

**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 Llwyngwrl, 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

#### **Trustees who Managed the Charity in 2020**

**\*Date to/from**

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.

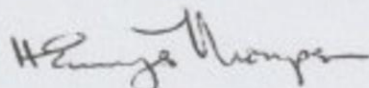
#### Independent examiner's statement

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</b>	76,871.10	11,739.98	4,633.84	—	93,244.92	85,121.67
<b>Grand totals</b>						

## 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
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### Expenditure on charitable activities

2001 - Parish share	71,813.66	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
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	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**

	<b>As at 31/12/2020</b>	<b>As at 31/12/2019</b>
<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	4,664.38
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>

Represented by Funds		
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>

