwyngwriol, St Cynon's in Fairbourne and Llangelynnin Old Church - all about to join the Ministry Area at Easter.

On 23 March the whole of the UK was placed in "lockdown" due to the sudden and fierce increase in the rate of Covid infection. That lockdown was not eased in Wales until 1 June. However, Wales was placed under a further "short, sharp lockdown" from 23 October to 9 November and then again on 28 December, a lockdown with phased relaxations that lasted long into 2021.

All the churches in the Ministry Area had to be closed so all services and other events were cancelled in March 2020. Very sadly the welcome to the Ministry Area that had been planned for the three new churches that joined at Easter had to be cancelled but the Ministry Area also gained St Catherine's Church, Arthog, which was due to have its final service and close at Easter 2020. As the service was not held, it is still not officially closed, so more recent appeals to look at whether it would be viable to remain open are currently being considered.

A new website was set up with the aim of providing a continuously available update about services and other events in the Ministry Area. There was serious concern about the impact of the pandemic on the finances of the Ministry Area and some relief about this when the Diocese of Bangor announced a reduction of £10,000 in the contribution to be made in the 2<sup>nd</sup> Quarter of the year to the Bishop's Ministry Fund. A successful development was the introduction of regular "zoom" services organized by members of St Peter's Church in Aberdyfi. And in June churches were permitted to open for private prayer but since two stewards had to be present the hours during which this was possible were strictly limited.

In July it was possible to begin to hold services in St Cadfan's in Tywyn. St David's in Abergynolwyn was able to hold a wedding and, in August, two of the non-stipendiary clergy of the Ministry Area, Steve Rollins and George Williams, could both be ordained at St Cadfan's and at St Cynon's in Fairbourne respectively. Sue Whitehouse, a Reader, sang hymns to raise money in the churchyard of St Cadfan's and in October Rev. Ruth Hansford, the Vicar of the Ministry Area, started a 500-mile ride on her exercise bike to raise money through sponsorship.

Rev. Ruth successfully completed her bike ride in November and by then many churches were open for occasional services, with advice to wrap up warmly as the doors had to be left open. The Church in Wales announced a £3 million project to develop, over seven years, six Pilgrimage Centres in the diocese, of which St Cadfan's Church is one. It also includes the development of a new pilgrimage route from St Cadfan's to Bardsey, which includes Llangelynnin Old Church, also in our Ministry Area, as one of its sites.

The year concluded, much as it had begun in the early Spring, with the very sad decision to cancel all Christmas services due to national concerns about further increases in the Covid infection rates.

**c. Public Benefit**

The Trustees have regard to the public benefit requirement of the Charity Commission and confirm that the Ministry Area has only charitable purposes that are for the public benefit.

**d. Volunteers**

Rev. Ruth Hansford was appointed by the Church in Wales as Vicar and Ministry Team Leader of the Ministry Area and, as such, receives a stipend for her services. She is the sole employee of the Church in Wales in the Ministry Area; all other office holders serving the Ministry Area are unpaid volunteers. Retired clergy and readers devote their training and experience to the leadership of services. Lay members of congregations have been trained to act as Worship Leaders so that they can also take services. Each of the nine churches in the Ministry Area has lay officers undertaking roles such as Churchwarden, Treasurer and Congregational Secretary, and many other responsibilities and commitments are undertaken by volunteers.

**2. Achievements and Performance**

The closure of churches and the cancelling of so many of the regular Sunday services due to the Covid-19 regulations severely limited the ability of the Ministry Area to reach its congregations but Rev. Ruth provided very regular communication with them

via phone, email and the monthly Newsletters and additional mailings of resources for worship. Some of them took part in the Zoom services that were held. A number of volunteers were involved in opening churches for private prayer and it was gratifying that a large number of people took advantage of the opportunities that were provided for them.

### 3. Financial Review

#### a. Financial Position

The Ministry Area funds include separate income and expenditure streams for each of the individual churches. St Cadfan's Church in Tywyn has more substantial reserves than the other churches due to some large legacies. The Ministry Area was unable fully to pay its contribution to the Bishop's Ministry Fund for 2020 and has had to draw on St Cadfan's reserves.

#### b. Sources of Income

- Voluntary donations are normally made on a regular basis via direct debit or standing order, weekly envelopes, or the weekly collection plate. Donations that rely on personal attendance have been seriously reduced by the consequences of the pandemic.
- The regular small-scale fundraising that normally takes place has not occurred and other fundraising has also been severely restricted

#### c. Reserves

Designated and restricted reserves are held by the individual churches, because they have been given or raised for specific aspects of the life and ministry of the churches e.g. churchyard, fabric, particular repair or development projects. These funds are used for the specified purpose for which they are given. The remaining income is used to contribute towards the regular costs of ministry and maintenance.

#### Amounts held

Designated reserves	£21,882
Restricted reserves	£103,519
Unrestricted funds	£75,523

The Ministry Area seeks to have sufficient reserves in hand in both its designated and restricted reserves and in its unrestricted funds to cover the regular costs of maintenance and ministry, with three months in hand.

#### d. Investment Policy

An investment policy for the whole Ministry Area has not yet been formulated, the Area expanded in 2020 but discussions have not yet been possible. The individual churches review any investments they are able to make in the light of ethical and economic considerations.

#### e. Uncertainties and Risks

With mainly older congregations, there is the possibility of some congregations becoming too small for regular worship to be sustainable. The Ministry Area Council is aware that the regular income of the Ministry Area does not meet the current expenditure and that there is a great dependence on fundraising, which relies on

limited personnel, and on reserves. There are variations in the challenges faced by the different churches.

The principal risks facing the charity are in having insufficient church members to look after our churches and provide ministry in our churches and communities, and in having insufficient funds in the future to maintain our buildings and cover our ministry costs. These risks are exacerbated by ageing congregations that are often static or decreasing in numbers and limited income streams that currently do not cover regular expenditure without drawing on reserves.

#### 4. Structure, Governance and Management

Our governing document is the Constitution of the Church in Wales.

#### 5. Reference and Administrative details

Charity Name: Ardal Gweindogaeth Bro Ystumanner Ministry Area

Registered Charity Number: 1181288

Charity's Principal Address: Y Ficerdy, Ffynnon Arian, Tywyn, Gwynedd, LL36 9BF

<b>Trustees who Managed the Charity in 2020</b>		<b>*Date to/from</b>
Rev. Ruth Hansford (Chair)	Vicar and Ministry Area Leader	
Rev. Celia Adams	Retired clergy	
Rev. Nigel Adams	Retired clergy	
Mrs Linda Birchenough	St Cadfan's, Tywyn	
Mrs Dianne Bishton	St Mary's and St Egryn's, Llanegryn	
Ms Fiona Covington-Mann	Safeguarding Officer	
Mrs Eluned Fowles	St Peter's Aberdyfi	
Miss Meryl Gover	Reader	
Mrs Louise Hughes	St Mary's and St Egryn's, Llanegryn	
Miss Mair Jones	St David's, Abergynolwyn	To 06/03/2020
Mr Anthony Pearson	Administrator	
Mrs Jane Pearson	St David's, Abergynolwyn	Fm 06/03/2020
Mr Hugh Ramsbotham	St Peter ad Vincula, Pennal	
Rev. Stephen Rollins	Deacon	
Mr David Rynn	St Peter's, Aberdyfi	
Mrs Alison Sayes	St Peter's, Aberdyfi	
Rev. Christina ten Wolde	Non-stipendiary priest	
Mr John Vaughan-Jones	St Cadfan's, Tywyn	
Mrs Susan Whitehouse	Reader	
Mrs Janet Wright	St David's, Abergynolwyn	

\* Date to/from if not a trustee for the whole year

#### 6. Declarations

The trustees declare that they have approved the trustees' report.

**Signed on behalf of the charity's trustees**

*Ruth Hansford* October 16th 2021

**Rev. Ruth Hansford**

**Vicar and Leader of Ardal Gweindogaeth Bro Ystumanner Ministry Area**

**BRO YSTUMANNER  
MINISTRY AREA**

**ACCOUNTS 2020**

## Independent Examiner's Report

### To the Trustees of the Ministry Area Council of the Parish of Bro Ystumanner

I report on the attached accounts of the Ministry Area for the year ended 31st December 2020.

#### Respective responsibilities of Trustees and Examiner

The Ministry Area Council members of the Parish of Bro Ystumanner (henceforth referred to as the MAC) as trustees are responsible for the preparation of the accounts. The MAC trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 ("the Charities Act") and that an independent examination is needed.

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.

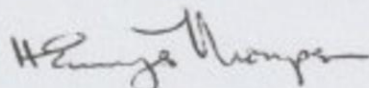
#### Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the 2011 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 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:

14/02/2021

Name: Emrys Thompson

Address: 19 Tan y Fedw  
Abergynolwyn  
Gwynedd  
LL36 9YU

## Ardal Weinidogaeth Bro Ystumanner Ministry Area 1181288

**Analysis of income and expenditure**  
**Selected period: 01 January 2020 to 31 December 2020**

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Income and endowments</b>						
<i>Donations and legacies</i>						
0101 - Gift Aid - Bank	10,491.00	—	—	—	10,491.00	11,402.00
0110 - Gift Aid - Envelopes	977.15	—	195.00	—	1,172.15	4,968.90
0111 - Gift Direct	13,833.77	120.00	—	—	13,953.77	11,366.35
0112 - Other planned giving	16,969.16	—	—	—	16,969.16	14,068.77
0201 - Loose plate offering	2,586.03	—	—	—	2,586.03	6,827.90
0202 - Offerings - Weddings	—	—	—	—	—	32.00
0204 - Offerings - Funerals	494.50	—	—	—	494.50	747.63
0302 - Wall safe / box donations	477.93	293.50	109.09	—	880.52	2,998.35
0303 - One off Gift Aid donations	1,004.19	—	—	—	1,004.19	—
0305 - Donations appeals etc	2,118.05	30.00	2,120.00	—	4,268.05	3,076.56
0401 - Mission Boxes	—	—	—	—	—	46.60
0402 - Other collections/mission appeals	917.48	—	—	—	917.48	203.00
0501 - Recovered HMRC Gift Aid receipts	11,093.76	251.99	—	—	11,345.75	5,288.57
0502 - Recovered HMRC GASDS receipts	4,005.81	—	—	—	4,005.81	—
0601 - Legacies	916.00	—	—	—	916.00	—
0702 - Non-recurring one-off grants	1,706.49	—	—	—	1,706.49	2,557.54
<b>Donations and legacies Totals</b>	<b>67,591.32</b>	<b>695.49</b>	<b>2,424.09</b>	<b>—</b>	<b>70,710.90</b>	<b>63,584.17</b>
<i>Income from charitable activities</i>						
0901 - Fees for Occasional Offices	4,932.00	558.00	2,066.00	—	7,556.00	8,791.00
<b>Income from charitable activities Totals</b>	<b>4,932.00</b>	<b>558.00</b>	<b>2,066.00</b>	<b>—</b>	<b>7,556.00</b>	<b>8,791.00</b>
<i>Other trading activities</i>						
0801 - Fund raising	2,435.69	—	139.25	—	2,574.94	8,200.76
0804 - Parish Magazine/other publication sales	291.35	—	—	—	291.35	180.00
0805 - Sundry income	—	—	—	—	—	823.53
0806 - Printing Income	0.90	—	—	—	0.90	—
<b>Other trading activities Totals</b>	<b>2,727.94</b>	<b>—</b>	<b>139.25</b>	<b>—</b>	<b>2,867.19</b>	<b>9,204.29</b>
<i>Investments</i>						
1001 - Dividends/investment income	269.64	486.49	—	—	756.13	5.70
1020 - Bank and building society interest	184.48	—	4.50	—	188.98	305.71
1030 - Rent from investment land or buildings	200.00	—	—	—	200.00	—
<b>Investments Totals</b>	<b>654.12</b>	<b>486.49</b>	<b>4.50</b>	<b>—</b>	<b>1,145.11</b>	<b>311.41</b>
<i>Other income</i>						
1101 - Insurance claims	—	—	—	—	—	2,324.80
1103 - Sales of fixed assets	—	—	—	—	—	906.00
1105 - Loans received	482.86	—	—	—	482.86	—
1106 - Loan repayments received	482.86	10,000.00	—	—	10,482.86	—

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<b>Other income Totals</b>	965.72	10,000.00	—	—	10,965.72	3,230.80
<b>Income and endowments Grand totals</b>	76,871.10	11,739.98	4,633.84	—	93,244.92	85,121.67

## Expenditure

### Raising funds

3103 - Costs of generating resources - giving	180.54	—	—	—	180.54	25.04
3104 - Costs of fund raising	28.32	—	—	—	28.32	1,130.11
<b>Raising funds Totals</b>	208.86	—	—	—	208.86	1,155.15

### Expenditure on charitable activities

2001 - Parish share	71,813.56	5,490.64	—	—	77,304.20	67,861.00
2101 - Clergy expenses	3,858.81	—	—	—	3,858.81	5,576.39
2145 - Parsonage - water	597.74	—	—	—	597.74	305.07
2147 - Parsonage - electricity	242.60	—	—	—	242.60	256.13
2149 - Parsonage - other expenses	555.00	—	—	—	555.00	160.00
2170 - Professional development & training cost	—	50.00	—	—	50.00	—
2201 - Payments to support assistant clergy	—	—	—	—	—	243.90
2340 - Maintenance of services	2,333.57	172.00	—	—	2,505.57	4,065.65
2341 - Costs of vergers, organists and choir	475.00	40.00	—	—	515.00	990.00
2342 - Music & performance expenses	788.80	—	—	—	788.80	1,255.92
2401 - Costs of meetings	174.00	—	—	—	174.00	77.00
2402 - Bank Charges	57.69	17.00	—	—	74.69	60.00
2403 - Cost of printing, post and stationery	527.07	—	—	—	527.07	375.96
2405 - Office and general expenditure	73.77	—	—	—	73.77	(244.45)
2406 - Parish Administrator	20.88	—	—	—	20.88	—
2409 - Professional Fees	—	—	—	—	—	5,176.20
2410 - Audit and accountancy fees	—	—	—	—	—	10.00
2501 - Church operating costs - insurance	4,508.70	689.08	—	—	5,177.78	3,786.44
2502 - Church operating costs - electricity	5,310.40	154.78	—	—	5,465.18	3,726.69
2503 - Church operating costs - gas	3,405.41	—	—	—	3,405.41	2,917.44
2504 - Church operating costs - water	151.32	—	—	—	151.32	25.65
2505 - Church operating costs - other	981.97	72.91	—	—	1,054.88	918.22
2508 - Church repairs and maintenance	3,672.34	178.00	4,980.00	—	8,830.34	5,384.78
2601 - Churchyard management costs	2,889.50	450.00	1,697.50	—	5,037.00	1,737.50
2701 - Major building repairs and renovations	2,020.80	—	—	—	2,020.80	(4,778.30)
2801 - Children & young people activity costs	—	—	—	—	—	88.93
2804 - Cost of church publications	241.17	—	—	—	241.17	(46.96)
2805 - Cost of mission & evangelism	297.00	—	—	—	297.00	182.37
2806 - Other costs of parish mission work	3,589.34	—	—	—	3,589.34	867.44
2902 - Support of church charities & projects	57.00	—	—	—	57.00	35.90
2903 - Support of external charities	985.20	17.00	—	—	1,002.20	2,214.52
2904 - World Mission Giving	—	—	—	—	—	50.00
<b>Expenditure on charitable activities Totals</b>	109,628.64	7,311.41	6,677.50	—	123,617.55	103,279.39

	Unrestricted	Designated	Restricted	Endowment	This year	Total Last year
<i>Other expenditure</i>						
3003 - Loans made	482.86	—	—	—	482.86	—
3004 - Loans received repayments	10,482.86	—	—	—	10,482.86	—
<i>Other expenditure Totals</i>	10,965.72	—	—	—	10,965.72	—
<b>Expenditure Grand totals</b>	120,803.22	7,311.41	6,677.50	—	134,792.13	104,434.54

## Ardal Weinidogaeth Bro Ystumanner Ministry Area 1181288

## Balance Sheet detailed

	As at 31/12/2020	As at 31/12/2019
<b>Current assets</b>		
00001: St Cadfan Current Account	2,978.50	2,865.71
00002: St Cadfan Platinum Reserve Account	86,700.75	98,572.25
00003: St Cadfan Gold Reserve Account	2,353.08	8,321.90
00004: St Cadfan Cash Reserve Account	1.00	1.00
00005: St Cadfan Edward Morgan Charity Account	81.85	81.78
00008: St Cadfan Guild Cash	10.18	15.93
00010: St David's Natwest Current Account	4,110.51	3,367.83
00011: St David's Deposit Account	2,065.87	2,063.69
00012: St David's Cash	—	—
00020: Llanegryn Current Account	3,247.33	5,364.58
00021: Llanegryn Reserve Account	19,717.12	19,683.34
00030: St Peter's General Current Account	10,754.02	15,640.78
00032: St Peter's COIF Deposit	448.67	447.49
00033: St Peter's Petty Cash	—	—
00040: Pennal Church Current Account	1,707.63	2,993.69
00041: Pennal Active Saver Deposit Account	4,142.41	3,889.49
00042: Pennal Church Cash Account	63.45	(26.55)
00050: St David's Current Account (St Michael)	—	—
00051: St Michael's Cash Account	—	—
00061: BY Central Administration	8,271.74	4,864.38
0070: St Celynnin Current Account	759.88	3,730.91
0071: St Celynnin Deposit Account	2,228.45	7,439.02
0073: St Celynnin Churchyard Current Account	391.10	2,066.60
0074: St Celynnin Churchyard Deposit Account	15,019.18	15,012.70
0075: St Celynnin Petty Cash	—	53.17
0080: St Cynon Current Account	664.21	2,911.56
0081: St Cynon ARK Account	278.90	357.62
0082: St Cynon Fabric Account	1,636.87	14,132.01
0083: St Cynon Petty Cash	7.13	7.13
0087: St Catherine Current Account	4,133.67	242.70
0088: St Catherine Churchyard Deposit Account	649.34	49.34
6532: Quoted Investments	28,500.90	28,500.90
<b>Total Current assets</b>	<b>200,923.74</b>	<b>242,470.95</b>

	As at 31/12/2020	As at 31/12/2019
<b>Liabilities</b>		
6699: Agency collections	—	—
<b>Total Liabilities</b>	—	—
<b>Net Asset surplus (deficit)</b>		
	<b>200,923.74</b>	<b>242,470.95</b>
<b>Reserves</b>		
Excess / (deficit) to date	(41,547.21)	(23,901.08)
Z01: Starting balances	242,470.95	264,948.64
Z02: Other gains/(losses)	—	1,423.39
<b>Total Reserves</b>	<b>200,923.74</b>	<b>242,470.95</b>

<b>Represented by Funds</b>		
Unrestricted	75,522.58	107,745.69
Designated	21,882.48	14,385.78
Restricted	103,518.68	120,339.48
Endowment	—	—
<b>Total</b>	<b>200,923.74</b>	<b>242,470.95</b>

