ARDAL WEINIDOGAETH BRO CYFEILIOG A MAWDDWY MINISTRY AREA

England & Wales · Charity number 1185839

Details

Other names	PARISH OF BRO CYFEILIOG A MAWDDWY, PARISH OF BRO CYFEILIOG AND MAWDDWY, PLWYF BRO CYFEILIOG A MAWDDWY
Status	Registered
Legal form	Other
Registered	2019-10-16
Register	View on the Charity Commission register

Contact

Address	St Peter's Church Heol Penrallt Machynlleth Powys SY20 8AG
Phone	01654638096
Email	miriam@esgobaethbangor.net
Website	https://brocyfeiliogamawddwy.churchinwales.org.uk/

Activities

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

Activities: Bro Cyfeiliog a Mawddwy seeks to advance the work of the Church in Wales locally through worship and community activities.

Classification

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

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Geography

- Gwynedd
- Powys

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£68,573	£108,096	-	-
2023-12-31	£84,867	£132,214	-	-
2022-12-31	£122,966	£139,431	-	-
2021-12-31	£94,561	£115,769	-	-
2020-12-31	£79,745	£83,746	-	-

Trustees

Name	Role	Appointed
Rev Miriam Joanna Beecroft	Chair	2018-05-10
Alan Roger Murphy		2019-10-23
Anna Louise Lewis		2023-05-18
Catherine Howe Browne		2019-10-23
Clive Thomas		2022-05-22
Glenys Christina Lambert		2019-10-23
Glenys Ellen Jones		2023-05-18
Jane Butler		2023-05-18
KENNETH NEVILLE SEARSON		2019-05-22
Kenneth George Lawrence		2019-10-23
Rev Peter Nicholas Ward		2019-10-23

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ARDAL WEINIDOGAETH BRO CYFEILIOG A MAWDDWY MINISTRY AREA

England & Wales - Charity number 1185839

Accounts

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth Bro Cyfeiliog a Mawddwy

Ministry Area

Elusen/Charity 1185839

Adroddiad Blynydol a Datganiadau Ariannol
Annual Report and Financial Statements

Ar gyfer y flwyddyn yn diweddaru
31 Rhagfyr2024
For the year ending
31st December 2024

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area
Charity Number 1185839

Administrative Information
For the year ending 31st December 2024

The Parish of Bro Cyfeiliog a Mawddwy (registered charity 1185839) is a Ministry Area of the Church in Wales situated in the Archdeaconry of Meirionydd within the Diocese of Bangor. The geographical area of Bro Cyfeiliog a Mawddwy in the North at Mallwyd and ends in the South at Machynlleth and eastwards at Llanbrynmair. Contained within Bro Cyfeiliog a Mawddwy are the communities and Churches of Dinas Mawddwy, Comins Coch, Glantwymyn, Penegoes, Corris (Holy Trinity), Llanwrin (St USt and Dyfrig), Llanbrynmair (St Mary), Machynlleth (St Peter), Darowen (St Tudur), Cemaes (St Tydecho), Mallwyd (St Tydecho).

The parish can be contacted in a variety of ways:
Post: Ministry Area Office, St Peter's Church, Hoel Penrallt, Machynlleth, SY20 8AG
Telephone: 01654 702261
Web:www.brocyfeiliogamawddwy.churchinwales.org.uk
Facebook: www.facebook.com/brocyfeiliogamawddwy

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

Chair Rev Miriam J Beecroft (Vicar/Ministry Area Leader)
Mrs Jane Butler (Area Warden)
Mrs Anna Louise Lewis
Mrs Glenys Ellen Jones
Mr Clive Thomas (Area Warden)
Mrs Catherine Howe Browne
Mrs Glenys C Lambert
Mr Alan R Murphy
Rev'd Peter N Ward (Assistant Priest)
Mr Kenneth G Lawrence
Mr Kenneth N Searson

Treasurer: Mrs Joanne Gower Secretary: Mrs Anna Lewis

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church in Wales is governed by its Constitution, set up under section 13(1) of the Welsh Church Acts 1914, as amended from time to time by its Governing Body. Due to organisational changes currently underway within the Church in Wales the MAC has the same powers as a Parochial Church Council (PCC) with the main difference being the size and coverage of a MAC being much larger than a traditional PCC. The MAC is not a body corporate. Its composition, procedures and powers are regulated by the Constitution, which provides that before assuming office, every member must sign a declaration that he or she will be bound by the Constitution. The Constitution also provides that the members of the MAC shall be: The Incumbent, Vicars and Assistant Curates; two Church Wardens, one appointed by the Incumbent and one elected at the Annual Vestry Meeting (AVM); up to 25 lay members elected at the AVM, 1 co-opted Secretary and Treasurer (if not already ex-officio or elected); and up to 7 further co-opted members. The elected MAC members are elected at the Annual Vestry Meeting by the members of the congregation who are on the electoral roll of the Parish. All persons over the age of 18 who attend services and are members of the congregation are encouraged to register on the electoral roll and seek election to the MAC.

OBJECTIVES AND ACTIVITIES

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

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

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

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

Bro Cyfeiliog a Mawddwy 2024 annual report by Revd Miriam Beecroft

As before, during 2024 regular worship services were held across the ministry area. At the end of April Revd Jen Evans retired from her role as non-stipendiary Associate Deacon, which changed the pattern of services and pastoral visiting. Revd Miriam took on the monthly services in Cartref Dyfi residential home and sharing communion in people's homes, and Revd Jen keeps in touch with people and has the bishop's permission to conduct occasional services.

St Tydecho Cemaes now has an afternoon service of Prayer and Praise on the second Sunday of each month, while keeping to traditional morning services on the first and third Sundays. Sitting together in the chancel provides a good relaxed atmosphere for shared discussion about the Bible readings during the afternoon services, and improves our singing as we hear better by sitting together.

Another new service has taken off at St Peter's Machynlleth with a small discipleship group meeting for an hour's meditation on Monday afternoons. We use contemporary worship music for periods of reflection, repetitive Bible reading and discussion, and we deliberately don't use any leaflets, so that we are focussed on hearing the word of God. This format is more accessible for people who find it distracting to follow the written word and shuffle between numerous books and sheets in traditional services.

St Tudur Darowen congregation and Gweithgor (working group) have worked together seamlessly to facilitate more special events alongside monthly worship, with concerts, lectures and book launches bringing different people into the church and viewing the building as their local community space. The Gweithgor had a challenging year with grant applications but were successful with a £20,000 accessibility grant from the National Lottery Community Fund that will allow us to make the building more accessible with small changes to the physical space and the introduction of audio-visual equipment. They persevere with grant applications for bigger developments and improvements to the fabric of the building.

The congregation of Holy Trinity Corris continued to worship twice a month between the churchyard and Corris Institute during colder, wetter months. The primary school in Corris benefit from 'Open the Book' style assemblies each month, and extended craft sessions at Christmas. A church funeral was held in the Institute, and a church youth group has been established there for teenagers.

Llanwrin church hosted two weddings and a well-attended carol service. Also, Mallwyd church held occasional services for some smaller festivals, and is still in use for weddings, funerals, and always full for Plygain.

Monthly community coffee mornings in Llan church's refurbished 'little hall' go from strength to strength, and each week local people use the space for community activities. Occasional services are held, and this year included one funeral and a wedding, while special occasions included a local history day, and Christmas celebrations. At the Christmas Eve communion service young and old worshipped in 3 languages and sang to the accompaniment of a ukelele quartet.

The upstairs church hall of St Peter's Machynlleth is in use almost daily with church activities including Noah's Ark toddler group, Ladies Fellowship, Mothers' Union and Sunday School plus secular activities by community groups that promote physical exercise, well-being, art and socialising.

The Sunday School at St Peter's gained a new family this year, so now 7 children come regularly with their parents, and we held some 'Messy Church' sessions at special times to bring together Sunday School, Noah's ark families and other local children. With sometimes more than 15 little ones and their associated adults, Noah's Ark continues to be a very much appreciated project building contact with the church as we provide support to parents and carers.

The Ministry Area Council's main task of the year was to research ethical banking options for a shared single bank account. Without any local branch banks, communication with our banks has been via telephone and it has been a frustrating experience to deal with the various accounts this way. A move to online banking, once established, will hopefully prove smoother and more efficient. We were pleased to find a new volunteer from our congregations willing to be ministry area treasurer. Chrissie Tonks will take on the role as Joanne Gower steps back after over ten years as an excellent treasurer to whom we are extremely grateful.

Bro Cyfeiliog a Mawddwy Treasurer's Report for 2024
Charity Number 1185839

I can now report the following on 2024.
We have encouraged people to give via gift direct or standing order to help churches have a regular income stream, as even if people don't attend the churches so regularly there are still expenses to pay ie insurance and utilities which we all know have been affected by the cost of living crisis. I am pleased to see in the accounting system that more people are giving in this way. We also need to maximise our Gift Aid claims and use the Gift Aid Small Donation scheme (GASD's) for any cash donations we receive as the donors do not have to be taxpayers. We have looked at streamlining the number of accounts churches have, this makes the work easier for those who put the data into the Finance system we use. We have made some progress with this where some churches now just have one bank account.
Some Churches made withdrawals from investments this year for repairs, maintenance and paying the Bishops ministry Fund (BMF).

Fund raising & donations in the Ministry Area.
The 200 club sales again made a great profit which helps me to avoid increasing the expenses contribution from each church to the Ministry Area Fund.
Other income streams were from sales of cards & candles and raffles and donations from our Pastoral get togethers for Cawl a Chlonc and Teas. Fund raising by individual churches.
Our external giving was sent via individual churches to ie Christain Aid etc.

To conclude:
Like all charities we are still affected by the ongoing 'cost of living' crisis. For 2024 our Ministry area had to find £61,000 to pay our share to the Bishops Ministry Fund (BMF).

We became a charity in late Autumn 2019, all the Trustees and officials are now more familiar with processes. We need to look at our group of 7 churches as a whole and work together for the benefit of those we serve and support. It should be noted that the MAC Trustees are very grateful for the continued financial and volunteer support it receives to the churches from both very generous members, supporters, and visitors.

J Gower

Joanne Gower
Treasurer – 19th April 2025

Idependent Examiner's Report

To the Trustees of The Ministry Area Council of the Parish of Bro Cyfeiliog a Mawddwy
Charity Number 1185839 - ANNUAL REPORT 2024

I report to the trustees on my examination of the accounts of the Bro Cyfeiliog a Mawddwy Ministry Area charity for the year ended 31st December 2024.

Respective responsibilities of Trustees and Examiner

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

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) (b) of the 2011 Charities Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's Statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the

Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view

which is not a matter considered as part of an independent examination.

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

Signed: T Priddy **Date:** 21/05/25

Name: DANIEL PRIDDY

Address: TY NANT
DOL Y BONT
SY24 5LX

Bro Cyfeiliog a Mawddwy YE2024

Sofa Separate Designated

For the period from 01 January 2024 to 31 December 2024

		Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	Donations and legacies	39,634.76	-	180.00	-	39,814.76	47,561.77
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	Other trading activities	9,824.82	-	1,910.00	-	11,734.82	12,434.88
SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	Income from charitable activities	5,794.00	-	2,313.00	-	8,107.00	8,676.00
SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	Investments	5,186.60	-	3,448.37	-	8,634.97	13,047.43
St Mary, Llanbrynmair, St Tydecho, Cemaes, St Peter, Machynlleth	Other income	-	-	281.67	-	281.67	3,146.98
Total income		**60,440.18**	**-**	**8,133.04**	**-**	**68,573.22**	**84,867.06**
Expenditure on:							
Bro Cyfeiliog a Mawddwy, St Peter, Machynlleth	Raising funds	113.72	-	1,000.00	-	1,113.72	960.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	Expenditure on charitable activities	102,127.93	-	4,854.72	-	106,982.65	131,254.01
Total expenditure		**102,241.65**	**-**	**5,854.72**	**-**	**108,096.37**	**132,214.01**
Net income / (expenditure) resources before transfer		**(41,801.47)**	**-**	**2,278.32**	**-**	**(39,523.15)**	**(47,346.95)**
Transfers:							
Gross transfers between funds - in		-	-	-	-	-	4,366.90
Gross transfers between funds - out		-	-	-	-	-	(4,366.90)
Other recognised gains / losses							
Gains/losses on investment assets		1,868.75	-	1,862.64	4,407.09	8,138.48	8,649.93
Gains on revaluation, fixed assets, charity's own use		-	-	-	-	-	-
Net movement in funds		**(39,932.72)**	**-**	**4,140.96**	**4,407.09**	**(31,384.67)**	**(38,697.02)**
Reconciliation of funds							
Total funds brought forward		**92,591.95**	**-**	**130,898.01**	**43,483.73**	**266,973.69**	**305,670.71**
Total funds carried forward		**52,659.23**	**-**	**135,038.97**	**47,890.82**	**235,589.02**	**266,973.69**
Represented by							
Unrestricted							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	General fund	52,659.23	-	-	-	52,659.23	92,591.95
Designated							
Restricted							
Bro Cyfeiliog a Mawddwy	200 Club Fund	-	-	4,996.99	-	4,996.99	4,109.54
St Tydecho, Cemaes	Cemmaes Maintenance & Repair	-	-	(544.35)	-	(544.35)	(544.35)
St Mary, Llanbrynmair, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	Churchyard Fund	-	-	36,874.11	-	36,874.11	37,961.11
St Tudur, Darowen	Darowen Maintenance Repair Fund	-	-	702.87	-	702.87	702.87
St Tydecho, Mallwyd	Dr John Davies Fund	-	-	2,360.37	-	2,360.37	2,010.37
SS Ust & Dyfrig, Llanwrin	Fabric Repair & Maintenance	-	-	38,833.62	-	38,833.62	36,970.98
St Peter, Machynlleth	GenFund	-	-	(28,192.61)	-	(28,192.61)	(28,192.61)

		Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
St Mary, Llanbrynmair	LLan Fabric Maintenance & Repairs	-	-	(238.01)	-	(238.01)	(238.01)
St Tydecho, Mallwyd	Llanymawddwy Gift Fund	-	-	4,219.76	-	4,219.76	4,219.76
St Peter, Machynlleth	Machynlleth Building & Fabric Fund	-	-	64,114.98	-	64,114.98	64,114.98
St Peter, Machynlleth	Machynlleth Charity Fund	-	-	1,788.73	-	1,788.73	1,788.73
St Peter, Machynlleth	Machynlleth Education Fund	-	-	434.80	-	434.80	434.80
St Tydecho, Mallwyd	Mallwyd Building Fund	-	-	807.96	-	807.96	807.96
St Peter, Machynlleth	Revaluation reserves	-	-	(1,722.11)	-	(1,722.11)	(1,722.11)
St Tydecho, Cemaes Endowment	School House	-	-	10,601.86	-	10,601.86	8,473.99
St Tydecho, Cemaes	Cemmaes Maintenance & Repair	-	-	-	0.01	0.01	0.01
St Tudur, Darowen	Darowen Maintenance Repair Fund	-	-	-	4,621.84	4,621.84	4,621.84
SS Ust & Dyfrig, Llanwrin	Fabric Repair & Maintenance	-	-	-	27,579.92	27,579.92	24,022.32
St Peter, Machynlleth	Machynlleth Building & Fabric Fund	-	-	-	15,689.05	15,689.05	14,839.56

Bro Cyfeiliog a Mawddwy YE2024

Statement of Assets and Liabilities (by fund)
As at: 31 December 2024

		Balance	Previous balance
Fixed Asset			
03051850-001: Machynlleth CCLA Rector & Wardens Charit (St Peter, Machynlleth)			
General fund	Unrestricted	3,307.81	3,234.74
		3,307.81	**3,234.74**
3675: Miss Margaret Jane Evans dec'd Bequest M (St Tydecho, Mallwyd)			
General fund	Unrestricted	3,717.58	15,657.86
		3,717.58	**15,657.86**
4216: Llanymawddwy Anon Gift (St Tydecho, Mallwyd)			
Llanymawddwy Gift Fund	Restricted	4,219.76	4,219.76
		4,219.76	**4,219.76**
PT4154: PT4154 General Purposes Cemmaes (St Tydecho, Cemaes)			
Cemmaes Maintenance & Repair	Restricted	(431.78)	(431.78)
General fund	Unrestricted	431.78	431.78
		-	-
PT4191: RB Restricted Shares Llanwrin (SS Ust & Dyfrig, Llanwrin)			
Fabric Repair & Maintenance	Restricted	18,013.83	16,151.19
		18,013.83	**16,151.19**
PT4199: RB Endowment Shares Llanwrin (SS Ust & Dyfrig, Llanwrin)			
Fabric Repair & Maintenance	Endowment	22,135.14	20,985.56
		22,135.14	**20,985.56**
PT4199I: RB Income Shares Llanwrin (SS Ust & Dyfrig, Llanwrin)			
Fabric Repair & Maintenance	Restricted	20,856.02	20,856.02
Fabric Repair & Maintenance	Endowment	5,444.78	3,036.76
		26,300.80	**23,892.78**
PT4200: Anon Gift St Peters Fabric (St Peter, Machynlleth)			
Machynlleth Building & Fabric Fund	Endowment	5,426.85	5,132.94
Machynlleth Building & Fabric Fund	Restricted	828.19	828.19
Revaluation reserves	Restricted	(595.82)	(595.82)
		5,659.22	**5,365.31**
PT4214: PT4214 Maintenance and Repair Endowment (St Tydecho, Cemaes)			
Cemmaes Maintenance & Repair	Endowment	0.01	0.01
General fund	Unrestricted	(0.01)	(0.01)
		-	-
PT4234: Endowment Maintenance & Repair Da (St Tudur, Darowen)			
Darowen Maintenance Repair Fund	Endowment	4,621.84	4,621.84
		4,621.84	**4,621.84**
PT4271: BR General Shares Llanwrin (SS Ust & Dyfrig, Llanwrin)			
General fund	Unrestricted	15,108.37	23,472.41
		15,108.37	**23,472.41**
PT4275: Anon Gift St Peters Fabric 2 (St Peter, Machynlleth)			
Machynlleth Building & Fabric Fund	Endowment	10,262.20	9,706.62
Machynlleth Building & Fabric Fund	Restricted	1,561.77	1,561.77

			Balance	Previous balance
Revaluation reserves		Restricted	(1,126.29)	(1,126.29)
			10,697.68	**10,142.10**
		Fixed Asset	**113,782.03**	**127,743.55**

Current Asset

00001: Bro Cyfeiliog & Mawddwy Account, Llan Current Account, Mallwyd Current Account, Machynlleth Current Account, Cemmaes Current Account, Corris Current Account (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)

200 Club Fund	Restricted	4,996.99	4,109.54
Cemmaes Maintenance & Repair	Restricted	(112.57)	(112.57)
Churchyard Fund	Restricted	4,438.15	5,823.15
General fund	Unrestricted	13,008.00	18,428.63
GenFund	Restricted	(11,530.61)	(11,530.61)
LLan Fabric Maintenance & Repairs	Restricted	(238.01)	(238.01)
Machynlleth Building & Fabric Fund	Restricted	14,016.80	14,016.80
Mallwyd Building Fund	Restricted	(26.44)	(26.44)
		24,552.31	**30,470.49**

00002: Llan Churchyard Account, Corris Churchyard Account, Machynlleth Churchyard Account, Mallwyd Churchyard Account, Cemmaes Churchyard Account (St Mary, Llanbrynmair, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)

Churchyard Fund	Restricted	16,045.44	15,747.44
General fund	Unrestricted	6,907.36	6,074.14
		22,952.80	**21,821.58**

00003: Dr John Davies & Vaughan Account Mallwyd, Llan Business Premium Account, Corris Business Premium Account, Machynlleth Education Account, Cemmaes School House (St Mary, Llanbrynmair, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)

Churchyard Fund	Restricted	(200.00)	(200.00)
Dr John Davies Fund	Restricted	2,360.37	2,010.37
General fund	Unrestricted	(1,299.23)	(1,305.87)
Machynlleth Education Fund	Restricted	434.80	434.80
School House	Restricted	10,601.86	8,473.99
		11,897.80	**9,413.29**

00004: Corris CCLA Churchyard Account, Machynlleth Charities Account, Llan Sunday School Account (St Mary, Llanbrynmair, Holy Trinity, Corris, St Peter, Machynlleth)

Churchyard Fund	Restricted	1,099.29	1,099.29
General fund	Unrestricted	(429.45)	(555.11)
Machynlleth Charity Fund	Restricted	1,788.73	1,788.73
		2,458.57	**2,332.91**

00005: Corris CCLA Rector & Churchwardens Accou, Llan CCLA Deposit Account (St Mary, Llanbrynmair, Holy Trinity, Corris)

General fund	Unrestricted	(0.05)	(0.05)
		(0.05)	**(0.05)**

00304: Llanwrin CCLA G & M Evans (SS Ust & Dyfrig, Llanwrin)

Fabric Repair & Maintenance	Restricted	(36.23)	(36.23)
General fund	Unrestricted	36.23	36.23
		-	-

03042347-001: Machynlleth CCLA Churchyard H M Jones (St Peter, Machynlleth)

Churchyard Fund	Restricted	5,000.00	5,000.00
		5,000.00	**5,000.00**

		Balance	Previous balance
03066524-001: Machynlleth CCLA 1C Account (St Peter, Machynlleth)			
General fund	Unrestricted	6,289.95	18,519.58
		6,289.95	**18,519.58**
03066525-001: Machynlleth CCLA 2C Churchyard (St Peter, Machynlleth)			
Churchyard Fund	Restricted	10,491.23	10,491.23
General fund	Unrestricted	1,134.13	567.53
		11,625.36	**11,058.76**
03066526-001: Machynlleth CCLA 3C Judith Perkins (St Peter, Machynlleth)			
General fund	Unrestricted	935.85	508.83
GenFund	Restricted	(16,662.00)	(16,662.00)
Machynlleth Building & Fabric Fund	Restricted	24,487.74	24,487.74
		8,761.59	**8,334.57**
03066527-001: Machynlleth CCLA 4C John Davies (St Peter, Machynlleth)			
General fund	Unrestricted	4,066.43	2,736.53
Machynlleth Building & Fabric Fund	Restricted	23,220.48	23,220.48
		27,286.91	**25,957.01**
20001: Darowen Current Account (St Tudur, Darowen)			
Darowen Maintenance Repair Fund	Restricted	500.00	500.00
General fund	Unrestricted	417.00	1,287.95
		917.00	**1,787.95**
20002: Darowen Business Reserve Account (1) (St Tudur, Darowen)			
Darowen Maintenance Repair Fund	Restricted	202.87	202.87
General fund	Unrestricted	(139.55)	1,097.81
		63.32	**1,300.68**
20003: Darowen Business Reserve Account (2) (St Tudur, Darowen)			
General fund	Unrestricted	1.43	3,233.37
		1.43	**3,233.37**
60002C: CCLA Mallwyd Restoration Account (St Tydecho, Mallwyd)			
General fund	Unrestricted	(834.40)	(834.40)
Mallwyd Building Fund	Restricted	834.40	834.40
		-	-
	Current Asset	**121,806.99**	**139,230.14**
	Grand Total	**235,589.02**	**266,973.69**

Bro Cyfeiliog a Mawddwy YE2024

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

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments from: (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)							
Donations and legacies (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0101 - Standing Order Planned Giving	1,913.99	-	-	-	1,913.99	1,695.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	0102 - Occasional Giving via Bank	-	-	-	-	-	250.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0110 - Gift Aid Envelopes - Occasional	528.00	-	-	-	528.00	205.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0111 - Gift Direct	8,965.08	-	-	-	8,965.08	9,175.63
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0112 - Other planned giving	3,855.00	-	-	-	3,855.00	1,735.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	0113 - Weekly envelope planned giving	4,328.00	-	-	-	4,328.00	5,758.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0201 - Loose plate offering	6,933.97	-	-	-	6,933.97	6,024.26
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0202 - Offerings - Weddings	39.00	-	-	-	39.00	118.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0203 - Offerings - Baptisms	-	-	-	-	-	136.24
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0204 - Offerings - Funerals	175.00	-	-	-	175.00	140.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0302 - Wall safe / box donationss	253.17	-	-	-	253.17	496.18
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0303 - One off Gift Aid donations	-	-	-	-	-	750.00

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0305 - Donations appeals etc	2,255.02	-	180.00	-	2,435.02	1,500.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0402 - Other collections/mission appeals	441.00	-	-	-	441.00	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0501 - Recovered HMRC Gift Aid receipts	4,206.83	-	-	-	4,206.83	1,523.90
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0502 - Recovered HMRC GASDS receipts	1,572.81	-	-	-	1,572.81	2,059.65
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	0503 - Recovered Gift Direct Gift Aid	355.80	-	-	-	355.80	5,852.91
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0701 - Recurring grants	100.00	-	-	-	100.00	6,000.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0702 - Non-recurring one-off grants	3,712.09	-	-	-	3,712.09	4,142.00
Donations and legacies Totals		**39,634.76**	**-**	**180.00**	**-**	**39,814.76**	**47,561.77**
Income from charitable activities (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0901 - Fees for Occasional Offices	3,742.00	-	2,313.00	-	6,055.00	4,701.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	0902 - Wedding fee	345.00	-	-	-	345.00	-
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	0903 - Blessing fee	-	-	-	-	-	176.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	0905 - Funeral fee	310.00	-	-	-	310.00	816.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	0906 - Burial fee	957.00	-	-	-	957.00	2,206.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	0907 - Memorial fee	440.00	-	-	-	440.00	777.00
Income from charitable activities Totals		**5,794.00**	**-**	**2,313.00**	**-**	**8,107.00**	**8,676.00**
Other trading activities (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0801 - Fund raising	1,082.87	-	1,910.00	-	2,992.87	5,236.50

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0802 - Other funds generated	1,212.74	-	-	-	1,212.74	210.99
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0803 - Hall Rental Income	6,416.50	-	-	-	6,416.50	5,865.40
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0804 - Magazine/other publication sales	-	-	-	-	-	183.90
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	0805 - Sundry income	1,112.71	-	-	-	1,112.71	938.09
Other trading activities Totals		**9,824.82**	**-**	**1,910.00**	**-**	**11,734.82**	**12,434.88**
Investments (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	1001 - Dividends/investment income	4,881.10	-	-	-	4,881.10	9,108.48
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	1020 - Bank and building society interest	305.50	-	-	-	305.50	208.91
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	1030 - Rent from investment land or buildings	-	-	3,448.37	-	3,448.37	3,730.04
Investments Totals		**5,186.60**	**-**	**3,448.37**	**-**	**8,634.97**	**13,047.43**
Other income (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	1101 - Insurance claims	-	-	281.67	-	281.67	2,366.50
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	1104 - Sale of investments	-	-	-	-	-	780.48
Other income Totals		**-**	**-**	**281.67**	**-**	**281.67**	**3,146.98**
Income and endowments Grand totals		**60,440.18**	**-**	**8,133.04**	**-**	**68,573.22**	**84,867.06**

Expenditure on: (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)

		General	Designated	Restricted	Endowment	This year	Total Last year
Raising funds (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	3104 - Costs of fund raising	113.72	-	1,000.00	-	1,113.72	960.00
Raising funds Totals		**113.72**	**-**	**1,000.00**	**-**	**1,113.72**	**960.00**
Expenditure on charitable activities (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2001 - Diocesan share	60,500.00	-	-	-	60,500.00	63,300.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2101 - Clergy expenses	(650.00)	-	-	-	(650.00)	-
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	2102 - Clergy expenses - mileage	2,035.89	-	-	-	2,035.89	2,633.41
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	2103 - Clergy expenses - printing/postage/stati	67.19	-	-	-	67.19	43.49
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2145 - Parsonage - water	554.09	-	-	-	554.09	499.24
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2147 - Parsonage - electricity	346.48	-	-	-	346.48	395.22
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2150 - Clergy - telephone/mobile/internet	210.58	-	-	-	210.58	377.38
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2340 - Maintenance of services	368.10	-	-	-	368.10	479.26
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2341 - Costs of vergers, organists and choir	235.00	-	-	-	235.00	236.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2342 - Music & performance expenses	97.00	-	-	-	97.00	93.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	2343 - Music Instrument Tuning/Maintenance	650.00	-	-	-	650.00	160.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2401 - Costs of meetings	202.65	-	-	-	202.65	126.54

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2403 - Cost of printing, post and stationery	103.62	-	22.55	-	126.17	354.11
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2404 - MA - telephone/mobile/internet	922.66	-	-	-	922.66	1,192.59
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2405 - Office and general expenditure	37.43	-	-	-	37.43	309.18
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2408 - Leasing and Hire purchase charges	-	-	-	-	-	314.40
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2409 - Professional Fees	475.00	-	-	-	475.00	3,753.84
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	2412 - Trustee Training and development	27.00	-	-	-	27.00	-
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	2415 - Gifts to individuals	80.00	-	-	-	80.00	-
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	2450 - MWLMA central costs	650.00	-	-	-	650.00	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2501 - Church operating costs - insurance	6,044.97	-	-	-	6,044.97	5,320.56
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2502 - Church operating costs - electricity	8,692.98	-	-	-	8,692.98	3,976.11
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2503 - Church operating costs - gas	242.00	-	-	-	242.00	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2504 - Church operating costs - water	195.44	-	-	-	195.44	242.36
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2505 - Church operating costs - other	826.54	-	-	-	826.54	786.05
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2508 - Church repairs and maintenance	2,641.49	-	-	-	2,641.49	32,026.77
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2509 - Church Cleaning	1,415.00	-	-	-	1,415.00	1,055.00

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	2510 - Church operating costs - tel/mob/interne	520.63	-	-	-	520.63	380.42
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	2511 - Church operating costs - fire equipment,	271.72	-	-	-	271.72	443.93
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2601 - Churchyard management costs	1,147.47	-	3,130.00	-	4,277.47	1,895.62
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2602 - Church hall operating costs - other	52.17	-	-	-	52.17	44.99
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2603 - Church hall operating costs - electric	17.02	-	-	-	17.02	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2604 - Church hall operating costs - gas	8,376.94	-	-	-	8,376.94	4,328.75
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2605 - Church hall operating costs - insurance	709.41	-	-	-	709.41	593.76
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2606 - Church hall costs - repairs/maintenance	-	-	-	-	-	978.24
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2608 - Church hall operating costs - water	191.26	-	-	-	191.26	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2609 - Church hall - equipment repair & renewal	720.00	-	-	-	720.00	729.43
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2612 - Other property repairs/maintenance	-	-	1,252.17	-	1,252.17	407.97
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter, Machynlleth	2641 - Churchyard grass cutting	1,979.00	-	450.00	-	2,429.00	2,440.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2801 - Children & young people activity costs	72.90	-	-	-	72.90	681.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2806 - Other costs of parish mission work	-	-	-	-	-	345.39
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2902 - Support of church charities & projects	-	-	-	-	-	110.00

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2903 - Support of UK charities	824.30	-	-	-	824.30	200.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	2904 - Support of international mission & proje	274.00	-	-	-	274.00	-
Expenditure on charitable activities Totals		**102,127.93**	**-**	**4,854.72**	**-**	**106,982.65**	**131,254.01**
Expenditure Grand totals		**102,241.65**	**-**	**5,854.72**	**-**	**108,096.37**	**132,214.01**

Bro Cyfeiliog a Mawddwy YE2024

Balance Sheet detailed

		As at 31/12/2024	As at 31/12/2023
Fixed assets			
SS Ust & Dyfrig, Llanwrin	PT4271: BR General Shares Llanwrin	15,108.37	23,472.41
SS Ust & Dyfrig, Llanwrin	PT4191: RB Restricted Shares Llanwrin	18,013.83	16,151.19
SS Ust & Dyfrig, Llanwrin	PT4199: RB Endowment Shares Llanwrin	22,135.14	20,985.56
SS Ust & Dyfrig, Llanwrin	PT4199I: RB Income Shares Llanwrin	26,300.80	23,892.78
St Tudur, Darowen	PT4234: Endowment Maintenance & Repair Da	4,621.84	4,621.84
St Tydecho, Mallwyd	3675: Miss Margaret Jane Evans dec'd Bequest M	3,717.58	15,657.86
St Tydecho, Mallwyd	4216: Llanymawddwy Anon Gift	4,219.76	4,219.76
St Peter, Machynlleth	PT4200: Anon Gift St Peters Fabric	5,659.22	5,365.31
St Peter, Machynlleth	PT4275: Anon Gift St Peters Fabric 2	10,697.68	10,142.10
St Peter, Machynlleth	03051850-001: Machynlleth CCLA Rector & Wardens Charit	3,307.81	3,234.74
	Total Fixed assets	**113,782.03**	**127,743.55**
Current assets			
Bro Cyfeiliog a Mawddwy	00001: Bro Cyfeiliog & Mawddwy Account	9,206.12	7,255.98
SS Ust & Dyfrig, Llanwrin, St Tydecho, Cemaes	00001: Cemmaes Current Account	2,521.20	3,793.32
St Mary, Llanbrynmair	00001: Llan Current Account	2,684.32	3,749.22
St Tudur, Darowen	20001: Darowen Current Account	917.00	1,787.95
St Tudur, Darowen	20002: Darowen Business Reserve Account (1)	63.32	1,300.68
St Tudur, Darowen	20003: Darowen Business Reserve Account (2)	1.43	3,233.37
St Tydecho, Mallwyd	00003: Dr John Davies & Vaughan Account Mallwyd	1,160.37	810.37
St Tydecho, Mallwyd	00001: Mallwyd Current Account	112.59	3,038.72
St Tydecho, Mallwyd	00002: Mallwyd Churchyard Account	7,190.80	5,133.80
St Tydecho, Cemaes	00002: Cemmaes Churchyard Account	1,144.78	2,050.78
St Tydecho, Cemaes	00003: Cemmaes School House	10,289.28	8,161.41
Holy Trinity, Corris	00004: Corris CCLA Churchyard Account	(0.71)	(0.71)
Holy Trinity, Corris	00005: Corris CCLA Rector & Churchwardens Accou	(0.05)	(0.05)
Holy Trinity, Corris	00002: Corris Churchyard Account	(1.05)	(1.05)
Holy Trinity, Corris	00001: Corris Current Account	6,451.92	7,701.34
St Peter, Machynlleth	00001: Machynlleth Current Account	3,576.16	4,931.91
St Peter, Machynlleth	00002: Machynlleth Churchyard Account	14,618.27	14,638.05
St Peter, Machynlleth	00003: Machynlleth Education Account	448.15	441.51

St Peter, Machynlleth	00004: Machynlleth Charities Account	2,459.28	2,333.62
St Peter, Machynlleth	03066524-001: Machynlleth CCLA 1C Account	6,289.95	18,519.58
St Peter, Machynlleth	03066525-001: Machynlleth CCLA 2C Churchyard	11,625.36	11,058.76
St Peter, Machynlleth	03066526-001: Machynlleth CCLA 3C Judith Perkins	8,761.59	8,334.57
St Peter, Machynlleth	03066527-001: Machynlleth CCLA 4C John Davies	27,286.91	25,957.01
St Peter, Machynlleth	03042347-001: Machynlleth CCLA Churchyard H M Jones	5,000.00	5,000.00
	Total Current assets	**121,806.99**	**139,230.14**
	Net Asset surplus (deficit)	**235,589.02**	**266,973.69**

Reserves

	Excess/(deficit) to date	(39,523.15)	(47,346.95)
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	Z01: Starting balances	266,973.69	305,670.71
SS Ust & Dyfrig, Llanwnn, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, St Peter, Machynlleth	Z02: Other gains/(losses)	8,138.48	8,649.93
St Tydecho, Mallwyd	Z03: Gains/(losses) on reval of fixed assets	-	-
	Total Reserves	**235,589.02**	**266,973.69**

Represented by Funds

Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	General (Unrestricted)	52,659.23	92,591.95
St Peter, Machynlleth	Designated	-	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Mallwyd, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter, Machynlleth	Restricted	135,038.97	130,898.01
SS Ust & Dyfrig, Llanwrin, St Mary, Llanbrynmair, St Tudur, Darowen, St Tydecho, Cemaes, St Peter, Machynlleth	Endowment	47,890.82	43,483.73
	Total	**235,589.02**	**266,973.69**

ARDAL WEINIDOGAETH BRO CYFEILIOG A MAWDDWY MINISTRY AREA

England & Wales - Charity number 1185839

Accounts

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth Bro Cyfeiliog a Mawddwy
Ministry Area
Elusen/Charity 1185839

Adroddiad Blynydol a Datganiadau Ariannol
Annual Report and Financial Statements

Ar gyfer y flwyddyn yn diweddaru
31 Rhagfyr2023
For the year ending
31st December 2023

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area
Charity Number 1185839

Administrative Information
For the year ending 31st December 2023

The Parish of Bro Cyfeiliog a Mawddwy (registered charity 1185839) is a Ministry Area of the Church in Wales situated in the Archdeaconry of Meirionydd within the Diocese of Bangor. The geographical area of Bro Cyfeiliog a Mawddwy in the North at Mallwyd and ends in the South at Machynlleth and eastwards at Llanbrynmair. Contained within Bro Cyfeiliog a Mawddwy are the communities and Churches of Dinas Mawddwy, Comins Coch, Glantwymyn, Penegoes, Corris (Holy Trinity), Llanwrin (St USt and Dyfrig), Llanbrynmair (St Mary), Machynlleth (St Peter), Darowen (St Tudur), Cemaes (St Tydecho), Mallwyd (St Tydecho).

The parish can be contacted in a variety of ways:
Post: Ministry Area Office, St Peter's Church, Hoel Penrallt, Machynlleth, SY20 8AG
Telephone: 01654 702261
Web:www.brocyfeiliogamawddwy.churchinwales.org.uk
Facebook: www.facebook.com/brocyfeiliogamawddwy

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

Chair Rev Miriam J Beecroft (Vicar/Ministry Area Leader
Rev'd Jennifer M Evans (Deacon/Pastoral team leader)
Mrs Catherine Howe Browne
Mrs Patricia A Jones
Mrs Glenys C Lambert
Mr Kenneth G Lawrence
Mr Alan R Murphy
Mr Kenneth N Searson
Rev'd Peter N Ward (Assistant Priest/Safeguarding Officer)
Mr Clive Thomas (Area Warden)
Mrs Jane Butler (Area Warden)

Treasurer: Mrs Joanne Gower Secretary: Mrs Anna Lewis

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church in Wales is governed by its Constitution, set up under section 13(1) of the Welsh Church Acts 1914, as amended from time to time by its Governing Body. Due to organisational changes currently underway within the Church in Wales the MAC has the same powers as a Parochial Church Council (PCC) with the main difference being the size and coverage of a MAC being much larger than a traditional PCC. The MAC is not a body corporate. Its composition, procedures and powers are regulated by the Constitution, which provides that before assuming office, every member must sign a declaration that he or she will be bound by the Constitution. The Constitution also provides that the members of the MAC shall be: The Incumbent, Vicars and Assistant Curates; two Church Wardens, one appointed by the Incumbent and one elected at the Annual Vestry Meeting (AVM); up to 25 lay members elected at the AVM, 1 co-opted Secretary and Treasurer (if not already ex-officio or elected); and up to 7 further co-opted members. The elected MAC members are elected at the Annual Vestry Meeting by the members of the congregation who are on the electoral roll of the Parish. All persons over the age of 18 who attend services and are members of the congregation are encouraged to register on the electoral roll and seek election to the MAC.

OBJECTIVES AND ACTIVITIES

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

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

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

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

Bro Cyfeiliog a Mawddwy 2023 annual report

Throughout 2023 a regular pattern of worship services was held across the ministry area, using our church buildings and taking services to Cartref Dyfi residential home and visiting the housebound with communion in their homes. In the case of Holy Trinity Corris, the church building has been out of use, but worship has been maintained twice a month in the churchyard or in Corris Institute during colder months. Christmas carolling in Corris featured on S4C's Heno, when church members and others from the community were accompanied by musicians from Abergynolwyn silver band.

Ysgol Dyffryn Dulas in Corris and Ysgol Bro Hyddgen primary campus in Machynlleth have had church-led assemblies in their schools on a monthly basis, as well as special workshops at Christmas. The Noah's Ark group for parents, babies and toddlers celebrated its first birthday in April and has continued to offer weekly play sessions at St Peter's church during term-time, and the Sunday School has met twice a month with a steady group of families. We held an Easter holiday club afternoon to share the gospel story with local families in Machynlleth, and Cylch Meithrin Machynlleth visited St Peter's for two Christmas workshops. Cylch Meithrin Glantwymyn maintained inter-generational relationships by meeting up with our Cawl a Chlonc fellowship group, and Ysgol Glantwymyn enjoyed acting out a wedding at St Tydecho church in Cemaes. During the coldest months at the beginning of the year, church volunteers used St Peter's to offer a 'warm space' with tea and toast as many struggled with the cost of living crisis affecting their home heating.

St Tudur church in Darowen has continued to reach out to the local community by putting on concerts and special events about local history in addition to monthly services. The congregation there and a working group are hoping to improve the church for community use as it is the only community building for Darowen and the surrounding villages. Their Plygain service in January was live linked to S4C's Heno programme and the church was full for the traditional Welsh carols.

Similarly, the Plygain service in St Tydecho church Mallwyd attracted a S4C camera crew and a folk music podcast recording, with every available seat taken by the congregation. Mallwyd continues to be a well-visited open church, especially popular with those who celebrate the valuable contribution of Dr John Davies to the Welsh language whilst he was the rector there in the 1600s.

A bilingual poetry reading took place in St Peter's as part of Machynlleth Literary Festival. The Sunday afternoon session brought together maps and photographs from along the Cadfan Way with poetry commissioned by Bangor Diocese's Llwybr Cadfan literary pilgrimage project.

Our ministry area was represented by fundraising stalls at spring and winter fairs in Y Plas, a charity fair at the Community Hwb in Machynlleth, and at a help and information fair organized by the Powys Community Connector.

Community coffee mornings are well-attended each month at St Mary's Llanbrynmair, and essential maintenance has been undertaken there to keep the church useable, with repairs to

the churchyard wall by the roadside, the steps of the main church porch entrance, and a new floor in the side room where the coffee mornings are now held. A Harvest lunch and hymns of praise service celebrated the completion of the room's redecoration, the cost of which was much reduced by some very generous local volunteers giving their time and energy to the labouring required before and after the builders came. Also, a string quartet of music students came to Llan church to give a concert in December.

Llanwrin church did not have regular services but did have services at Easter and Christmas, as well as a carol service with Machynlleth Wind Band and a September wedding. The ministry area also worked with the wind band for the civic Act of Remembrance in Machynlleth, and the town's Christmas tree lights switch-on, when nativity costumes and a Dyfi donkey set the scene with lots of local children dressing up.

St Peter's Ladies Fellowship continued to meet regularly, as do Mother's Union, with Corris and Machynlleth branches meeting together often, and focussing on the Mothers' Union programme to combat domestic abuse.

In 2023 we saw a steady number of baptisms and wedding enquiries. It is noted that the trend for graveside-only funerals has continued since the pandemic ended, with not very many families requesting to use inside the churches for a funeral service.

Bereaved families from across the ministry area were invited to a special Quiet Carols service to remember their lost loved ones, and the year drew to a close with Christmas communion being celebrated in churches and in people's homes around the ministry area.

Revd Miriam J. Beaufft
Vicar

Bro Cyfeiliog a Mawddwy Treasurer's Report for 2023
Charity Number 1185839

I can now report the following on 2023.
We have encouraged people to give via gift direct or standing order to help churches have a regular income stream, as even if people don't attend the churches so regularly there are still expenses to pay ie insurance and utilities which we all know have been affected by the cost of living crisis. I am pleased to see in the accounting system that more people are giving in this way. We also need to maximise our Gift Aid claims and use the Gift Aid Small Donation scheme (GASD's) for any cash donations we receive as the donors do not have to be taxpayers. We have looked at streamlining the number of accounts churches have, this makes the work easier for those who put the data into the Finance system we use. We have made some progress with this where some churches now just have one bank account. Some Churches made withdrawals from investments this year for repairs, maintenance and paying Bishops ministry Fund (BMF).

Fund raising & donations in the Ministry Area.
The 200 club sales again made a great profit which helps me to avoid increasing the expenses contribution from each church to the Ministry Area Fund.
Other income streams were from sales of cards & candles and raffles and donations from our Pastoral get togethers for Cawl a Chlonc and Teas.
Our external giving was sent via individual churches to ie Christain Aid etc.
More churches have been able to fundraise as things have now returned to normal.

To conclude:
Like all charities we are still affected by the fallout from the pandemic and the 'cost of living' crisis. For 2023 our Ministry area had to find £59,300 to pay our share to the Bishops Ministry Fund (BMF). We again had to use £1,500 from the Ministry Area Central account to make up the final shortfalls.

We became a charity in late Autumn 2019, all the Trustees and officials are now more familiar with processes. We need to look at our group of 7 churches as a whole and work together for the benefit of those we serve and support. It should be noted that the MAC Trustees are very grateful for the continued financial and volunteer support it receives to the churches from both very generous members, supporters, and visitors.

J. Gower

Joanne Gower
Treasurer – 26th May 2024

Idependent Examiner's Report

To the Trustees of The Ministry Area Council of the Parish of Bro Cyfeiliog a Mawddwy
Charity Number 1185839 - ANNUAL REPORT 2023

I report to the trustees on my examination of the accounts of the Bro Cyfeiliog a Mawddwy Ministry Area charity for the year ended 31st December 2023.

Respective responsibilities of Trustees and Examiner

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

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) (b) of the 2011 Charities Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's Statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the

Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view

which is not a matter considered as part of an independent examination.

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

Signed: [signature] **Date:** 03/07/2024

Name: DANIEL PRIDDY
Address: TY NANT
DOL Y BONT
CONDIGION
SY24 5LY

CinWBCAMyedb 2023

Sofa Separate Designated

For the period from 01 January 2023 to 31 December 2023

		Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	Donations and legacies	47,561.77	-	-	-	47,561.77	59,832.05
Bro Cyfeiliog a Mawddwy, St Mary, St Tydecho, Holy Trinity, Corris, St Peter	Other trading activities	10,074.88	-	2,360.00	-	12,434.88	14,380.70
SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	Income from charitable activities	5,076.00	-	3,600.00	-	8,676.00	9,148.00
SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	Investments	6,928.73	-	6,118.70	-	13,047.43	23,461.08
St Mary, St Tydecho, St Peter	Other income	3,146.98	-	-	-	3,146.98	16,144.39
Total income		**72,788.36**	**-**	**12,078.70**	**-**	**84,867.06**	**122,966.22**
Expenditure on:							
Bro Cyfeiliog a Mawddwy, St Peter	Raising funds	-	-	960.00	-	960.00	1,294.60
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	Expenditure on charitable activities	125,747.07	-	5,506.94	-	131,254.01	138,136.41
Total expenditure		**125,747.07**	**-**	**6,466.94**	**-**	**132,214.01**	**139,431.01**
Net income / (expenditure) resources before transfer		**(52,958.71)**	**-**	**5,611.76**	**-**	**(47,346.95)**	**(16,464.79)**
Transfers:							
Gross transfers between funds - in		4,366.90	-	-	-	4,366.90	5,886.87
Gross transfers between funds - out		-	-	(1,500.00)	(2,866.90)	(4,366.90)	(5,886.87)
Other recognised gains / losses							
Gains/losses on investment assets		3,273.67	-	1,819.35	3,556.91	8,649.93	(48,979.08)
Gains on revaluation, fixed assets, charity's own use		-	-	-	-	-	(2,820.95)
Net movement in funds		**(45,318.14)**	**-**	**5,931.11**	**690.01**	**(38,697.02)**	**(68,264.82)**
Reconciliation of funds							
Total funds brought forward		137,910.09	-124,966.90		42,793.72	305,670.71	373,935.53
Total funds carried forward		92,591.95	-130,898.01		43,483.73	266,973.69	305,670.71

CinWBCAMyedb 2023

Statement of Assets and Liabilities (by fund)
As at: 31 December 2023

		Balance	Previous balance
Investments			
03051850-001: Machynlleth CCLA Rector & Wardens Charit (St Peter)			
General fund	Unrestricted	3,234.74	2,962.51
		3,234.74	**2,962.51**
3675: Miss Margaret Jane Evans dec'd Bequest M (St Tydecho)			
General fund	Unrestricted	15,657.86	31,586.98
		15,657.86	**31,586.98**
4216: Llanymawddwy Anon Gift (St Tydecho)			
Llanymawddwy Gift Fund	Restricted	4,219.76	4,219.76
		4,219.76	**4,219.76**
PT4154: PT4154 General Purposes Cemmaes (St Tydecho, Cemaes)			
Cemmaes Maintenance & Repair	Restricted	(431.78)	(431.78)
General fund	Unrestricted	431.78	4,465.81
		-	**4,034.03**
PT4191: RB Restricted Shares Llanwrin (SS Ust & Dyfrig)			
Fabric Repair & Maintenance	Restricted	16,151.19	15,151.19
		16,151.19	**15,151.19**
PT4199: RB Endowment Shares Llanwrin (SS Ust & Dyfrig)			
Fabric Repair & Maintenance	Endowment	20,985.56	19,876.66
		20,985.56	**19,876.66**
PT4199I: RB Income Shares Llanwrin (SS Ust & Dyfrig)			
Fabric Repair & Maintenance	Restricted	20,856.02	20,856.02
Fabric Repair & Maintenance	Endowment	3,036.76	-
		23,892.78	**20,856.02**
PT4200: Anon Gift St Peters Fabric (St Peter)			
Machynlleth Building & Fabric Fund	Endowment	5,132.94	5,132.94
Machynlleth Building & Fabric Fund	Restricted	828.19	544.71
Revaluation reserves	Restricted	(595.82)	(595.82)
		5,365.31	**5,081.83**
PT4214: PT4214 Maintenance and Repair Endowment (St Tydecho, Cemaes)			
Cemmaes Maintenance & Repair	Endowment	0.01	0.01
General fund	Unrestricted	(0.01)	(0.01)
		-	**-**
PT4234: Endowment Maintenance & Repair Da (St Tudur)			
Darowen Maintenance Repair Fund	Endowment	4,621.84	4,432.19
		4,621.84	**4,432.19**
PT4235: RB Maintenance Repair Investments Llanbr (St Mary)			
LLan Fabric Maintenance & Repairs	Endowment	-	3,645.30
		-	**3,645.30**
PT4271: BR General Shares Llanwrin (SS Ust & Dyfrig)			
General fund	Unrestricted	23,472.41	29,977.59

			Balance	Previous balance
			23,472.41	**29,977.59**
PT4275: Anon Gift St Peters Fabric 2 (St Peter)				
Machynlleth Building & Fabric Fund	Endowment		9,706.62	9,706.62
Machynlleth Building & Fabric Fund	Restricted		1,561.77	1,025.90
Revaluation reserves	Restricted		(1,126.29)	(1,126.29)
			10,142.10	**9,606.23**
		Investments	**127,743.55**	**151,430.29**
Cash At Bank And In Hand				
00001: Cemmaes Current Account (SS Ust & Dyfrig, St Tydecho, Cemaes)				
Cemmaes Maintenance & Repair	Restricted		(112.57)	(112.57)
General fund	Unrestricted		2,232.70	1,603.10
General fund	Unrestricted		(3.97)	-
			2,116.16	**1,490.53**
00001: Bro Cyfeiliog & Mawddwy Account (Bro Cyfeiliog a Mawddwy)				
200 Club Fund	Restricted		4,109.54	4,221.54
General fund	Unrestricted		3,146.44	4,388.39
			7,255.98	**8,609.93**
00001: Llan Current Account (St Mary)				
LLan Fabric Maintenance & Repairs	Restricted		(238.01)	(238.01)
General fund	Unrestricted		3,987.23	9,633.02
			3,749.22	**9,395.01**
00001: Corris Current Account (Holy Trinity, Corris)				
Churchyard Fund	Restricted		5,837.96	4,021.30
General fund	Unrestricted		1,863.38	1,143.62
			7,701.34	**5,164.92**
00001: Mallwyd Current Account (St Tydecho)				
Mallwyd Building Fund	Restricted		(26.44)	(26.44)
General fund	Unrestricted		3,065.16	1,081.75
			3,038.72	**1,055.31**
00001: Machynlleth Current Account (St Peter)				
Machynlleth Building & Fabric Fund	Restricted		14,016.80	(9,983.20)
Churchyard Fund	Restricted		(14.81)	(14.81)
GenFund	Restricted		(11,530.61)	(11,530.61)
General fund	Unrestricted		2,460.53	24,981.63
			4,931.91	**3,453.01**
00002: Cemmaes Churchyard Account (St Tydecho, Cemaes)				
Churchyard Fund	Restricted		2,395.78	2,907.40
General fund	Unrestricted		(345.00)	(345.00)
			2,050.78	**2,562.40**
00002: Llan Churchyard Account (St Mary)				
Churchyard Fund	Restricted		1,600.03	1,600.03
General fund	Unrestricted		(1,600.03)	(1,600.03)
			-	-
00002: Corris Churchyard Account (Holy Trinity, Corris)				
Churchyard Fund	Restricted		298.27	298.27
General fund	Unrestricted		(299.32)	(299.32)

		Balance	Previous balance
		(1.05)	(1.05)
00002: Mallwyd Churchyard Account (St Tydecho)			
Churchyard Fund	Restricted	5,525.80	4,037.80
General fund	Unrestricted	(392.00)	(392.00)
		5,133.80	**3,645.80**
00002: Machynlleth Churchyard Account (St Peter)			
Churchyard Fund	Restricted	5,927.56	5,927.56
General fund	Unrestricted	8,710.49	6,203.28
		14,638.05	**12,130.84**
00003: Cemmaes School House (St Tydecho, Cemaes)			
Churchyard Fund	Restricted	(200.00)	(200.00)
School House	Restricted	8,473.99	7,001.92
General fund	Unrestricted	(112.58)	(112.58)
		8,161.41	**6,689.34**
00003: Dr John Davies & Vaughan Account Mallwyd (St Tydecho)			
Dr John Davies Fund	Restricted	2,010.37	2,051.72
General fund	Unrestricted	(1,200.00)	(1,200.00)
		810.37	**851.72**
00003: Machynlleth Education Account (St Peter)			
Machynlleth Education Fund	Restricted	434.80	434.80
General fund	Unrestricted	6.71	2.55
		441.51	**437.35**
00004: Corris CCLA Churchyard Account (Holy Trinity, Corris)			
Churchyard Fund	Restricted	1,099.29	1,099.29
General fund	Unrestricted	(1,100.00)	(1,100.00)
		(0.71)	**(0.71)**
00004: Machynlleth Charities Account (St Peter)			
Machynlleth Charity Fund	Restricted	1,788.73	1,788.73
General fund	Unrestricted	544.89	434.51
		2,333.62	**2,223.24**
00005: Corris CCLA Rector & Churchwardens Accou (Holy Trinity, Corris)			
General fund	Unrestricted	(0.05)	(0.05)
		(0.05)	**(0.05)**
00301: Llanwrin Current Account (SS Ust & Dyfrig)			
General fund	Unrestricted	1,677.16	1,072.69
		1,677.16	**1,072.69**
00304: Llanwrin CCLA G & M Evans (SS Ust & Dyfrig)			
Fabric Repair & Maintenance	Restricted	(36.23)	(36.23)
General fund	Unrestricted	36.23	36.23
		-	-
03042347-001: Machynlleth CCLA Churchyard H M Jones (St Peter)			
Churchyard Fund	Restricted	5,000.00	5,000.00
		5,000.00	**5,000.00**
03066524-001: Machynlleth CCLA 1C Account (St Peter)			
General fund	Unrestricted	18,519.58	17,742.03
		18,519.58	**17,742.03**

			Balance	Previous balance
03066525-001: Machynlleth CCLA 2C Churchyard (St Peter)				
Churchyard Fund	Restricted		10,491.23	10,491.23
General fund	Unrestricted		567.53	103.24
			11,058.76	**10,594.47**
03066526-001: Machynlleth CCLA 3C Judith Perkins (St Peter)				
Machynlleth Building & Fabric Fund	Restricted		24,487.74	30,487.74
GenFund	Restricted		(16,662.00)	(16,662.00)
General fund	Unrestricted		508.83	(41.18)
			8,334.57	**13,784.56**
03066527-001: Machynlleth CCLA 4C John Davies (St Peter)				
Machynlleth Building & Fabric Fund	Restricted		23,220.48	41,220.48
General fund	Unrestricted		2,736.53	944.78
			25,957.01	**42,165.26**
20001: Darowen Current Account (St Tudur)				
Darowen Maintenance Repair Fund	Restricted		500.00	500.00
General fund	Unrestricted		1,287.95	1,453.42
			1,787.95	**1,953.42**
20002: Darowen Business Reserve Account (1) (St Tudur)				
Darowen Maintenance Repair Fund	Restricted		202.87	202.87
General fund	Unrestricted		1,097.81	822.78
			1,300.68	**1,025.65**
20003: Darowen Business Reserve Account (2) (St Tudur)				
General fund	Unrestricted		3,233.37	3,194.75
			3,233.37	**3,194.75**
60002C: CCLA Mallwyd Restoration Account (St Tydecho)				
Mallwyd Building Fund	Restricted		834.40	834.40
General fund	Unrestricted		(834.40)	(834.40)
			-	-
		Cash At Bank And In Hand	**139,230.14**	**154,240.42**
		Grand Total	**266,973.69**	**305,670.71**

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

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments from: (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)							
Donations and legacies (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0101 - Standing Order Planned Giving	1,695.00	-	-	-	1,695.00	2,288.49
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	0102 - Occasional Giving via Bank	250.00	-	-	-	250.00	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0110 - Gift Aid Envelopes - Occasional	205.00	-	-	-	205.00	394.50
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0111 - Gift Direct	9,175.63	-	-	-	9,175.63	8,582.46
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0112 - Other planned giving	1,735.00	-	-	-	1,735.00	7,806.50
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	0113 - Weekly envelope planned giving	5,758.00	-	-	-	5,758.00	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0201 - Loose plate offering	6,024.26	-	-	-	6,024.26	6,660.44
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0202 - Offerings - Weddings	118.00	-	-	-	118.00	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0203 - Offerings - Baptisms	136.24	-	-	-	136.24	387.85
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0204 - Offerings - Funerals	140.00	-	-	-	140.00	408.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0302 - Wall safe / box donationss	496.18	-	-	-	496.18	28.90
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0303 - One off Gift Aid donations	750.00	-	-	-	750.00	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0305 - Donations appeals etc	1,500.00	-	-	-	1,500.00	3,831.91
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0402 - Other collections/mission appeals	-	-	-	-	-	487.50

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0501 - Recovered HMRC Gift Aid receipts	1,523.90	-	-	-	1,523.90	2,528.56
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0502 - Recovered HMRC GASDS receipts	2,059.65	-	-	-	2,059.65	289.06
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	0503 - Recovered Gift Direct Gift Aid	5,852.91	-	-	-	5,852.91	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0701 - Recurring grants	6,000.00	-	-	-	6,000.00	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0702 - Non-recurring one-off grants	4,142.00	-	-	-	4,142.00	26,137.88
Donations and legacies Totals		**47,561.77**	-	-	-	**47,561.77**	**59,832.05**
Income from charitable activities (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0901 - Fees for Occasional Offices	1,629.00	-	3,072.00	-	4,701.00	9,148.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	0903 - Blessing fee	176.00	-	-	-	176.00	-
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	0905 - Funeral fee	288.00	-	528.00	-	816.00	-
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	0906 - Burial fee	2,206.00	-	-	-	2,206.00	-
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	0907 - Memorial fee	777.00	-	-	-	777.00	-
Income from charitable activities Totals		**5,076.00**	-	**3,600.00**	-	**8,676.00**	**9,148.00**
Other trading activities (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0801 - Fund raising	2,876.50	-	2,360.00	-	5,236.50	4,033.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0802 - Other funds generated	210.99	-	-	-	210.99	281.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0803 - Hall Rental Income	5,865.40	-	-	-	5,865.40	5,274.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0804 - Magazine/other publication sales	183.90	-	-	-	183.90	237.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0805 - Sundry income	938.09	-	-	-	938.09	4,527.20
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	0806 - Printing Income	-	-	-	-	-	28.50

		General	Designated	Restricted	Endowment	This year	Total Last year
Other trading activities Totals		10,074.88	-	2,360.00	-	12,434.88	14,380.70
Investments (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	1001 - Dividends/investment income	6,719.82	-	2,388.66	-	9,108.48	19,694.83
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	1020 - Bank and building society interest	208.91	-	-	-	208.91	36.21
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	1030 - Rent from investment land or buildings	-	-	3,730.04	-	3,730.04	3,730.04
Investments Totals		6,928.73	-	6,118.70	-	13,047.43	23,461.08
Other income (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	1101 - Insurance claims	2,366.50	-	-	-	2,366.50	1,283.20
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	1104 - Sale of investments	780.48	-	-	-	780.48	14,861.19
Other income Totals		3,146.98	-	-	-	3,146.98	16,144.39
Income and endowments Grand totals		72,788.36	-	12,078.70	-	84,867.06	122,966.22
Expenditure on: (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)							
Raising funds (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	3103 - Costs of generating resources - giving	-	-	-	-	-	69.60
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	3104 - Costs of fund raising	-	-	960.00	-	960.00	1,225.00
Raising funds Totals		-	-	960.00	-	960.00	1,294.60
Expenditure on charitable activities (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)							
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2001 - Diocesan share	61,800.00	-	1,500.00	-	63,300.00	62,495.25
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	2102 - Clergy expenses - mileage	2,633.41	-	-	-	2,633.41	2,046.83
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	2103 - Clergy expenses - printing/postage/stati	43.49	-	-	-	43.49	251.79

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2145 - Parsonage - water	499.24	-	-	-	499.24	493.03
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2147 - Parsonage - electricity	395.22	-	-	-	395.22	296.41
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2150 - Clergy - telephone/mobile/internet	377.38	-	-	-	377.38	218.75
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2170 - Professional development & training cost	-	-	-	-	-	15.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2340 - Maintenance of services	479.26	-	-	-	479.26	404.59
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2341 - Costs of vergers, organists and choir	236.00	-	-	-	236.00	286.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2342 - Music & performance expenses	93.00	-	-	-	93.00	693.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	2343 - Music Instrument Tuning/Maintenance	160.00	-	-	-	160.00	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2401 - Costs of meetings	126.54	-	-	-	126.54	63.50
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2403 - Cost of printing, post and stationery	342.11	-	12.00	-	354.11	679.45
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2404 - MA - telephone/mobile/internet	1,192.59	-	-	-	1,192.59	1,237.64
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2405 - Office and general expenditure	309.18	-	-	-	309.18	26.39
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2408 - Leasing and Hire purchase charges	314.40	-	-	-	314.40	297.60
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2409 - Professional Fees	3,753.84	-	-	-	3,753.84	3,833.40
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2410 - IE/Audit and accountancy fees	-	-	-	-	-	80.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2501 - Church operating costs - insurance	5,320.56	-	-	-	5,320.56	4,289.28
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2502 - Church operating costs - electricity	3,976.11	-	-	-	3,976.11	3,266.20

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2503 - Church operating costs - gas	-	-	-	-	-	344.58
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2504 - Church operating costs - water	242.36	-	-	-	242.36	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2505 - Church operating costs - other	786.05	-	-	-	786.05	1,423.60
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2508 - Church repairs and maintenance	32,026.77	-	-	-	32,026.77	17,214.47
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2509 - Church Cleaning	1,055.00	-	-	-	1,055.00	1,417.00
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	2510 - Church operating costs - tel/mob/interne	380.42	-	-	-	380.42	-
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	2511 - Church operating costs - fire equipment,	443.93	-	-	-	443.93	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2601 - Churchyard management costs	-	-	1,895.62	-	1,895.62	5,324.30
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2602 - Church hall operating costs - other	44.99	-	-	-	44.99	26.33
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2603 - Church hall operating costs - electric	-	-	-	-	-	(362.32)
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2604 - Church hall operating costs - gas	4,328.75	-	-	-	4,328.75	1,538.37
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2605 - Church hall operating costs - insurance	593.76	-	-	-	593.76	599.46
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2606 - Church hall costs - repairs/maintenance	978.24	-	-	-	978.24	3,882.85
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2607 - Church hall costs - tel./mob./internet	-	-	-	-	-	66.42
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2608 - Church hall operating costs - water	-	-	-	-	-	185.02
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2609 - Church hall - equipment repair & renewal	729.43	-	-	-	729.43	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2612 - Other property repairs/maintenance	-	-	407.97	-	407.97	7,091.32
Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter	2641 - Churchyard grass cutting	1,140.00	-	1,300.00	-	2,440.00	-

		General	Designated	Restricted	Endowment	Total This year	Total Last year
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2701 - Major building repairs and renovations	-	-	-	-	-	16,268.20
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2801 - Children & young people activity costs	489.65	-	191.35	-	681.00	231.49
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2806 - Other costs of parish mission work	345.39	-	-	-	345.39	264.21
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2902 - Support of church charities & projects	110.00	-	-	-	110.00	100.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2903 - Support of UK charities	-	-	200.00	-	200.00	1,273.00
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	2904 - Support of international mission & proje	-	-	-	-	-	274.00
Expenditure on charitable activities Totals		**125,747.07**	**-**	**5,506.94**	**-**	**131,254.01**	**138,136.41**
Expenditure Grand totals		**125,747.07**	**-**	**6,466.94**	**-**	**132,214.01**	**139,431.01**

Balance Sheet detailed

			As at 31/12/2023	As at 31/12/2022
Fixed assets				
SS Ust & Dyfrig	PT4271: BR General Shares Llanwrin		23,472.41	29,977.59
SS Ust & Dyfrig	PT4191: RB Restricted Shares Llanwrin		16,151.19	15,151.19
SS Ust & Dyfrig	PT4199: RB Endowment Shares Llanwrin		20,985.56	19,876.66
SS Ust & Dyfrig	PT4199I: RB Income Shares Llanwrin		23,892.78	20,856.02
St Mary	PT4235: RB Maintenance Repair Investments Llanbr		-	3,645.30
St Tudur	PT4234: Endowment Maintenance & Repair Da		4,621.84	4,432.19
St Tydecho	3675: Miss Margaret Jane Evans dec'd Bequest M		15,657.86	31,586.98
St Tydecho	4216: Llanymawddwy Anon Gift		4,219.76	4,219.76
St Tydecho, Cemaes	PT4154: PT4154 General Purposes Cemmaes		-	4,034.03
St Peter	PT4200: Anon Gift St Peters Fabric		5,365.31	5,081.83
St Peter	PT4275: Anon Gift St Peters Fabric 2		10,142.10	9,606.23
St Peter	03051850-001: Machynlleth CCLA Rector & Wardens Charit		3,234.74	2,962.51
	Total Fixed assets		**127,743.55**	**151,430.29**
Current assets				
Bro Cyfeiliog a Mawddwy	00001: Bro Cyfeiliog & Mawddwy Account		7,255.98	8,609.93
SS Ust & Dyfrig	00301: Llanwrin Current Account		1,677.16	1,072.69
SS Ust & Dyfrig, St Tydecho, Cemaes	00001: Cemmaes Current Account		2,116.16	1,490.53
St Mary	00001: Llan Current Account		3,749.22	9,395.01
St Tudur	20001: Darowen Current Account		1,787.95	1,953.42
St Tudur	20002: Darowen Business Reserve Account (1)		1,300.68	1,025.65
St Tudur	20003: Darowen Business Reserve Account (2)		3,233.37	3,194.75
St Tydecho	00003: Dr John Davies & Vaughan Account Mallwyd		810.37	851.72
St Tydecho	00001: Mallwyd Current Account		3,038.72	1,055.31
St Tydecho	00002: Mallwyd Churchyard Account		5,133.80	3,645.80
St Tydecho, Cemaes	00002: Cemmaes Churchyard Account		2,050.78	2,562.40
St Tydecho, Cemaes	00003: Cemmaes School House		8,161.41	6,689.34
Holy Trinity, Corris	00004: Corris CCLA Churchyard Account		(0.71)	(0.71)
Holy Trinity, Corris	00005: Corris CCLA Rector & Churchwardens Accou		(0.05)	(0.05)
Holy Trinity, Corris	00002: Corris Churchyard Account		(1.05)	(1.05)
Holy Trinity, Corris	00001: Corris Current Account		7,701.34	5,164.92
St Peter	00001: Machynlleth Current Account		4,931.91	3,453.01
St Peter	00002: Machynlleth Churchyard Account		14,638.05	12,130.84
St Peter	00003: Machynlleth Education Account		441.51	437.35
St Peter	00004: Machynlleth Charities Account		2,333.62	2,223.24
St Peter	03066524-001: Machynlleth CCLA 1C Account		18,519.58	17,742.03
St Peter	03066525-001: Machynlleth CCLA 2C Churchyard		11,058.76	10,594.47
St Peter	03066526-001: Machynlleth CCLA 3C Judith Perkins		8,334.57	13,784.56

St Peter	03066527-001: Machynlleth CCLA 4C John Davies	25,957.01	42,165.26
St Peter	03042347-001: Machynlleth CCLA Churchyard H M Jones	5,000.00	5,000.00
	Total Current assets	**139,230.14**	**154,240.42**
	Net Asset surplus (deficit)	**266,973.69**	**305,670.71**

Reserves

	Excess/(deficit) to date	(47,346.95)	(16,464.79)
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	Z01: Starting balances	305,670.71	373,935.53
SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, St Peter	Z02: Other gains/(losses)	8,649.93	(48,979.08)
St Tydecho	Z03: Gains/(losses) on reval of fixed assets	-	(2,820.95)
	Total Reserves	**266,973.69**	**305,670.71**

Represented by Funds

Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	General (Unrestricted)	92,591.95	137,910.09
St Peter	Designated	-	-
Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter	Restricted	130,898.01	124,966.90
SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, Cemaes, St Peter	Endowment	43,483.73	42,793.72
	Total	**266,973.69**	**305,670.71**

ARDAL WEINIDOGAETH BRO CYFEILIOG A MAWDDWY MINISTRY AREA

England & Wales - Charity number 1185839

Accounts

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area
Elusen/Charity 1185839

Adroddiad Blynydol a Datganiadau Ariannol
Annual Report and Financial Statements

Ar gyfer y flwyddyn yn diweddaru
31 Rhagfyr2022
For the year ending
31st December 2022

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area
Charity Number 1185839

Administrative Information
For the year ending 31st December 2022

The Parish of Bro Cyfeiliog a Mawddwy (registered charity 1185839) is a Ministry Area of the Church in Wales situated in the Archdeaconry of Meirionydd within the Diocese of Bangor. The geographical area of Bro Cyfeiliog a Mawddwy in the North at Mallwyd and ends in the South at Machynlleth and eastwards at Llanbrynmair. Contained within Bro Cyfeiliog a Mawddwy are the communities and Churches of Dinas Mawddwy, Comins Coch, Glantwymyn, Penegoes, Corris (Holy Trinity), Llanwrin (St USt and Dyfrig), Llanbrynmair (St Mary), Machynlleth (St Peter), Darowen (St Tudur), Cemaes (St Tydecho), Mallwyd (St Tydecho).

The parish can be contacted in a variety of ways:
Post: Ministry Area Office, St Peter's Church, Hoel Penrallt, Machynlleth, SY20 8AG
Telephone: 01654 702261
Web:www.brocyfeiliogamawddwy.churchinwales.org.uk
Facebook: www.facebook.com/brocyfeiliogamawddwy

Ministry Area Council (MAC) members who have served as council members and trustees for 2022 are listed below.

Chair Rev Miriam J Beecroft (Vicar/Ministry Area Leader
Rev'd Jennifer M Evans (Deacon/Pastoral team leader)
Mrs Catherine Howe Browne
Mrs Patricia A Jones
Mrs Glenys C Lambert
Mr Kenneth G Lawrence
Mr Alan R Murphy
Mr Kenneth N Searson
Rev'd Peter N Ward (Assistant Priest/Safeguarding Officer)
Mr Clive Thomas (Area Warden)
Mrs Llinos Davies (Area Warden/non Trustee)

Treasurer: Mrs Joanne Gower Secretary: Mrs Anna Lewis

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church in Wales is governed by its Constitution, set up under section 13(1) of the Welsh Church Acts 1914, as amended from time to time by its Governing Body. Due to organisational changes currently underway within the Church in Wales the MAC has the same powers as a Parochial Church Council (PCC) with the main difference being the size and coverage of a MAC being much larger than a traditional PCC. The MAC is not a body corporate. Its composition, procedures and powers are regulated by the Constitution, which provides that before assuming office, every member must sign a declaration that he or she will be bound by the Constitution. The Constitution also provides that the members of the MAC shall be: The Incumbent, Vicars and Assistant Curates; two Church Wardens, one appointed by the Incumbent and one elected at the Annual Vestry Meeting (AVM); up to 25 lay members elected at the AVM, 1 co-opted Secretary and Treasurer (if not already ex-officio or elected); and up to 7 further co-opted members. The elected MAC members are elected at the Annual Vestry Meeting by the members of the congregation who are on the electoral roll of the Parish. All persons over the age of 18 who attend services and are members of the congregation are encouraged to register on the electoral roll and seek election to the MAC.

OBJECTIVES AND ACTIVITIES

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

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

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

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

Bro Cyfeiliog a Mawddwy Annual Report 2022

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Vicar's annual report 2022

2022 saw a number of new initiatives come to pass in our ministry area life. While our Sunday School entered its second year, a group for babies and toddlers was established, Arch Noa / Noah's Ark, and was popular among parents from the first week, many of whom had experienced little support during pregnancy and beginning parenthood, due to the ongoing pandemic. Getting the group started was thanks to a small group of prayerful volunteers and some practical support from Powys Council who were able to buy some new toys and equipment for the group. As the group meets weekly in term-time, we have welcomed many new families into the church building, and also, through baptism, into the Church family.

School assemblies, church visits to and from schools and Open the Book sessions continued to build relationships between clergy, volunteers and local children across the ministry area. We enjoyed carols and the company of Moses the donkey at our nativity dress-up photo booth at the town lights switch-on.

New enthusiasm for worship and community activity in Darowen saw the re-establishment of regular services in St Tudur church, and local members and friends formed a working group to organize events and fundraising for hopeful plans to make the building better suited to regular community engagement. A community questionnaire was circulated, an open day was hosted in the church, and also a new festival held to remember Saint Tudur, incorporating grant-funded creative workshops with schools for song and art shared at the festival, and we saw many families coming to the Gŵyl Curo Tudur that wouldn't usually come to services.

Connections between the ministry area and Ysgol Glantwymyn have been strengthened, not least through the Cylch Meithrin's visits to our fellowship gatherings. This year our pastoral team were able to get back into full swing after the lockdowns, and new friends were welcomed to Cawl a Chlonc or Te P'nawn socials throughout the year. Holy Communion was celebrated at the gathering on Ascension Day, and taken to residents at home, in Cartref Dyfi or on Twymyn ward, and the pastoral team distributed gifts to all those on their visiting list at Christmas and Easter. The integration of the generations at some of these afternoons has been a joy to witness and enjoyed by many.

Ladies Fellowship and Mothers' Union branches met throughout the year. Regular worship continued outdoors in Corris churchyard while the building continued to be unsafe for use and unaffordable to maintain by the local congregation. Young and old have been faithfully attending the services have taken place in all kinds of weather, and many bring their dogs with them. All other churches have seen indoor worship take place either occasionally or regularly.

Our buildings are costly to maintain, and we do what work is affordable using up our financial assets left by previous generations. The cost of living crisis of this winter has not made an easy climate for fundraising but 2022 has been a good year for deepening relationships between the church and the communities we serve.

Rev'd Miriam J Beecroft
Bro Cyfeiliog a Mawddwy Ministry Area Leader/Chair

Bro Cyfeiliog a Mawddwy Treasurer's Report for 2022
Charity Number 1185839

This year we were able to return to more normal times after the Covid pandemic but with care to encourage people to return to events and services. We are still encouraging people to give via gift direct to help churches have a regular income stream as even if people are not attending a service each week the churches still have the same expenses to pay ie Insurance, utilities etc which with the rising costs are even more challenging. We also continue to work at streamlining the number of accounts churches have, to make work easier for the people who in put the data into the Finance system we use.

Fund raising & donations in the Ministry Area.
The 200 club sales again made a good profit which helps reduce the expenses contribution from each church to the Ministry Area Fund.
We also again had an 'Auction of Promises' which raised monies to help run the Ministry Area. Christian Aid were sent monies collected for Christian Aid Week. For our Harvest Appeal we sent our collections to World Vision. We also had various sales of cards, candles etc and a had tombola's at the Craft Fair at Y Plas Machynlleth & Warren Park Caravan site. Some churches were able to fundraise as things were eased and returned to our new normal.

To conclude:
As with most other organisations within the locality, the lockdowns have affected our income streams but with encouragement people have returned to more things again, but sadly not all. We had to use £1,500 from the Ministry Area Central account this year to make up the final shortfall to pay the Bishops Ministry Fund for total sent by all churches.

We became a charity in late Autumn 2019, all the Trustees and officials are now more familiar with processes. We need to look at our group of 7 churches as a whole and work together for the benefit of those we serve and support. It should be noted that the MAC Trustees are very grateful for the continued financial and volunteer support it receives to the churches from both very generous members, supporters, and visitors.

J. Gower.

Joanne Gower
Treasurer – 18th May 2023

Idependent Examiner's Report

To the Trustees of The Ministry Area Council of the Parish of Bro Cyfeiliog a Mawddwy
Charity Number 1185839 - ANNUAL REPORT 2022

I report to the trustees on my examination of the accounts of the Bro Cyfeiliog a Mawddwy Ministry Area charity for the year ended 31st December 2022.

Respective responsibilities of Trustees and Examiner

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

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) (b) of the 2011 Charities Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's Statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the

Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view

which is not a matter considered as part of an independent examination.

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

Signed: **Date:** 4/7/23

Name: DAVID PRODDY

Address:

34 GLAN RHEIDOL
ABERYSTWYTH
SY23 3GG

Bro Cyfeiliog a Mawddwy Ministry Area

Statement of Financial Activities

For the period from 01 January 2022 to 31 December 2022

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	59,832.05	-	-	-	59,832.05	53,347.91
Income from charitable activities	5,528.00	-	3,620.00	-	9,148.00	5,965.17
Other trading activities	12,630.70	-	1,750.00	-	14,380.70	7,490.35
Investments	19,730.97	-	3,730.11	-	23,461.08	9,551.67
Other income	16,144.39	-	-	-	16,144.39	18,206.42
Total income	**113,866.11**	**-**	**9,100.11**	**-**	**122,966.22**	**94,561.52**
Expenditure on:						
Raising funds	214.60	-	1,080.00	-	1,294.60	985.29
Expenditure on charitable activities	111,660.86	-	26,475.55	-	138,136.41	114,784.63
Other expenditure	-	-	-	-	-	0.01
Total expenditure	**111,875.46**	**-**	**27,555.55**	**-**	**139,431.01**	**115,769.93**
Net income / (expenditure) resources before transfer	**1,990.65**	**-**	**(18,455.44)**	**-**	**(16,464.79)**	**(21,208.41)**
Transfers:						
Gross transfers between funds - in	5,208.87	-	678.00	-	5,886.87	-
Gross transfers between funds - out	(678.00)	-	(5,208.87)	-	(5,886.87)	-
Other recognised gains / losses						
Gains/losses on investment assets	(25,019.23)	-	(20,681.07)	(3,278.78)	(48,979.08)	3,488.00
Gains on revaluation, fixed assets, charity's own use	-	-	(2,820.95)	-	(2,820.95)	-
Net movement in funds	**(18,497.71)**	**-**	**(46,488.33)**	**(3,278.78)**	**(68,264.82)**	**(17,720.41)**
Reconciliation of funds						
Total funds brought forward	**156,407.80**	**-**	**171,455.23**	**46,072.50**	**373,935.53**	**391,655.94**
Total funds carried forward	**137,910.09**	**-**	**124,966.90**	**42,793.72**	**305,670.71**	**373,935.53**

Bro Cyfeiliog a Mawddwy Ministry Area

Statement of Assets and Liabilities (by fund)
As at: 31 December 2022

		Balance	Previous balance
Investments			
1T: Machynlleth CCLA Rector & Wardens Charit (St Peter)			
General fund	Unrestricted	2,962.51	3,352.32
		2,962.51	**3,352.32**
3675: Miss Margaret Jane Evans dec'd Bequest M (St Tydecho)			
General fund	Unrestricted	31,586.98	45,816.89
		31,586.98	**45,816.89**
4215: Mallwyd Anon Gift (St Tydecho)			
Mallwyd Building Fund	Restricted	-	5,125.63
		-	**5,125.63**
4216: Llanymawddwy Anon Gift (St Tydecho)			
Llanymawddwy Gift Fund	Restricted	4,219.76	4,219.76
		4,219.76	**4,219.76**
PT3591: Proceeds of Sale Christ Church (St Peter)			
Machynlleth Building & Fabric Fund	Restricted	-	11,996.82
		-	**11,996.82**
PT4154: PT4154 General Purposes Cemmaes (St Tydecho, Cemaes)			
Cemmaes Maintenance & Repair	Restricted	(431.78)	-
General fund	Unrestricted	4,465.81	4,507.00
		4,034.03	**4,507.00**
PT4191: RB Restricted Shares Llanwrin (SS Ust & Dyfrig)			
Fabric Repair & Maintenance	Restricted	15,151.19	16,927.59
		15,151.19	**16,927.59**
PT4199: RB Endowment Shares Llanwrin (SS Ust & Dyfrig)			
Fabric Repair & Maintenance	Endowment	19,876.66	22,207.23
		19,876.66	**22,207.23**
PT4199I: RB Income Shares Llanwrin (SS Ust & Dyfrig)			
Fabric Repair & Maintenance	Restricted	20,856.02	23,305.30
		20,856.02	**23,305.30**
PT4200: Anon Gift St Peters Fabric (St Peter)			
Machynlleth Building & Fabric Fund	Endowment	5,132.94	5,132.94
Machynlleth Building & Fabric Fund	Restricted	544.71	544.71
Revaluation reserves	Restricted	(595.82)	-
		5,081.83	**5,677.65**
PT4214: PT4214 Maintenance and Repair Endowment (St Tydecho, Cemaes)			
Cemmaes Maintenance & Repair	Endowment	0.01	0.01
General fund	Unrestricted	(0.01)	(0.01)
		-	**-**
PT4234: Endowment Maintenance & Repair Da (St Tudur)			
Darowen Maintenance Repair Fund	Endowment	4,432.19	4,951.84
		4,432.19	**4,951.84**

			Balance	Previous balance
PT4235: RB Maintenance Repair Investments Llanbr (St Mary)				
LLan Fabric Maintenance & Repairs	Endowment		3,645.30	4,073.86
			3,645.30	**4,073.86**
PT4271: BR General Shares Llanwrin (SS Ust & Dyfrig)				
General fund	Unrestricted		29,977.59	40,335.91
			29,977.59	**40,335.91**
PT4275: Anon Gift St Peters Fabric 2 (St Peter)				
Machynlleth Building & Fabric Fund	Endowment		9,706.62	9,706.62
Machynlleth Building & Fabric Fund	Restricted		1,025.90	1,025.90
Revaluation reserves	Restricted		(1,126.29)	-
			9,606.23	**10,732.52**
		Investments	**151,430.29**	**203,230.32**
Cash At Bank And In Hand				
00001: Bro Cyfeiliog & Mawddwy Account (Bro Cyfeiliog a Mawddwy)				
200 Club Fund	Restricted		4,221.54	3,562.42
General fund	Unrestricted		4,388.39	5,684.11
			8,609.93	**9,246.53**
00001: Llan Current Account (St Mary)				
LLan Fabric Maintenance & Repairs	Restricted		(238.01)	(238.01)
General fund	Unrestricted		9,633.02	3,995.35
			9,395.01	**3,757.34**
00001: Mallwyd Current Account (St Tydecho)				
Mallwyd Building Fund	Restricted		(26.44)	(26.44)
General fund	Unrestricted		1,081.75	5,458.95
			1,055.31	**5,432.51**
00001: Cemmaes Current Account (St Tydecho, Cemaes)				
Cemmaes Maintenance & Repair	Restricted		(112.57)	(112.57)
General fund	Unrestricted		1,603.10	8,769.90
			1,490.53	**8,657.33**
00001: Machynlleth Current Account (St Peter)				
Machynlleth Building & Fabric Fund	Restricted		(9,983.20)	19,000.00
Churchyard Fund	Restricted		(14.81)	(14.81)
GenFund	Restricted		(11,530.61)	(11,245.61)
General fund	Unrestricted		24,981.63	5,275.68
			3,453.01	**13,015.26**
00001: Corris Current Account (Holy Trinity, Corris)				
Churchyard Fund	Restricted		4,021.30	4,339.30
General fund	Unrestricted		1,143.62	1,343.63
			5,164.92	**5,682.93**
00002: Llan Churchyard Account (St Mary)				
Churchyard Fund	Restricted		1,600.03	1,500.96
General fund	Unrestricted		(1,600.03)	183.33
			-	**1,684.29**
00002: Corris Churchyard Account (Holy Trinity, Corris)				
Churchyard Fund	Restricted		298.27	298.27
General fund	Unrestricted		(299.32)	(299.32)

		Balance	Previous balance
		(1.05)	(1.05)
00002: Machynlleth Churchyard Account (St Peter)			
Churchyard Fund	Restricted	5,927.56	5,927.56
General fund	Unrestricted	6,203.28	5,189.04
		12,130.84	**11,116.60**
00002: Mallwyd Churchyard Account (St Tydecho)			
Churchyard Fund	Restricted	4,037.80	2,873.20
General fund	Unrestricted	(392.00)	(485.00)
		3,645.80	**2,388.20**
00002: Cemmaes Churchyard Account (St Tydecho, Cemaes)			
Churchyard Fund	Restricted	2,907.40	2,660.15
General fund	Unrestricted	(345.00)	(345.00)
		2,562.40	**2,315.15**
00003: Llan Business Premium Account (St Mary)			
General fund	Unrestricted	-	2,964.75
		-	**2,964.75**
00003: Dr John Davies & Vaughan Account Mallwyd (St Tydecho)			
Dr John Davies Fund	Restricted	2,051.72	1,701.72
General fund	Unrestricted	(1,200.00)	(400.00)
		851.72	**1,301.72**
00003: Machynlleth Education Account (St Peter)			
Machynlleth Education Fund	Restricted	434.80	434.80
General fund	Unrestricted	2.55	2.14
		437.35	**436.94**
00003: Cemmaes School House (St Tydecho, Cemaes)			
Churchyard Fund	Restricted	(200.00)	(200.00)
School House	Restricted	7,001.92	10,713.20
General fund	Unrestricted	(112.58)	(112.58)
		6,689.34	**10,400.62**
00004: Corris CCLA Churchyard Account (Holy Trinity, Corris)			
Churchyard Fund	Restricted	1,099.29	1,099.29
General fund	Unrestricted	(1,100.00)	(1,100.00)
		(0.71)	**(0.71)**
00004: Machynlleth Charities Account (St Peter)			
Machynlleth Charity Fund	Restricted	1,788.73	1,788.73
General fund	Unrestricted	434.51	343.93
		2,223.24	**2,132.66**
00005: Corris CCLA Rector & Churchwardens Accou (Holy Trinity, Corris)			
General fund	Unrestricted	(0.05)	(0.05)
		(0.05)	**(0.05)**
00005: Machynlleth CCLA 1C Account (St Peter)			
General fund	Unrestricted	17,742.03	17,570.61
		17,742.03	**17,570.61**
00006: Machynlleth CCLA 2C Churchyard (St Peter)			
Churchyard Fund	Restricted	10,491.23	10,491.23
General fund	Unrestricted	103.24	0.87

			Balance	Previous balance
			10,594.47	**10,492.10**
00007: Machynlleth CCLA 3C Judith Perkins (St Peter)				
Machynlleth Building & Fabric Fund	Restricted		30,487.74	17,487.74
GenFund	Restricted		(16,662.00)	(16,662.00)
General fund	Unrestricted		(41.18)	(286.08)
			13,784.56	**539.66**
00008: Machynlleth CCLA 4C John Davies (St Peter)				
Machynlleth Building & Fabric Fund	Restricted		41,220.48	41,220.48
General fund	Unrestricted		944.78	537.36
			42,165.26	**41,757.84**
00009: Machynlleth CCLA Churchyard H M Jones (St Peter)				
Churchyard Fund	Restricted		5,000.00	5,000.00
			5,000.00	**5,000.00**
00301: Llanwrin Current Account (SS Ust & Dyfrig)				
General fund	Unrestricted		1,072.69	1,080.21
			1,072.69	**1,080.21**
00304: Llanwrin CCLA G & M Evans (SS Ust & Dyfrig)				
Fabric Repair & Maintenance	Restricted		(36.23)	5,172.64
General fund	Unrestricted		36.23	23.60
			-	**5,196.24**
20001: Darowen Current Account (St Tudur)				
Darowen Maintenance Repair Fund	Restricted		500.00	500.00
General fund	Unrestricted		1,453.42	4,064.46
			1,953.42	**4,564.46**
20002: Darowen Business Reserve Account (1) (St Tudur)				
Darowen Maintenance Repair Fund	Restricted		202.87	202.87
General fund	Unrestricted		822.78	582.39
			1,025.65	**785.26**
20003: Darowen Business Reserve Account (2) (St Tudur)				
General fund	Unrestricted		3,194.75	3,187.81
			3,194.75	**3,187.81**
60002C: CCLA Mallwyd Restoration Account (St Tydecho)				
Mallwyd Building Fund	Restricted		834.40	834.40
General fund	Unrestricted		(834.40)	(834.40)
			-	**-**
		Cash At Bank And In Hand	**154,240.42**	**170,705.21**
		Grand Total	**305,670.71**	**373,935.53**

Bro Cyfeiliog a Mawddwy Ministry Area

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

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments from:						
Donations and legacies						
0101 - Standing Order Planned Giving	2,288.49	-	-	-	2,288.49	1,637.50
0102 - Occasional Giving via Bank	-	-	-	-	-	-
0110 - Gift Aid Envelopes - Occasional	394.50	-	-	-	394.50	6,596.00
0111 - Gift Direct	8,582.46	-	-	-	8,582.46	8,350.44
0112 - Other planned giving	7,806.50	-	-	-	7,806.50	4,966.50
0113 - Weekly envelope planned giving	-	-	-	-	-	-
0114 - Special Service Giving Envelopes	-	-	-	-	-	-
0201 - Loose plate offering	6,660.44	-	-	-	6,660.44	6,987.05
0202 - Offerings - Weddings	-	-	-	-	-	-
0203 - Offerings - Baptisms	387.85	-	-	-	387.85	98.75
0204 - Offerings - Funerals	408.00	-	-	-	408.00	108.00
0301 - Gift day receipts	-	-	-	-	-	-
0302 - Wall safe / box donationss	28.90	-	-	-	28.90	99.41
0303 - One off Gift Aid donations	-	-	-	-	-	756.00
0304 - Gifts of quoted securities	-	-	-	-	-	-
0305 - Donations appeals etc	3,831.91	-	-	-	3,831.91	1,220.55
0306 - Contactless Donations	-	-	-	-	-	-
0401 - Mission Boxes	-	-	-	-	-	-
0402 - Other collections/mission appeals	487.50	-	-	-	487.50	2,240.00
0501 - Recovered HMRC Gift Aid receipts	2,528.56	-	-	-	2,528.56	6,802.72
0502 - Recovered HMRC GASDS receipts	289.06	-	-	-	289.06	359.99
0503 - Recovered Gift Direct Gift Aid	-	-	-	-	-	-
0601 - Legacies	-	-	-	-	-	2,500.00
0701 - Recurring grants	-	-	-	-	-	9,225.00
0702 - Non-recurring one-off grants	26,137.88	-	-	-	26,137.88	1,400.00
Donations and legacies Totals	**59,832.05**	**-**	**-**	**-**	**59,832.05**	**53,347.91**
Income from charitable activities (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)						
0901 - Fees for Occasional Offices	5,528.00	-	3,620.00	-	9,148.00	5,965.17
0902 - Wedding fee	-	-	-	-	-	-
0903 - Blessing fee	-	-	-	-	-	-
0904 - Publication of Banns	-	-	-	-	-	-
0905 - Funeral fee	-	-	-	-	-	-
0906 - Burial fee	-	-	-	-	-	-
0907 - Memorial fee	-	-	-	-	-	-
0908 - Search of registers	-	-	-	-	-	-
Income from charitable activities Totals	**5,528.00**	**-**	**3,620.00**	**-**	**9,148.00**	**5,965.17**
Other trading activities (Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter)						
0801 - Fund raising	2,283.00	-	1,750.00	-	4,033.00	4,797.80
0802 - Other funds generated	281.00	-	-	-	281.00	-
0803 - Hall Rental Income	5,274.00	-	-	-	5,274.00	1,321.00

	General	Designated	Restricted	Endowment	Total This year	Total Last year
0804 - Magazine/other publication sales	237.00	-	-	-	237.00	386.40
0805 - Sundry income	4,527.20	-	-	-	4,527.20	975.15
0806 - Printing Income	28.50	-	-	-	28.50	10.00
0807 - Church Building Rental	-	-	-	-	-	-
0808 - MA/Parish share rebate	-	-	-	-	-	-
Other trading activities Totals	**12,630.70**	**-**	**1,750.00**	**-**	**14,380.70**	**7,490.35**
Investments (Bro Cyfeiliog a Mawddwy, Holy Trinity, Corris, St Peter)						
1001 - Dividends/investment income	19,694.83	-	-	-	19,694.83	5,818.27
1020 - Bank and building society interest	36.14	-	0.07	-	36.21	3.36
1030 - Rent from investment land or buildings	-	-	3,730.04	-	3,730.04	3,730.04
Investments Totals	**19,730.97**	**-**	**3,730.11**	**-**	**23,461.08**	**9,551.67**
Other income (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)						
1101 - Insurance claims	1,283.20	-	-	-	1,283.20	-
1102 - Surplus - Sales of fixed assets	-	-	-	-	-	-
1103 - Sales of fixed assets	-	-	-	-	-	-
1104 - Sale of investments	14,861.19	-	-	-	14,861.19	18,206.42
1105 - Loans received	-	-	-	-	-	-
1106 - Loan repaymnets received	-	-	-	-	-	-
Other income Totals	**16,144.39**	**-**	**-**	**-**	**16,144.39**	**18,206.42**
Income and endowments Grand totals	**113,866.11**	**-**	**9,100.11**	**-**	**122,966.22**	**94,561.52**

Expenditure on:

Raising funds

3101 - Fees paid to fund raisers	-	-	-	-	-	-
3102 - Costs of applying for grants	-	-	-	-	-	-
3103 - Costs of generating resources - giving	69.60	-	-	-	69.60	-
3104 - Costs of fund raising	145.00	-	1,080.00	-	1,225.00	985.29
Raising funds Totals	**214.60**	**-**	**1,080.00**	**-**	**1,294.60**	**985.29**
Expenditure on charitable activities (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)						
2001 - Diocesan share	62,495.25	-	-	-	62,495.25	45,560.75
2101 - Clergy expenses	-	-	-	-	-	906.99
2102 - Clergy expenses - mileage	2,046.83	-	-	-	2,046.83	698.09
2103 - Clergy expenses - printing/postage/stati	251.79	-	-	-	251.79	81.92
2104 - Clergy expenses - Clergy expenses - equi	-	-	-	-	-	-
2120 - Council tax	-	-	-	-	-	-
2145 - Parsonage - water	493.03	-	-	-	493.03	489.53
2146 - Parsonage - gas	-	-	-	-	-	-
2147 - Parsonage - electricity	296.41	-	-	-	296.41	194.79
2148 - Parsonage - oil/wood/LPG/other	-	-	-	-	-	-
2149 - Parsonage - other expenses	-	-	-	-	-	-
2150 - Clergy - telephone/mobile/internet	218.75	-	-	-	218.75	174.58
2170 - Professional development & training cost	15.00	-	-	-	15.00	-
2201 - Assistant clergy fees/expenses	-	-	-	-	-	-

	General	Designated	Restricted	Endowment	Total This year	Total Last year
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 Ministers expenses	-	-	-	-	-	-
2231 - Lay Ministers expenses - mileage	-	-	-	-	-	-
2232 - Lay Ministers expenses - printing/postag	-	-	-	-	-	-
2233 - Lay Ministers expenses - equipment	-	-	-	-	-	-
2234 - Lay Ministers Salary	-	-	-	-	-	-
2235 - Lay Ministers HMRC payments	-	-	-	-	-	-
2236 - Lay Ministers Pension contributions	-	-	-	-	-	-
2340 - Maintenance of services	404.59	-	-	-	404.59	312.28
2341 - Costs of vergers, organists and choir	286.00	-	-	-	286.00	-
2342 - Music & performance expenses	693.00	-	-	-	693.00	247.00
2343 - Music Instrument Tuning/Maintenance	-	-	-	-	-	-
2344 - Costs of digital services (streaming, su	-	-	-	-	-	-
2345 - Costs of Copyright License	-	-	-	-	-	-
2401 - Costs of meetings	63.50	-	-	-	63.50	-
2402 - Bank and Credit Card Charges	-	-	-	-	-	-
2403 - Cost of printing, post and stationery	668.57	-	10.88	-	679.45	1,742.57
2404 - MA- telephone/mobile/internet	1,237.64	-	-	-	1,237.64	1,192.71
2405 - Office and general expenditure	26.39	-	-	-	26.39	227.23
2406 - Admin/Staff Salary	-	-	-	-	-	-
2407 - Depreciation	-	-	-	-	-	-
2408 - Leasing and Hire purchase charges	297.60	-	-	-	297.60	148.80
2409 - Professional Fees	3,719.40	-	114.00	-	3,833.40	62.50
2410 - IE/Audit and accountancy fees	80.00	-	-	-	80.00	80.00
2411 - Investment management fees	-	-	-	-	-	-
2412 - Trustee Training and development	-	-	-	-	-	-
2413 - Trustee expenses	-	-	-	-	-	-
2414 - Trustee Other Costs	-	-	-	-	-	-
2415 - Gifts to individuals	-	-	-	-	-	-
2421 - Admin/Staff HMRC payments	-	-	-	-	-	-
2422 - Admin/Staff Pension contributions	-	-	-	-	-	-
2423 - Admin/Staff Expenses	-	-	-	-	-	-
2424 - Admin/Staff Equipment	-	-	-	-	-	-
2425 - Admin/Staff Other Costs	-	-	-	-	-	-
2450 - MA/LMA central costs	-	-	-	-	-	-
2501 - Church operating costs - insurance	4,289.28	-	-	-	4,289.28	3,259.11
2502 - Church operating costs - electricity	3,266.20	-	-	-	3,266.20	1,293.32
2503 - Church operating costs - gas	344.58	-	-	-	344.58	50.75
2504 - Church operating costs - water	-	-	-	-	-	-
2505 - Church operating costs - other	1,423.60	-	-	-	1,423.60	827.08
2506 - Church operating costs - oil/LPG	-	-	-	-	-	-
2507 - Interest on parish loans	-	-	-	-	-	-
2508 - Church repairs and maintenance	17,214.47	-	-	-	17,214.47	3,400.68
2509 - Church Cleaning	1,417.00	-	-	-	1,417.00	477.99
2510 - Church operating costs - tel/mob/interne	-	-	-	-	-	-

	General	Designated	Restricted	Endowment	Total This year	Total Last year
2511 - Church operating costs - fire equipment,	-	-	-	-	-	-
2601 - Churchyard management costs	2,333.15	-	2,991.15	-	5,324.30	4,193.65
2602 - Church hall operating costs - other	26.33	-	-	-	26.33	16.30
2603 - Church hall operating costs - electric	(362.32)	-	-	-	(362.32)	884.00
2604 - Church hall operating costs - gas	1,538.37	-	-	-	1,538.37	1,383.50
2605 - Church hall operating costs - insurance	599.46	-	-	-	599.46	1,209.27
2606 - Church hall costs - repairs/maintenance	3,882.85	-	-	-	3,882.85	433.82
2607 - Church hall costs - tel./mob./internet	66.42	-	-	-	66.42	593.43
2608 - Church hall operating costs - water	185.02	-	-	-	185.02	335.21
2609 - Church hall - equipment repair & renewal	-	-	-	-	-	-
2611 - Church hall operating costs - cleaning	-	-	-	-	-	409.00
2612 - Other property repairs/maintenance	-	-	7,091.32	-	7,091.32	568.37
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	-	-	16,268.20	-	16,268.20	39,593.52
2801 - Children & young people activity costs	231.49	-	-	-	231.49	131.44
2803 - Payments to parish lay workers	-	-	-	-	-	-
2804 - Cost of church publications	-	-	-	-	-	-
2805 - Cost of mission & evangelism	-	-	-	-	-	329.95
2806 - Other costs of parish mission work	264.21	-	-	-	264.21	-
2807 - Cost of maintaining websites and social	-	-	-	-	-	-
2901 - Support of diocesan projects	-	-	-	-	-	840.00
2902 - Support of church charities & projects	100.00	-	-	-	100.00	-
2903 - Support of UK charities	1,273.00	-	-	-	1,273.00	2,160.50
2904 - Support of international mission & proje	274.00	-	-	-	274.00	274.00
Expenditure on charitable activities Totals	**111,660.86**	**-**	**26,475.55**	**-**	**138,136.41**	**114,784.63**
Other expenditure (Bro Cyfeiliog a Mawddwy, SS Ust & Dyfrig, St Mary, St Tudur, St Tydecho, St Tydecho, Cemaes, Holy Trinity, Corris, St Peter)						
3001 - Purchase of asstes for church purposes	-	-	-	-	-	-
3002 - Purchase of investments	-	-	-	-	-	-
3003 - Loans made	-	-	-	-	-	-
3004 - Loans received repayments	-	-	-	-	-	-
3005 - Loss on sale of fixed asset	-	-	-	-	-	0.01
Other expenditure Totals	**-**	**-**	**-**	**-**	**-**	**0.01**
Expenditure Grand totals	**111,875.46**	**-**	**27,555.55**	**-**	**139,431.01**	**115,769.93**

Bro Cyfeiliog a Mawddwy Ministry Area

Balance Sheet detailed

		As at 31/12/2022	As at 31/12/2021
Fixed assets			
	PT4271: BR General Shares Llanwrin	29,977.59	40,335.91
	PT4191: RB Restricted Shares Llanwrin	15,151.19	16,927.59
	PT4199: RB Endowment Shares Llanwrin	19,876.66	22,207.23
	PT4199I: RB Income Shares Llanwrin	20,856.02	23,305.30
	PT4235: RB Maintenance Repair Investments Llanbr	3,645.30	4,073.86
	PT4234: Endowment Maintenance & Repair Da	4,432.19	4,951.84
	3675: Miss Margaret Jane Evans dec'd Bequest M	31,586.98	45,816.89
	4215: Mallwyd Anon Gift	-	5,125.63
	4216: Llanymawddwy Anon Gift	4,219.76	4,219.76
	PT4154: PT4154 General Purposes Cemmaes	4,034.03	4,507.00
	PT3591: Proceeds of Sale Christ Church	-	11,996.82
	PT4200: Anon Gift St Peters Fabric	5,081.83	5,677.65
	PT4275: Anon Gift St Peters Fabric 2	9,606.23	10,732.52
	1T: Machynlleth CCLA Rector & Wardens Charit	2,962.51	3,352.32
	Total Fixed assets	**151,430.29**	**203,230.32**
Current assets			
	00001: Bro Cyfeiliog & Mawddwy Account	8,609.93	9,246.53
	00301: Llanwrin Current Account	1,072.69	1,080.21
	00304: Llanwrin CCLA G & M Evans	-	5,196.24
	00001: Llan Current Account	9,395.01	3,757.34
	00002: Llan Churchyard Account	-	1,684.29
	00003: Llan Business Premium Account	-	2,964.75
	20001: Darowen Current Account	1,953.42	4,564.46
	20002: Darowen Business Reserve Account (1)	1,025.65	785.26
	20003: Darowen Business Reserve Account (2)	3,194.75	3,187.81
	00003: Dr John Davies & Vaughan Account Mallwyd	851.72	1,301.72
	00001: Mallwyd Current Account	1,055.31	5,432.51
	00002: Mallwyd Churchyard Account	3,645.80	2,388.20
	00001: Cemmaes Current Account	1,490.53	8,657.33
	00002: Cemmaes Churchyard Account	2,562.40	2,315.15
	00003: Cemmaes School House	6,689.34	10,400.62
	00004: Corris CCLA Churchyard Account	(0.71)	(0.71)
	00005: Corris CCLA Rector & Churchwardens Accou	(0.05)	(0.05)
	00002: Corris Churchyard Account	(1.05)	(1.05)
	00001: Corris Current Account	5,164.92	5,682.93
	00001: Machynlleth Current Account	3,453.01	13,015.26
	00002: Machynlleth Churchyard Account	12,130.84	11,116.60
	00003: Machynlleth Education Account	437.35	436.94
	00004: Machynlleth Charities Account	2,223.24	2,132.66
	00005: Machynlleth CCLA 1C Account	17,742.03	17,570.61
	00006: Machynlleth CCLA 2C Churchyard	10,594.47	10,492.10
	00007: Machynlleth CCLA 3C Judith Perkins	13,784.56	539.66
	00008: Machynlleth CCLA 4C John Davies	42,165.26	41,757.84
	00009: Machynlleth CCLA Churchyard H M Jones	5,000.00	5,000.00
	Total Current assets	**154,240.42**	**170,705.21**

	Net Asset surplus (deficit)	**305,670.71**	**373,935.53**

Reserves

Excess/(deficit) to date	(16,464.79)	(21,208.41)
Z01: Starting balances	373,935.53	391,655.94
Z02: Other gains/(losses)	(48,979.08)	3,488.00
Z03: Gains/(losses) on reval of fixed assets	(2,820.95)	-
Total Reserves	**305,670.71**	**373,935.53**

Represented by Funds

General (Unrestricted)	137,910.09	156,407.80
Designated	-	-
Restricted	124,966.90	171,455.23
Endowment	42,793.72	46,072.50
Total	**305,670.71**	**373,935.53**

ARDAL WEINIDOGAETH BRO CYFEILIOG A MAWDDWY MINISTRY AREA

England & Wales - Charity number 1185839

Accounts

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area
Elusen/Charity 1185839

Adroddiad Blynydol a Datganiadau Ariannol
Annual Report and Financial Statements

Ar gyfer y flwyddyn yn diweddaru
31 Rhagfyr2021
For the year ending
31st December 2021

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area
Charity Number 1185839

Administrative Information
For the year ending 31st December 2021

The Parish of Bro Cyfeiliog a Mawddwy (registered charity 1185839) is a Ministry Area of the Church in Wales situated in the Archdeaconry of Meirionydd within the Diocese of Bangor. The geographical area of Bro Cyfeiliog a Mawddwy in the North at Mallwyd and ends in the South at Machynlleth and eastwards at Llanbrynmair. Contained within Bro Cyfeiliog a Mawddwy are the communities and Churches of Dinas Mawddwy, Comins Coch, Glantwymyn, Penegoes, Corris (Holy Trinity), Llanwrin (St USt and Dyfrig), Llanbrynmair (St Mary), Machynlleth (St Peter), Darowen (St Tudur), Cemaes (St Tydecho), Mallwyd (St Tydecho).

The parish can be contacted in a variety of ways:
Post: Ministry Area Office, St Peter's Church, Hoel Penrallt, Machynlleth, SY20 8AG
Telephone: 01654 702261
Web:www.machynllethstpeters.co.uk
Facebook: www.facebook.com/brocyfeiliogamawddwy

Ministry Area Council (MAC) members who have served as council members and trustees for 2021 are listed below.

Chair Rev Miriam J Beecroft (Vicar/Ministry Area Leader
Rev'd Jennifer M Evans (Deacon/Pastoral team leader)
Mrs Catherine Howe Browne
Mrs Patricia A Jones
Mrs Glenys C Lambert
Mr Kenneth G Lawrence
Mr Alan R Murphy
Mr Kenneth N Searson
Mr Matthew S Swan (Area Warden)
Rev'd Peter N Ward (Assistant Priest/Safeguarding Officer)
Mrs Nora N Wigley
Mrs Llinos Davies (Area Warden/non Trustee)

Treasurer: Mrs Joanne Gower Secretary: Mrs Anna Lewis

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church in Wales is governed by its Constitution, set up under section 13(1) of the Welsh Church Acts 1914, as amended from time to time by its Governing Body. Due to organisational changes currently underway within the Church in Wales the MAC has the same powers as a Parochial Church Council (PCC) with the main difference being the size and coverage of a MAC being much larger than a traditional PCC. The MAC is not a body corporate. Its composition, procedures and powers are regulated by the Constitution, which provides that before assuming office, every member must sign a declaration that he or she will be bound by the Constitution. The Constitution also provides that the members of the MAC shall be: The Incumbent, Vicars and Assistant Curates; two Church Wardens, one appointed by the Incumbent and one elected at the Annual Vestry Meeting (AVM); up to 25 lay members elected at the AVM, 1 co-opted Secretary and Treasurer (if not already ex-officio or elected); and up to 7 further co-opted members. The elected MAC members are elected at the Annual Vestry Meeting by the members of the congregation who are on the electoral roll of the Parish. All persons over the age of 18 who attend services and are members of the congregation are encouraged to register on the electoral roll and seek election to the MAC.

OBJECTIVES AND ACTIVITIES

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

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

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

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

Bro Cyfeiliog a Mawddwy Annual Report 2021

The year began with several weeks of lockdown due to the Covid-19 pandemic, so our services were pre-recorded and posted online, with transcripts of sermons and prayers being posted out to those who preferred paper. At that time, funerals took place privately with limited numbers, often just at the graveside, and pastoral visiting remained limited to conversations at a distance, either on the doorstep, through the hospital window, or over the phone.

Meetings took place over Zoom, including Bible Book Club meetings and MAC meetings, a full Alpha course and weekly Lent meetings for children were shared over Zoom with others from across the diocese. We also hosted a diocesan-wide World Day of Prayer service on Zoom, when local services were unable to take place.

Lent bags were distributed, with a prayer focus for each Sunday and Holy Day of Lent spent at home, and encouraging people to donate to ShelterBox and their Give A Tent For Lent appeal. From Easter Sunday we were able to meet in person for Morning Prayer in some churches, but Corris congregation have remained outdoors for their services, and the online services also continued. The pastoral team delivered hot cross buns and Easter cards to those who were unable to join us in church.

Our pioneering team continued to reach out to families on Bryn-y-gôg estate by delivering cards and buns at Easter, by setting up games and crafts each Wednesday in August, and following up new contacts by delivering craft bags to those families at half-term. We began to welcome families with 'lockdown babies' for baptism and hosted a wedding in St Peter's in June. This was the first wedding to be registered under the new national digital registration system as all marriage register books were closed on 4th May.

In June we invited local people to join us in a nature count of species in Llan, Corris, Cemaes and Machynlleth churchyards in conjunction with Caring For God's Acre. The Llan count was extremely popular, bringing in many local friends and counting the greatest variety of plants, birds and insects.

A defibrillator, paid for by fundraising of sixth formers at Ysgol Bro Hyddgen, was installed in the church porch in Machynlleth, and first aid training was received, inspiring confidence to use such machines in an emergency.

In July we were pleased to start a new Sunday School at St Peter's with four families attending very regularly, and they have continued to meet twice a month. Ceri Sheppard from Corris was licensed by the bishop as a Lay Evangelist in a special service at the cathedral. The bishop also confirmed two new members in our ministry area in October.

The local Mothers' Union branches resumed in-person gatherings when Covid household restrictions were lifted, enjoying afternoon tea together in Upper Corris, and later in the year joining in a national public vigil demonstrating against gender-based violence which affects 1 in 3 women around the world.

The ministry area held fundraising stalls at the British Legion centenary day, Cemaes winter fair, and the Cylch and Nursery's craft fair in Advent as well as holding a second promise auction. We also joined in with a national Big Quiz Night in November raising money for Tearfund.

We welcomed people into St Peter's church on the night of the Christmas lights switch on, providing crafts for children and refreshments, and the pioneering team also invited three primary school classes from Ysgol Bro Hyddgen to the church for creative collaging workshops about the nativity.

Home Communion visits were resumed in October, and at Christmas the pastoral team were able to hold an afternoon tea, and then a Quiet Carols in remembrance service, inviting those who'd lost a loved one during the past two years. The service was well attended, as were the services on Christmas Eve and Christmas day across the ministry area.
Although the year started quietly and our activities were very much restricted by Welsh Government rules, we adapted our activities to the changing guidance and ended the year much busier than we began, having re-opened all our church buildings for worship by Christmas.

Rev'd Miriam J Beecroft
Bro Cyfeiliog a Mawddwy Ministry Area Leader/Chair

Bro Cyfeiliog a Mawddwy Treasurer's Report for 2021
Charity Number 1185839

With the Covid pandemic still with us 2021 still proved to be a challenge. With all these challenges we have encouraged people to give via gift direct to help churches have a regular income stream as even if churches didn't open there are still expenses to pay ie Insurance etc. We also need to continue looking at streamlining the number of accounts churches have, to make work easier for the people who in put the data into the Finance system we use.

Fund raising & donations in the Ministry Area.
The 200 club sales again made a good profit which helps reduce the expenses contribution from each church to the Ministry Area Fund.
We also had an 'Auction of Promises' which raised monies to help run the Ministry Area. Christian Aid were sent monies for Christian Aid Week & their Harvest appeal. We sent monies to our Diocesan 'Good Hope Foundation' Uganda. During Lent we had collections for Shelter Box 'Tent for Lent'. We held quiz to raise monies for Tearfund. We also had various sales of cards, candles etc and a sponsored Cycle Ride. A few churches were able to fundraise when Covid 19 restrictions were eased at various times during the year.

To conclude:
As with most other organisations within the locality, the lockdowns have again affected our income streams this year, but we must also be grateful to Bangor Diocese and the Representative Body of the Church in Wales for again providing a discount on our Bishop's Ministry Fund cost for 2021.
We had to use £2,471 from the Ministry Area Central account this year to make up the final shortfalls.

We became a charity in late Autumn 2019, all the Trustees and officials are now getting used to new ways of operating. We need to look at our group of 7 churches as a whole and work together for the benefit of those we serve and support. It should be noted that the MAC Trustees are very grateful for the continued financial and volunteer support it receives to the churches from both very generous members, supporters, and visitors.

Joanne Gower
Treasurer – 2nd May 2022

J. Gower

Idependent Examiner's Report

To the Trustees of The Ministry Area Council of the Parish of Bro Cyfeiliog a Mawddwy
Charity Number 1185839 - ANNUAL REPORT 2021

I report to the trustees on my examination of the accounts of the Bro Cyfeiliog a Mawddwy Ministry Area charity for the year ended 31st December 2021.

Respective responsibilities of Trustees and Examiner

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

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) (b) of the 2011 Charities Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's Statement

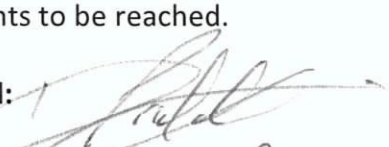
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the

Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view

which is not a matter considered as part of an independent examination.

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

Signed: 

Date: 08/06/2022

Name: DANIEL PRIDDY

Address: 34 GLAN RHEIDOL
LLANDAARN-FAWR
ABERYSTWYTH
CEREDIGION
SY23 3GG

Bro Cyfiliog a Mawddwy Ministry Area

Statement of Financial Activities

For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	44,122	—	9,225	—	53,347	51,547
Income from charitable activities	3,778	—	2,187	—	5,965	5,120
Other trading activities	6,035	—	1,455	—	7,490	8,078
Investments	6,103	—	3,448	—	9,551	11,060
Other income	18,206	—	—	—	18,206	3,953
Total income	**78,246**	**—**	**16,315**	**—**	**94,561**	**79,760**
Expenditure on:						
Raising funds	20	—	965	—	985	1,073
Expenditure on charitable activities	68,519	—	46,265	—	114,784	83,731
Other expenditure	0	—	—	—	0	—
Total expenditure	**68,539**	**—**	**47,230**	**—**	**115,769**	**84,804**
Gains / losses on investment assets	(1,740)	—	7,860	(2,632)	3,488	8,481
Net income / (expenditure) resources before transfer	**7,966**	**—**	**(23,054)**	**(2,632)**	**(17,720)**	**3,437**
Other recognised gains / losses						
Net movement in funds	**7,966**	**—**	**(23,054)**	**(2,632)**	**(17,720)**	**3,437**
Reconciliation of funds						
Total funds brought forward	**148,441**	**—**	**194,510**	**48,704**	**391,655**	**388,218**
Total funds carried forward	**156,407**	**—**	**171,455**	**46,072**	**373,935**	**391,655**

There may be minor discrepancies in the totals if the pence are not being shown

Bro Cyfiliog a Mawddwy Ministry Area

Statement of Assets and Liabilities (by fund)
As at: 31 December 2021

		Balance	Previous balance
Investments			
1T: Machynlleth CCLA Rector & Wardens Charit - Asset			
General fund	Unrestricted	3,352.32	2,935.86
		3,352.32	**2,935.86**
3675: Miss Margaret Jane Evans dec'd Bequest M - Asset			
General fund	Unrestricted	45,816.89	50,949.16
		45,816.89	**50,949.16**
4215: Mallwyd Anon Gift - Asset			
Mallwyd Building Fund	Restricted	5,125.63	4,823.66
		5,125.63	**4,823.66**
4216: Llanymawddwy Anon Gift - Asset			
Llanymawddwy Gift Fund	Restricted	4,219.76	4,219.76
		4,219.76	**4,219.76**
PT3591: Proceeds of Sale Christ Church - Asset			
Machynlleth Building & Fabric Fund	Restricted	11,996.82	10,850.07
		11,996.82	**10,850.07**
PT4154: PT4154 General Purposes Cemmaes - Asset			
General fund	Unrestricted	4,507.00	5,386.92
		4,507.00	**5,386.92**
PT4191: RB Restricted Shares Llanwrin - Asset			
Fabric Repair & Maintenance	Restricted	16,927.59	14,778.03
		16,927.59	**14,778.03**
PT4199: RB Endowment Shares Llanwrin - Asset			
Fabric Repair & Maintenance	Endowment	22,207.23	20,084.48
		22,207.23	**20,084.48**
PT4199I: RB Income Shares Llanwrin - Asset			
Fabric Repair & Maintenance	Restricted	23,305.30	20,613.86
		23,305.30	**20,613.86**
PT4200: Anon Gift St Peters Fabric - Asset			
Machynlleth Building & Fabric Fund	Restricted	544.71	—
Machynlleth Building & Fabric Fund	Endowment	5,132.94	5,132.94
		5,677.65	**5,132.94**
PT4214: PT4214 Maintenance and Repair Endowment - Asset			
Cemmaes Maintenance & Repair	Endowment	0.01	4,823.66
General fund	Unrestricted	(0.01)	—
		—	**4,823.66**

			Balance	Previous balance
PT4234: Endowment Maintenance & Repair Da - Asset				
Darowen Maintenance Repair Fund	Endowment		4,951.84	4,478.51
			4,951.84	**4,478.51**
PT4235: RB Maintenance Repair Investments Llanbr - Asset				
LLan Fabric Maintenance & Repairs	Endowment		4,073.86	4,478.51
			4,073.86	**4,478.51**
PT4271: BR General Shares Llanwrin - Asset				
General fund	Unrestricted		40,335.91	36,480.29
			40,335.91	**36,480.29**
PT4275: Anon Gift St Peters Fabric 2 - Asset				
Machynlleth Building & Fabric Fund	Restricted		1,025.90	—
Machynlleth Building & Fabric Fund	Endowment		9,706.62	9,706.62
			10,732.52	**9,706.62**
		Investments	**203,230.32**	**199,742.33**
Cash at bank and in hand				
00001: Bro Cyfeiliog & Mawddwy Account - Asset				
200 Club Fund	Restricted		3,562.42	3,103.55
			3,562.42	**3,103.55**
00001: Cemmaes Current Account - Asset				
Cemmaes Maintenance & Repair	Restricted		(112.57)	(112.57)
			(112.57)	**(112.57)**
00001: Corris Current Account - Asset				
Churchyard Fund	Restricted		4,339.30	3,423.30
			4,339.30	**3,423.30**
00001: Machynlleth Current Account - Asset				
Churchyard Fund	Restricted		(14.81)	(14.81)
GenFund	Restricted		(11,245.61)	6,861.04
			(11,260.42)	**6,846.23**
00001: Bro Cyfeiliog & Mawddwy Account - Asset				
General fund	Unrestricted		5,684.11	5,764.64
			5,684.11	**5,764.64**
00001: Cemmaes Current Account - Asset				
General fund	Unrestricted		8,769.90	741.84
			8,769.90	**741.84**
00001: Corris Current Account - Asset				
General fund	Unrestricted		1,343.63	(165.58)
			1,343.63	**(165.58)**
00001: Llan Current Account - Asset				
General fund	Unrestricted		3,995.35	1,667.47
			3,995.35	**1,667.47**

		Balance	Previous balance
00001: Machynlleth Current Account - Asset			
General fund	Unrestricted	5,275.68	(1,373.72)
		5,275.68	**(1,373.72)**
00001: Mallwyd Current Account - Asset			
General fund	Unrestricted	5,458.95	939.03
		5,458.95	**939.03**
00001: Llan Current Account - Asset			
LLan Fabric Maintenance & Repairs	Restricted	(238.01)	(238.01)
		(238.01)	**(238.01)**
00001: Machynlleth Current Account - Asset			
Machynlleth Building & Fabric Fund	Restricted	19,000.00	—
		19,000.00	**—**
00001: Mallwyd Current Account - Asset			
Mallwyd Building Fund	Restricted	(26.44)	(26.44)
		(26.44)	**(26.44)**
00002: Cemmaes Churchyard Account - Asset			
Churchyard Fund	Restricted	2,660.15	2,950.15
		2,660.15	**2,950.15**
00002: Corris Churchyard Account - Asset			
Churchyard Fund	Restricted	298.27	298.27
		298.27	**298.27**
00002: Llan Churchyard Account - Asset			
Churchyard Fund	Restricted	1,500.96	1,500.92
		1,500.96	**1,500.92**
00002: Machynlleth Churchyard Account - Asset			
Churchyard Fund	Restricted	5,927.56	5,927.56
		5,927.56	**5,927.56**
00002: Mallwyd Churchyard Account - Asset			
Churchyard Fund	Restricted	2,873.20	3,074.70
		2,873.20	**3,074.70**
00002: Cemmaes Churchyard Account - Asset			
General fund	Unrestricted	(345.00)	(345.00)
		(345.00)	**(345.00)**
00002: Corris Churchyard Account - Asset			
General fund	Unrestricted	(299.32)	(299.32)
		(299.32)	**(299.32)**
00002: Llan Churchyard Account - Asset			
General fund	Unrestricted	183.33	183.21
		183.33	**183.21**

		Balance	Previous balance
00002: Machynlleth Churchyard Account - Asset			
General fund	Unrestricted	5,189.04	5,377.60
		5,189.04	**5,377.60**
00002: Mallwyd Churchyard Account - Asset			
General fund	Unrestricted	(485.00)	(485.00)
		(485.00)	**(485.00)**
00003: Cemmaes School House - Asset			
Churchyard Fund	Restricted	(200.00)	(200.00)
		(200.00)	**(200.00)**
00003: Dr John Davies & Vaughan Account Mallwyd - Asset			
Dr John Davies Fund	Restricted	1,701.72	1,351.72
		1,701.72	**1,351.72**
00003: Cemmaes School House - Asset			
General fund	Unrestricted	(112.58)	(200.00)
		(112.58)	**(200.00)**
00003: Dr John Davies & Vaughan Account Mallwyd - Asset			
General fund	Unrestricted	(400.00)	(400.00)
		(400.00)	**(400.00)**
00003: Llan Business Premium Account - Asset			
General fund	Unrestricted	2,964.75	2,964.47
		2,964.75	**2,964.47**
00003: Machynlleth Education Account - Asset			
General fund	Unrestricted	2.14	2.10
Machynlleth Education Fund	Restricted	434.80	434.80
		436.94	**436.90**
00003: Cemmaes School House - Asset			
School House	Restricted	10,713.20	8,093.20
		10,713.20	**8,093.20**
00004: Corris CCLA Churchyard Account - Asset			
Churchyard Fund	Restricted	1,099.29	1,099.29
General fund	Unrestricted	(1,100.00)	(1,100.00)
		(0.71)	**(0.71)**
00004: Llan Sunday School Account - Asset			
General fund	Unrestricted	—	107.95
		—	**107.95**
00004: Machynlleth Charities Account - Asset			
General fund	Unrestricted	343.93	257.54
Machynlleth Charity Fund	Restricted	1,788.73	1,788.73
		2,132.66	**2,046.27**
00005: Corris CCLA Rector & Churchwardens Accou - Asset			
General fund	Unrestricted	(0.05)	(0.05)
		(0.05)	**(0.05)**

		Balance	Previous balance
00005: Llan CCLA Deposit Account - Asset			
General fund	Unrestricted	—	1,000.00
		—	**1,000.00**
00005: Machynlleth CCLA 1C Account - Asset			
General fund	Unrestricted	17,570.61	17,568.51
		17,570.61	**17,568.51**
00006: Machynlleth CCLA 2C Churchyard - Asset			
Churchyard Fund	Restricted	10,491.23	10,491.23
General fund	Unrestricted	0.87	(0.39)
		10,492.10	**10,490.84**
00007: Machynlleth CCLA 3C Judith Perkins - Asset			
GenFund	Restricted	(16,662.00)	—
General fund	Unrestricted	(286.08)	(289.88)
Machynlleth Building & Fabric Fund	Restricted	17,487.74	36,487.74
		539.66	**36,197.86**
00008: Machynlleth CCLA 4C John Davies - Asset			
General fund	Unrestricted	537.36	532.40
Machynlleth Building & Fabric Fund	Restricted	41,220.48	41,220.48
		41,757.84	**41,752.88**
00009: Machynlleth CCLA Churchyard H M Jones - Asset			
Churchyard Fund	Restricted	5,000.00	5,000.00
		5,000.00	**5,000.00**
00301: Llanwrin Current Account - Asset			
General fund	Unrestricted	1,080.21	680.15
		1,080.21	**680.15**
00302: Llanwrin CCLA Rector & Churchwardens - Asset			
General fund	Unrestricted	—	4,720.00
		—	**4,720.00**
00303: Llanwrin CCLA G Evans - Asset			
General fund	Unrestricted	—	2,769.51
		—	**2,769.51**
00304: Llanwrin CCLA G & M Evans - Asset			
Fabric Repair & Maintenance	Restricted	5,172.64	5,172.64
General fund	Unrestricted	23.60	23.00
		5,196.24	**5,195.64**
20001: Darowen Current Account - Asset			
Darowen Maintenance Repair Fund	Restricted	500.00	500.00
General fund	Unrestricted	4,064.46	8,128.13
		4,564.46	**8,628.13**
20002: Darowen Business Reserve Account (1) - Asset			
Darowen Maintenance Repair Fund	Restricted	202.87	202.87
General fund	Unrestricted	582.39	348.10
		785.26	**550.97**

			Balance	Previous balance
20003: Darowen Business Reserve Account (2) - Asset				
General fund	Unrestricted		3,187.81	3,187.47
			3,187.81	**3,187.47**
60001C: CCLA Mallwyd - Asset				
General fund	Unrestricted		—	374.49
			—	**374.49**
60002C: CCLA Mallwyd Restoration Account - Asset				
General fund	Unrestricted		(834.40)	10.18
Mallwyd Building Fund	Restricted		834.40	834.40
			—	**844.58**
		Cash at bank and in hand	**170,705.21**	**191,913.61**
		Grand Total	**373,935.53**	**391,655.94**

Bro Cyfiliog a Mawddwy Ministry Area

Analysis of income and expenditure
Selected period: 01 January 2021 to 31 December 2021

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments						
Donations and legacies						
Donations and legacies						
0101 - Standing Order Planned Giving	1,637	—	—	—	1,637	1,252
0110 - Gift Aid Envelopes - Occasional	6,596	—	—	—	6,596	1,306
0111 - Gift Direct	8,350	—	—	—	8,350	7,309
0112 - Other planned giving	4,966	—	—	—	4,966	9,545
0201 - Loose plate offering	6,987	—	—	—	6,987	5,105
0203 - Offerings - Baptisms	98	—	—	—	98	210
0204 - Offerings - Funerals	108	—	—	—	108	1,447
0302 - Wall safe / box donationss	99	—	—	—	99	184
0303 - One off Gift Aid donations	756	—	—	—	756	—
0304 - Gifts of quoted securities	—	—	—	—	—	50
0305 - Donations appeals etc	1,220	—	—	—	1,220	3,047
0402 - Other collections/mission appeals	2,240	—	—	—	2,240	—
0501 - Recovered HMRC Gift Aid receipts	6,802	—	—	—	6,802	7,712
0502 - Recovered HMRC GASDS receipts	359	—	—	—	359	3,128
0601 - Legacies	2,500	—	—	—	2,500	2,021
0701 - Recurring grants	—	—	9,225	—	9,225	9,225
0702 - Non-recurring one-off grants	1,400	—	—	—	1,400	—
Donations and legacies Sub-totals	44,122	—	9,225	—	53,347	51,547
Donations and legacies Totals	44,122	—	9,225	—	53,347	51,547
Income from charitable activities						
Income from charitable activities						
0901 - Fees for Occasional Offices	3,778	—	2,187	—	5,965	5,120
Income from charitable activities Sub-totals	3,778	—	2,187	—	5,965	5,120
Income from charitable activities Totals	3,778	—	2,187	—	5,965	5,120
Other trading activities						
Other trading activities						
0801 - Fund raising	3,357	—	1,440	—	4,797	4,414
0802 - Other funds generated	—	—	—	—	—	36
0803 - Hall Rental Income	1,321	—	—	—	1,321	1,877
0804 - Magazine/other publication sales	386	—	—	—	386	326
0805 - Sundry income	960	—	15	—	975	1,423

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
0806 - Printing Income	10	—	—	—	10	—
Other trading activities Sub-totals	6,035	—	1,455	—	7,490	8,078
Other trading activities Totals	6,035	—	1,455	—	7,490	8,078
Investments						
Investments						
1001 - Dividends/investment income	5,818	—	—	—	5,818	7,087
1020 - Bank and building society interest	3	—	0	—	3	242
1030 - Rent from investment land or buildings	281	—	3,448	—	3,730	3,730
Investments Sub-totals	6,103	—	3,448	—	9,551	11,060
Investments Totals	6,103	—	3,448	—	9,551	11,060
Other income						
Other income						
1103 - Sales of fixed assets	—	—	—	—	—	3,953
1104 - Sale of investments	18,206	—	—	—	18,206	—
Other income Sub-totals	18,206	—	—	—	18,206	3,953
Other income Totals	18,206	—	—	—	18,206	3,953
Income and endowments Grand totals	78,246	—	16,315	—	94,561	79,760

Expenditure

Raising funds

Raising funds						
3103 - Costs of generating resources - giving	—	—	—	—	—	21
3104 - Costs of fund raising	20	—	965	—	985	1,052
Raising funds Sub-totals	20	—	965	—	985	1,073
Raising funds Totals	20	—	965	—	985	1,073

Expenditure on charitable activities

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Expenditure on charitable activities						
2001 - Diocesan share	45,560	—	—	—	45,560	54,819
2101 - Clergy expenses	906	—	—	—	906	1,785
2102 - Clergy expenses - mileage	698	—	—	—	698	—
2103 - Clergy expenses - printing/postage/stati	81	—	—	—	81	—
2145 - Parsonage - water	489	—	—	—	489	242
2147 - Parsonage - electricity	194	—	—	—	194	452
2150 - Clergy - telephone/mobile/internet	174	—	—	—	174	372
2340 - Maintenance of services	312	—	—	—	312	168
2341 - Costs of vergers, organists and choir	—	—	—	—	—	150
2342 - Music & performance expenses	247	—	—	—	247	112
2401 - Costs of meetings	—	—	—	—	—	50
2402 - Bank and Credit Card Charges	—	—	—	—	—	0
2403 - Cost of printing, post and stationery	1,726	—	15	—	1,742	2,009
2404 - MA - telephone/mobile/internet	1,192	—	—	—	1,192	834
2405 - Office and general expenditure	130	—	96	—	227	248
2408 - Leasing and Hire purchase charges	148	—	—	—	148	223
2409 - Professional Fees	62	—	—	—	62	—
2410 - IE/Audit and accountancy fees	80	—	—	—	80	—
2501 - Church operating costs - insurance	3,259	—	—	—	3,259	3,701
2502 - Church operating costs - electricity	1,293	—	—	—	1,293	2,605
2503 - Church operating costs - gas	50	—	—	—	50	1,001
2505 - Church operating costs - other	827	—	—	—	827	275
2508 - Church repairs and maintenance	2,722	—	678	—	3,400	1,631
2509 - Church Cleaning	477	—	—	—	477	329
2601 - Churchyard management costs	3,094	—	1,099	—	4,193	2,056
2602 - Church hall operating costs - other	—	—	16	—	16	94
2603 - Church hall operating costs - electric	—	—	884	—	884	345
2604 - Church hall operating costs - gas	246	—	1,137	—	1,383	246
2605 - Church hall operating costs - insurance	532	—	676	—	1,209	901
2606 - Church hall costs - repairs/maintenance	154	—	279	—	433	84
2607 - Church hall costs - tel./mob./internet	—	—	593	—	593	425
2608 - Church hall operating costs - water	118	—	217	—	335	97
2609 - Church hall - equipment repair & renewal	—	—	—	—	—	94
2611 - Church hall operating costs - cleaning	—	—	409	—	409	520
2612 - Other property repairs/maintenance	—	—	568	—	568	5,522
2701 - Major building repairs and renovations	—	—	39,593	—	39,593	—
2801 - Children & young people activity costs	131	—	—	—	131	25
2805 - Cost of mission & evangelism	329	—	—	—	329	—
2806 - Other costs of parish mission work	—	—	—	—	—	391
2901 - Support of diocesan projects	840	—	—	—	840	(240)
2902 - Support of church charities & projects	—	—	—	—	—	1,562
2903 - Support of UK charities	2,160	—	—	—	2,160	315
2904 - Support of international	274	—	—	—	274	274

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
mission & proje						
Expenditure on charitable activities Sub-totals	68,519	—	46,265	—	114,784	83,731
Expenditure on charitable activities Totals	68,519	—	46,265	—	114,784	83,731
Other expenditure						
Other expenditure						
3005 - Loss on sale of fixed asset	0	—	—	—	0	—
Other expenditure Sub-totals	0	—	—	—	0	—
Other expenditure Totals	0	—	—	—	0	—
Expenditure Grand totals	68,539	—	47,230	—	115,769	84,804

There may be minor discrepancies in the totals if the pence are not being shown

Bro Cyfiliog a Mawddwy Ministry Area

Balance Sheet detailed

		As at 31/12/2021	As at 31/12/2020
Fixed assets			
	1243T: BDT General Mallwyd	—	—
	1244T: BDT Bullock Trust Mallwyd	—	—
	1T: Machynlleth CCLA Rector & Wardens Charit	3,352.32	2,935.86
	3675: Miss Margaret Jane Evans dec'd Bequest M	45,816.89	50,949.16
	4215: Mallwyd Anon Gift	5,125.63	4,823.66
	4216: Llanymawddwy Anon Gift	4,219.76	4,219.76
	BDT: BDT Assets Darowen	—	—
	BDT001: BDT Shares Llanbrynmair	—	—
	BDT001: Bangor Diocesan Trust Investments	—	—
	PT3591: Proceeds of Sale Christ Church	11,996.82	10,850.07
	PT4154: PT4154 General Purposes Cemmaes	4,507.00	5,386.92
	PT4191: RB Restricted Shares Llanwrin	16,927.59	14,778.03
	PT4199: RB Endowment Shares Llanwrin	22,207.23	20,084.48
	PT4199I: RB Income Shares Llanwrin	23,305.30	20,613.86
	PT4200: Anon Gift St Peters Fabric	5,677.65	5,132.94
	PT4214: PT4214 Maintenance and Repair Endowment	—	4,823.66
	PT4234: Endowment Maintenance & Repair Da	4,951.84	4,478.51
	PT4235: RB Maintenance Repair Investments Llanbr	4,073.86	4,478.51
	PT4271: BR General Shares Llanwrin	40,335.91	36,480.29
	PT4275: Anon Gift St Peters Fabric 2	10,732.52	9,706.62
	Total Fixed assets	**203,230.32**	**199,742.33**
Current assets			
	00001: Bro Cyfeiliog & Mawddwy Account	9,246.53	8,868.19
	00001: Cemmaes Current Account	8,657.33	629.27
	00001: Corris Current Account	5,682.93	3,257.72
	00001: Llan Current Account	3,757.34	1,429.46
	00001: Machynlleth Current Account	13,015.26	5,472.51
	00001: Mallwyd Current Account	5,432.51	912.59
	00002: Cemmaes Churchyard Account	2,315.15	2,605.15
	00002: Corris Churchyard Account	(1.05)	(1.05)
	00002: Llan Churchyard Account	1,684.29	1,684.13
	00002: Machynlleth Churchyard Account	11,116.60	11,305.16
	00002: Mallwyd Churchyard Account	2,388.20	2,589.70
	00003: Cemmaes School House	10,400.62	7,693.20
	00003: Corris Business Premium Account	—	—
	00003: Dr John Davies & Vaughan Account Mallwyd	1,301.72	951.72
	00003: Llan Business Premium Account	2,964.75	2,964.47
	00003: Machynlleth Education Account	436.94	436.90
	00004: Corris CCLA Churchyard Account	(0.71)	(0.71)
	00004: Llan Sunday School Account	—	107.95

		As at 31/12/2021	As at 31/12/2020
	00004: Machynlleth Charities Account	2,132.66	2,046.27
	00005: Corris CCLA Rector & Churchwardens Accou	(0.05)	(0.05)
	00005: Llan CCLA Deposit Account	—	1,000.00
	00005: Machynlleth CCLA 1C Account	17,570.61	17,568.51
	00006: Machynlleth CCLA 2C Churchyard	10,492.10	10,490.84
	00007: Machynlleth CCLA 3C Judith Perkins	539.66	36,197.86
	00008: Machynlleth CCLA 4C John Davies	41,757.84	41,752.88
	00009: Machynlleth CCLA Churchyard H M Jones	5,000.00	5,000.00
	00301: Llanwrin Current Account	1,080.21	680.15
	00302: Llanwrin CCLA Rector & Churchwardens	—	4,720.00
	00303: Llanwrin CCLA G Evans	—	2,769.51
	00304: Llanwrin CCLA G & M Evans	5,196.24	5,195.64
	20001: Darowen Current Account	4,564.46	8,628.13
	20002: Darowen Business Reserve Account (1)	785.26	550.97
	20003: Darowen Business Reserve Account (2)	3,187.81	3,187.47
	20010: Diocesan share	—	—
	60001C: CCLA Mallwyd	—	374.49
	60002C: CCLA Mallwyd Restoration Account	—	844.58
	Total Current assets	**170,705.21**	**191,913.61**
	Net Asset surplus (deficit)	**373,935.53**	**391,655.94**

Reserves

Excess / (deficit) to date	(21,208.41)	(5,044.29)
Z01: Starting balances	389,592.37	388,218.45
Z02: Other gains/(losses)	5,551.57	8,481.78
Total Reserves	**373,935.53**	**391,655.94**

Represented by Funds

Unrestricted	156,407.80	148,441.08
Designated	—	—
Restricted	171,455.23	194,510.14
Endowment	46,072.50	48,704.72
Total	**373,935.53**	**391,655.94**

ARDAL WEINIDOGAETH BRO CYFEILIOG A MAWDDWY MINISTRY AREA

England & Wales - Charity number 1185839

Accounts

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area
Elusen/Charity 1185839

Adroddiad Blynydol a Datganiadau Ariannol
Annual Report and Financial Statements

Ar gyfer y flwyddyn yn diweddaru
31 Rhagfyr2020
For the year ending
31st December 2020

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area

Esgobaeth Bangor
Yr Eglyws yng Nghymru
The Diocese of Bangor
The Church in Wales

Ardal Weinidogaeth
Bro Cyfeiliog a Mawddwy
Ministry Area
Charity Number 1185839

Administrative Information
For the year ending 31st December 2020

The Parish of Bro Cyfeiliog a Mawddwy (registered charity 1185839) is a Ministry Area of the Church in Wales situated in the Archdeaconry of Meirionydd within the Diocese of Bangor. The geographical area of Bro Cyfeiliog a Mawddwy in the North at Mallwyd and ends in the South at Machynlleth and eastwards at Llanbrynmair. Contained within Bro Cyfeiliog a Mawddwy are the communities and Churches of Dinas Mawddwy, Comins Coch, Glantwymyn, Penegoes, Corris (Holy Trinity), Llanwrin (St USt and Dyfrig), Llanbrynmair (St Mary), Machynlleth (St Peter), Darowen (St Tudur), Cemaes (St Tydecho), Mallwyd (St Tydecho).

The parish can be contacted in a variety of ways:
Post: Ministry Area Office, St Peter's Church, Hoel Penrallt, Machynlleth, SY20 8AG
Telephone: 01654 702261
Web:www.machynllethstpeters.co.uk
Facebook: www.facebook.com/brocyfeiliogamawddwy

Ministry Area Council (MAC) members who have served as council members and trustees from 2019 are listed below.

Chair Rev Miriam J Beecroft (Vicar/Ministry Area Leader
Mrs Jennifer M Evans (Deacon/Pastoral team leader)
Mrs Catherine Howe Browne
Mrs Patricia A Jones
Mrs Glenys C Lambert
Mr Kenneth G Lawrence
Mr Alan R Murphy
Mr Kenneth N Searson
Mr Matthew S Swan (Area Warden)
Rev Peter N Ward (Assistant Priest/Safeguarding Officer)
Mrs Nora N Wigley
Mrs Llinos Davies (Area Warden/non Trustee)

Treasurer: Mrs Joanne Gower (non Trustee) Secretary:Vacant - temp Mrs Sandra Ward

STRUCTURE, GOVERNANCE AND MANAGEMENT

The Church in Wales is governed by its Constitution, set up under section 13(1) of the Welsh Church Acts 1914, as amended from time to time by its Governing Body. Due to organisational changes currently underway within the Church in Wales the MAC has the same powers as a Parochial Church Council (PCC) with the main difference being the size and coverage of a MAC being much larger than a traditional PCC. The MAC is not a body corporate. Its composition, procedures and powers are regulated by the Constitution, which provides that before assuming office, every member must sign a declaration that he or she will be bound by the Constitution. The Constitution also provides that the members of the MAC shall be: The Incumbent, Vicars and Assistant Curates; two Church Wardens, one appointed by the Incumbent and one elected at the Annual Vestry Meeting (AVM); up to 25 lay members elected at the AVM, 1 co-opted Secretary and Treasurer (if not already ex-officio or elected); and up to 7 further co-opted members. The elected MAC members are elected at the Annual Vestry Meeting by the members of the congregation who are on the electoral roll of the Parish. All persons over the age of 18 who attend services and are members of the congregation are encouraged to register on the electoral roll and seek election to the MAC.

OBJECTIVES AND ACTIVITIES

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

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

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

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

Bro Cyfeiliog a Mawddwy annual report 2020

Before the Covid-19 pandemic hit, our church services and activities got off to the usual start including two popular Plygain services in Darowen and Mallwyd, and 'Cawl a Chlonc' fellowship tea to celebrate St David's day.

From March onwards, our worship and outreach had to be adapted to continue without the use of our church buildings, as the government restrictions came in. Our worship services became pre-recorded videos, uploaded to our ministry area Facebook page, where they could be accessed by the public. This proved very popular with people able to watch the service and participate in worship from their homes, and also enabled us to connect with many more people in our communities who previously didn't attend services in churches. Some school assemblies were also delivered by video. For those who accepted the offer of worship materials by post, cards and sermons and prayers were delivered weekly, so that those unable to use the internet for worship could still receive the same sermon message.

Our pastoral care team were unable to visit in person, but kept in touch with people by phone and post. During the times of the year when restrictions were eased, some pastoral visiting took place at people's gates or doorsteps, at a safe distance, or through the hospital window. Some churches were opened for private prayer or for gathered worship within the government guidelines, and an outdoor service in Corris churchyard proved very popular.

Arranging and conducting funerals and bereavement ministry was made more difficult during lockdown, but continued, often with services being held at the graveside or with limited numbers at the crematorium or church.

At Christmastime, unable to host any social gatherings, a stocking of treats and prayers was delivered to the doorstep of each person on our pastoral care list, and individual Christmas cakes were given to each household on the Bryn-y-gôg estate by our pioneering team.

A promise auction held in the summer invited people to pledge donations for items or experiences offered for free by church members or friends, and with engagement from a number of local small businesses, this raised nearly £1500 whilst making new links in the community. We were pleased with the outcome of this new venture, as it replaced any social gatherings were fundraising would usually have taken place.

The year was difficult for everyone, but we learned how to adapt to ever-changing restrictions, how to keep in touch with people from a distance, and how to engage with our wider community through digital means. These are very positive things we endeavour to take forward into the future.

Rev Miriam J Beecroft
Bro Cyfeiliog a Mawddwy Ministry Area Leader/Chair

Bro Cyfeiliog a Mawddwy Treasurer's Report for 2020
Charity Number 1185839

None of us good have imagined how 2020 would have been! With all these challenges we have encouraged people to give via gift direct to help churches have a regular income stream as even if churches didn't open there are still expenses to pay ie Insurance etc. We also going forward need to look at streamlining the number of accounts churches have, to make work easier for the people who have to put into the Finance system we now use.

Fund raising in the Ministry Area.
The 200 club sales again made a good profit which helps reduce the expenses contribution from each church to the Ministry Area Fund.
We also had an 'Auction of Promises' which raised monies to help run the Ministry Area.
Our Harvest collections were for the Representative Body of the Church in Wales 'Centenery Appeal'.
A couple of our churches were able to fundraise when Covid 19 restrictions were eased for a short time in late summer/early Autumn.

To conclude:
As with most other organisations within the locality, the lockdowns have been very hard on our income streams, but we must also be grateful to Bangor Diocese and the Representative Body of the Church in Wales for providing a discount on our Bishop's Ministry Fund cost for 2020.
We had to use £7,541 from the Ministry Area Central account this year to make up the final shortfalls.

We became a charity in late Autumn 2019, so for all the Trustees and officials there are new ways of operating to get used to. We need to look at our group of 7 churches as a whole and work together for the benefit of those we serve and support. It should be noted that the MAC Trustees are very grateful for the continued financial and volunteer support it receives to the churches from both very generous members, supporter's, and visitors (when allowed).

Joanne Gower J. Gower
Treasurer – 26th April 2021

Idependent Examiner's Report

To the Trustees of The Ministry Area Council of the Parish of Bro Cyfeiliog a Mawddwy
ANNUAL REPORT 2020

I report to the trustees on my examination of the accounts of the Bro Cyfeiliog a Mawddwy Ministry Area charity for the year ended 31st December 2020.

Respective responsibilities of Trustees and Examiner

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

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

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Charities Act;
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 145(5) (b) of the 2011 Charities Act); and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's Statement

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

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the

Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view

which is not a matter considered as part of an independent examination.

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

Signed: T Priddy **Date:** 01/06/2021

Name: Daniel Priddy

Address: 34 Glan Rheidol
Aberystwyth
SY23 3GG

Bro Cyfiliog a Mawddwy Ministry Area

Statement of Financial Activities

For the period from 01 January 2020 to 31 December 2020

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	42,322	—	9,225	—	51,547	47,903
Income from charitable activities	4,188	—	932	—	5,120	9,323
Other trading activities	6,218	—	1,860	—	8,078	12,111
Investments	7,302	—	3,743	—	11,045	7,397
Other income	3,953	—	—	—	3,953	30
Total income	**63,985**	**—**	**15,760**	**—**	**79,745**	**76,765**
Expenditure on:						
Raising funds	112	—	960	—	1,073	1,341
Expenditure on charitable activities	73,533	—	9,140	—	82,673	89,891
Other expenditure	—	—	—	—	—	—
Total expenditure	**73,645**	**—**	**10,101**	**—**	**83,746**	**91,232**
Gains / losses on investment assets	1,659	—	3,462	3,359	8,481	20,635
Net income / (expenditure) resources before transfer	**(8,000)**	**—**	**9,121**	**3,359**	**4,480**	**6,168**
Transfers						
Gross transfers between funds - in	—	—	—	—	—	—
Gross transfers between funds - out	—	—	—	—	—	—
Other recognised gains / losses						
Gains on revaluation, fixed assets, charity's own use	—	—	—	—	—	—
Net movement in funds	**(8,000)**	**—**	**9,121**	**3,359**	**4,480**	**6,168**
Reconciliation of funds						
Total funds brought forward	**157,484**	**—**	**185,388**	**45,345**	**388,218**	**382,050**
Total funds carried forward	**149,484**	**—**	**194,510**	**48,704**	**392,699**	**388,218**

There may be minor discrepancies in the totals if the pence are not being shown

Bro Cyfiliog a Mawddwy Ministry Area

Statement of Assets and Liabilities (by fund)
As at: 31 December 2020

		Balance	Previous balance
Investments			
1T: Machynlleth CCLA Rector & Wardens Charit - Asset			
General fund	Unrestricted	2,935.86	2,340.81
		2,935.86	**2,340.81**
3675: Miss Margaret Jane Evans dec'd Bequest M - Asset			
General fund	Unrestricted	50,949.16	52,281.10
		50,949.16	**52,281.10**
4215: Mallwyd Anon Gift - Asset			
Mallwyd Building Fund	Restricted	4,823.66	4,547.57
		4,823.66	**4,547.57**
4216: Llanymawddwy Anon Gift - Asset			
Llanymawddwy Gift Fund	Restricted	4,219.76	4,219.76
		4,219.76	**4,219.76**
PT3591: Proceeds of Sale Christ Church - Asset			
Machynlleth Building & Fabric Fund	Restricted	10,850.07	10,229.04
		10,850.07	**10,229.04**
PT4154: PT4154 General Purposes Cemmaes - Asset			
General fund	Unrestricted	5,386.92	5,078.58
		5,386.92	**5,078.58**
PT4191: RB Restricted Shares Llanwrin - Asset			
Fabric Repair & Maintenance	Restricted	14,778.03	13,392.17
		14,778.03	**13,392.17**
PT4199: RB Endowment Shares Llanwrin - Asset			
Fabric Repair & Maintenance	Endowment	20,084.48	18,934.90
		20,084.48	**18,934.90**
PT4199I: RB Income Shares Llanwrin - Asset			
Fabric Repair & Maintenance	Restricted	20,613.86	19,433.98
		20,613.86	**19,433.98**
PT4200: Anon Gift St Peters Fabric - Asset			
Machynlleth Building & Fabric Fund	Endowment	5,132.94	4,841.03
		5,132.94	**4,841.03**
PT4214: PT4214 Maintenance and Repair Endowment - Asset			
Cemmaes Maintenance & Repair	Endowment	4,823.66	4,547.57
		4,823.66	**4,547.57**

			Balance	Previous balance
PT4234: Endowment Maintenance & Repair Da - Asset				
Darowen Maintenance Repair Fund	Endowment		4,478.51	3,694.69
			4,478.51	**3,694.69**
PT4235: RB Maintenance Repair Investments Llanbr - Asset				
LLan Fabric Maintenance & Repairs	Endowment		4,478.51	4,176.06
			4,478.51	**4,176.06**
PT4271: BR General Shares Llanwrin - Asset				
General fund	Unrestricted		36,480.29	34,392.25
			36,480.29	**34,392.25**
PT4275: Anon Gift St Peters Fabric 2 - Asset				
Machynlleth Building & Fabric Fund	Endowment		9,706.62	9,151.04
			9,706.62	**9,151.04**
		Investments	**199,742.33**	**191,260.55**
Cash at bank and in hand				
00001: Bro Cyfeiliog & Mawddwy Account - Asset				
200 Club Fund	Restricted		3,103.55	2,220.09
			3,103.55	**2,220.09**
00001: Cemmaes Current Account - Asset				
Cemmaes Maintenance & Repair	Restricted		(112.57)	(112.57)
			2,990.98	**2,107.52**
00001: Corris Current Account - Asset				
Churchyard Fund	Restricted		3,423.30	3,804.30
			6,414.28	**5,911.82**
00001: Machynlleth Current Account - Asset				
Churchyard Fund	Restricted		(14.81)	(14.81)
GenFund	Restricted		6,861.04	—
			13,260.51	**5,897.01**
00001: Bro Cyfeiliog & Mawddwy Account - Asset				
General fund	Unrestricted		5,764.64	9,996.93
			19,025.15	**15,893.94**
00001: Cemmaes Current Account - Asset				
General fund	Unrestricted		741.84	2,213.63
			19,766.99	**18,107.57**
00001: Corris Current Account - Asset				
General fund	Unrestricted		892.22	1,228.39
			20,659.21	**19,335.96**
00001: Llan Current Account - Asset				
General fund	Unrestricted		1,667.47	2,927.49
			22,326.68	**22,263.45**
00001: Machynlleth Current Account - Asset				
General fund	Unrestricted		(1,373.72)	3,059.29
			20,952.96	**25,322.74**
00001: Mallwyd Current Account - Asset				

		Balance	Previous balance
General fund	Unrestricted	939.03	1,136.03
		21,891.99	**26,458.77**
00001: Llan Current Account - Asset			
LLan Fabric Maintenance & Repairs	Restricted	(238.01)	(238.01)
		21,653.98	**26,220.76**
00001: Mallwyd Current Account - Asset			
Mallwyd Building Fund	Restricted	(26.44)	(26.44)
		21,627.54	**26,194.32**
00002: Cemmaes Churchyard Account - Asset			
Churchyard Fund	Restricted	2,950.15	2,950.15
		2,950.15	**2,950.15**
00002: Corris Churchyard Account - Asset			
Churchyard Fund	Restricted	298.27	298.27
		3,248.42	**3,248.42**
00002: Llan Churchyard Account - Asset			
Churchyard Fund	Restricted	1,500.92	1,500.88
		4,749.34	**4,749.30**
00002: Machynlleth Churchyard Account - Asset			
Churchyard Fund	Restricted	5,927.56	5,927.56
		10,676.90	**10,676.86**
00002: Mallwyd Churchyard Account - Asset			
Churchyard Fund	Restricted	3,074.70	2,999.70
		13,751.60	**13,676.56**
00002: Cemmaes Churchyard Account - Asset			
General fund	Unrestricted	(345.00)	12.00
		13,406.60	**13,688.56**
00002: Corris Churchyard Account - Asset			
General fund	Unrestricted	(299.32)	(299.32)
		13,107.28	**13,389.24**
00002: Llan Churchyard Account - Asset			
General fund	Unrestricted	183.21	181.94
		13,290.49	**13,571.18**
00002: Machynlleth Churchyard Account - Asset			
General fund	Unrestricted	5,377.60	2,597.24
		18,668.09	**16,168.42**
00002: Mallwyd Churchyard Account - Asset			
General fund	Unrestricted	(485.00)	(485.00)
		18,183.09	**15,683.42**
00003: Cemmaes School House - Asset			
Churchyard Fund	Restricted	(200.00)	(200.00)
		(200.00)	**(200.00)**
00003: Dr John Davies & Vaughan Account Mallwyd - Asset			
Dr John Davies Fund	Restricted	1,351.72	1,001.72
		1,151.72	**801.72**

		Balance	Previous balance
00003: Cemmaes School House - Asset			
General fund	Unrestricted	(200.00)	(200.00)
		951.72	**601.72**
00003: Dr John Davies & Vaughan Account Mallwyd - Asset			
General fund	Unrestricted	(400.00)	(400.00)
		551.72	**201.72**
00003: Llan Business Premium Account - Asset			
General fund	Unrestricted	2,964.47	2,962.15
		3,516.19	**3,163.87**
00003: Machynlleth Education Account - Asset			
General fund	Unrestricted	2.10	0.88
Machynlleth Education Fund	Restricted	434.80	434.80
		3,953.09	**3,599.55**
00003: Cemmaes School House - Asset			
School House	Restricted	8,093.20	10,235.81
		12,046.29	**13,835.36**
00004: Corris CCLA Churchyard Account - Asset			
Churchyard Fund	Restricted	1,099.29	1,099.29
General fund	Unrestricted	(1,100.00)	(1,100.00)
		(0.71)	**(0.71)**
00004: Llan Sunday School Account - Asset			
General fund	Unrestricted	107.95	107.95
		107.24	**107.24**
00004: Machynlleth Charities Account - Asset			
General fund	Unrestricted	257.54	171.48
Machynlleth Charity Fund	Restricted	1,788.73	1,788.73
		2,153.51	**2,067.45**
00005: Corris CCLA Rector & Churchwardens Accou - Asset			
General fund	Unrestricted	(0.05)	(0.05)
		(0.05)	**(0.05)**
00005: Llan CCLA Deposit Account - Asset			
General fund	Unrestricted	1,000.00	1,000.00
		999.95	**999.95**
00005: Machynlleth CCLA 1C Account - Asset			
General fund	Unrestricted	17,568.51	17,522.44
		18,568.46	**18,522.39**
00006: Machynlleth CCLA 2C Churchyard - Asset			
Churchyard Fund	Restricted	10,491.23	10,491.23
General fund	Unrestricted	(0.39)	(27.91)
		10,490.84	**10,463.32**
00007: Machynlleth CCLA 3C Judith Perkins - Asset			
General fund	Unrestricted	(289.88)	(384.80)
Machynlleth Building & Fabric Fund	Restricted	36,487.74	36,487.74
		36,197.86	**36,102.94**

		Balance	Previous balance
00008: Machynlleth CCLA 4C John Davies - Asset			
General fund	Unrestricted	532.40	422.93
Machynlleth Building & Fabric Fund	Restricted	41,220.48	41,220.48
		41,752.88	**41,643.41**
00009: Machynlleth CCLA Churchyard H M Jones - Asset			
Churchyard Fund	Restricted	5,000.00	5,000.00
		5,000.00	**5,000.00**
00301: Llanwrin Current Account - Asset			
General fund	Unrestricted	680.15	(54.66)
		680.15	**(54.66)**
00302: Llanwrin CCLA Rector & Churchwardens - Asset			
General fund	Unrestricted	4,720.00	9,470.00
		4,720.00	**9,470.00**
00303: Llanwrin CCLA G Evans - Asset			
General fund	Unrestricted	2,769.51	2,761.61
		2,769.51	**2,761.61**
00304: Llanwrin CCLA G & M Evans - Asset			
Fabric Repair & Maintenance	Restricted	5,172.64	5,159.69
General fund	Unrestricted	23.00	23.00
		5,195.64	**5,182.69**
20001: Darowen Current Account - Asset			
Darowen Maintenance Repair Fund	Restricted	500.00	500.00
General fund	Unrestricted	8,128.13	2,379.26
		8,628.13	**2,879.26**
20002: Darowen Business Reserve Account (1) - Asset			
Darowen Maintenance Repair Fund	Restricted	202.87	202.87
General fund	Unrestricted	348.10	2,614.47
		550.97	**2,817.34**
20003: Darowen Business Reserve Account (2) - Asset			
General fund	Unrestricted	3,187.47	3,184.65
		3,187.47	**3,184.65**
60001C: CCLA Mallwyd - Asset			
General fund	Unrestricted	370.00	370.00
		370.00	**370.00**
60002C: CCLA Mallwyd Restoration Account - Asset			
Mallwyd Building Fund	Restricted	834.40	834.40
		834.40	**834.40**
	Cash at bank and in hand	**192,956.74**	**196,957.90**
	Grand Total	**392,699.07**	**388,218.45**

Bro Cyfiliog a Mawddwy Ministry Area

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

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments						
Donations and legacies						
Donations and legacies						
0101 - Gift Aid - Bank	1,252	—	—	—	1,252	1,412
0110 - Gift Aid - Envelopes	1,306	—	—	—	1,306	76
0111 - Gift Direct	7,309	—	—	—	7,309	7,259
0112 - Other planned giving	9,545	—	—	—	9,545	9,005
0201 - Loose plate offering	5,105	—	—	—	5,105	8,694
0203 - Offerings - Baptisms	210	—	—	—	210	—
0204 - Offerings - Funerals	1,447	—	—	—	1,447	574
0302 - Wall safe / box donationss	184	—	—	—	184	410
0303 - One off Gift Aid donations	—	—	—	—	—	10,600
0304 - Gifts of quoted securities	50	—	—	—	50	—
0305 - Donations appeals etc	3,047	—	—	—	3,047	4,860
0402 - Other collections/mission appeals	—	—	—	—	—	1,051
0501 - Recovered HMRC Gift Aid receipts	7,712	—	—	—	7,712	1,440
0502 - Recovered HMRC GASDS receipts	3,128	—	—	—	3,128	—
0601 - Legacies	2,021	—	—	—	2,021	2,405
0701 - Recurring grants	—	—	9,225	—	9,225	112
Donations and legacies Sub-totals	42,322	—	9,225	—	51,547	47,903
Donations and legacies Totals	42,322	—	9,225	—	51,547	47,903
Income from charitable activities						
Income from charitable activities						
0901 - Fees for Occasional Offices	4,188	—	932	—	5,120	9,323
Income from charitable activities Sub-totals	4,188	—	932	—	5,120	9,323
Income from charitable activities Totals	4,188	—	932	—	5,120	9,323
Other trading activities						
Other trading activities						
0801 - Fund raising	2,554	—	1,860	—	4,414	5,817
0802 - Other funds generated	36	—	—	—	36	422
0803 - Hall Rental Income	1,877	—	—	—	1,877	4,036
0804 - Parish Magazine/other publication sales	326	—	—	—	326	521
0805 - Sundry income	1,423	—	—	—	1,423	1,283
0806 - Printing Income	—	—	—	—	—	30

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
Other trading activities Sub-totals	6,218	—	1,860	—	8,078	12,111
Other trading activities Totals	6,218	—	1,860	—	8,078	12,111
Investments						
Investments						
1001 - Dividends/investment income	7,087	—	—	—	7,087	2,985
1020 - Bank and building society interest	214	—	12	—	227	681
1030 - Rent from investment land or buildings	—	—	3,730	—	3,730	3,730
Investments Sub-totals	7,302	—	3,743	—	11,045	7,397
Investments Totals	7,302	—	3,743	—	11,045	7,397
Other income						
Other income						
1103 - Sales of fixed assets	3,953	—	—	—	3,953	30
Other income Sub-totals	3,953	—	—	—	3,953	30
Other income Totals	3,953	—	—	—	3,953	30
Income and endowments Grand totals	63,985	—	15,760	—	79,745	76,765

Expenditure

Raising funds

Raising funds						
3103 - Costs of generating resources - giving	21	—	—	—	21	—
3104 - Costs of fund raising	91	—	960	—	1,052	1,341
Raising funds Sub-totals	112	—	960	—	1,073	1,341
Raising funds Totals	112	—	960	—	1,073	1,341

Expenditure on charitable activities

Expenditure on charitable activities						
2001 - Parish share	54,819	—	—	—	54,819	58,631
2101 - Clergy expenses	1,785	—	—	—	1,785	4,125
2145 - Parsonage - water	242	—	—	—	242	421
2147 - Parsonage - electricity	452	—	—	—	452	166
2150 - Clergy - telephone/mobile/internet	372	—	—	—	372	133

There may be minor discrepancies in the totals if the pence are not being shown

	Unrestricted	Designated	Restricted	Endowment	Total This year	Total Last year
2340 - Maintenance of services	168	—	—	—	168	492
2341 - Costs of vergers, organists and choir	150	—	—	—	150	275
2342 - Music & performance expenses	112	—	—	—	112	465
2401 - Costs of meetings	50	—	—	—	50	120
2402 - Bank Charges	0	—	—	—	0	0
2403 - Cost of printing, post and stationery	1,994	—	15	—	2,009	995
2404 - Parish - telephone/mobile/internet	834	—	—	—	834	1,864
2405 - Office and general expenditure	152	—	96	—	248	127
2408 - Leasing and Hire purchase charges	223	—	—	—	223	297
2501 - Church operating costs - insurance	3,509	—	192	—	3,701	4,250
2502 - Church operating costs - electricity	2,605	—	—	—	2,605	3,831
2503 - Church operating costs - gas	1,001	—	—	—	1,001	1,258
2505 - Church operating costs - other	275	—	—	—	275	1,162
2508 - Church repairs and maintenance	574	—	—	—	574	2,025
2509 - Cleaning	329	—	—	—	329	1,316
2601 - Churchyard management costs	818	—	1,238	—	2,056	3,199
2602 - Church hall operating costs - other	16	—	78	—	94	45
2603 - Church hall operating costs - electric	106	—	238	—	345	19
2604 - Church hall operating costs - gas	—	—	246	—	246	35
2605 - Church hall operating costs - insurance	612	—	289	—	901	652
2606 - Church hall costs - repairs/maintenance	—	—	84	—	84	—
2607 - Church hall costs - tel./mob./internet	—	—	425	—	425	—
2608 - Church hall operating costs - water	—	—	97	—	97	—
2609 - Church hall - equipment repair & renewal	—	—	94	—	94	774
2611 - Church hall operating costs - cleaning	—	—	520	—	520	—
2612 - Other PCC property repairs/maintenance	—	—	5,522	—	5,522	260
2801 - Children & young people activity costs	25	—	—	—	25	23
2803 - Payments to parish lay workers	—	—	—	—	—	131
2806 - Other costs of parish mission work	391	—	—	—	391	—
2901 - Support of diocesan projects	(240)	—	—	—	(240)	54
2902 - Support of church charities & projects	1,562	—	—	—	1,562	111
2903 - Support of external charities	315	—	—	—	315	1,175
2904 - World Mission Giving	274	—	—	—	274	1,448
Expenditure on charitable activities Sub-totals	73,533	—	9,140	—	82,673	89,891
Expenditure on charitable activities Totals	73,533	—	9,140	—	82,673	89,891
Expenditure Grand totals	73,645	—	10,101	—	83,746	91,232

There may be minor discrepancies in the totals if the pence are not being shown

Bro Cyfiliog a Mawddwy Ministry Area

Balance Sheet detailed

		As at 31/12/2020	As at 31/12/2019
Fixed assets			
	1243T: BDT General Mallwyd	—	—
	1244T: BDT Bullock Trust Mallwyd	—	—
	1T: Machynlleth CCLA Rector & Wardens Charit	2,935.86	2,340.81
	3675: Miss Margaret Jane Evans dec'd Bequest M	50,949.16	52,281.10
	4215: Mallwyd Anon Gift	4,823.66	4,547.57
	4216: Llanymawddwy Anon Gift	4,219.76	4,219.76
	BDT: BDT Assets Darowen	—	—
	BDT001: BDT Shares Llanbrynmair	—	—
	BDT001: Bangor Diocesan Trust Investments	—	—
	PT3591: Proceeds of Sale Christ Church	10,850.07	10,229.04
	PT4154: PT4154 General Purposes Cemmaes	5,386.92	5,078.58
	PT4191: RB Restricted Shares Llanwrin	14,778.03	13,392.17
	PT4199: RB Endowment Shares Llanwrin	20,084.48	18,934.90
	PT4199I: RB Income Shares Llanwrin	20,613.86	19,433.98
	PT4200: Anon Gift St Peters Fabric	5,132.94	4,841.03
	PT4214: PT4214 Maintenance and Repair Endowment	4,823.66	4,547.57
	PT4234: Endowment Maintenance & Repair Da	4,478.51	3,694.69
	PT4235: RB Maintenance Repair Investments Llanbr	4,478.51	4,176.06
	PT4271: BR General Shares Llanwrin	36,480.29	34,392.25
	PT4275: Anon Gift St Peters Fabric 2	9,706.62	9,151.04
	Total Fixed assets	**199,742.33**	**191,260.55**
Current assets			
	00001: Bro Cyfeiliog & Mawddwy Account	8,868.19	12,217.02
	00001: Cemmaes Current Account	629.27	2,101.06
	00001: Corris Current Account	4,315.52	5,032.69
	00001: Llan Current Account	1,429.46	2,689.48
	00001: Machynlleth Current Account	5,472.51	3,044.48
	00001: Mallwyd Current Account	912.59	1,109.59
	00002: Cemmaes Churchyard Account	2,605.15	2,962.15
	00002: Corris Churchyard Account	(1.05)	(1.05)
	00002: Llan Churchyard Account	1,684.13	1,682.82
	00002: Machynlleth Churchyard Account	11,305.16	8,524.80
	00002: Mallwyd Churchyard Account	2,589.70	2,514.70
	00003: Cemmaes School House	7,693.20	9,835.81
	00003: Corris Business Premium Account	—	—
	00003: Dr John Davies & Vaughan Account Mallwyd	951.72	601.72
	00003: Llan Business Premium Account	2,964.47	2,962.15
	00003: Machynlleth Education Account	436.90	435.68
	00004: Corris CCLA Churchyard Account	(0.71)	(0.71)
	00004: Llan Sunday School Account	107.95	107.95

		As at 31/12/2020	As at 31/12/2019
	00004: Machynlleth Charities Account	2,046.27	1,960.21
	00005: Corris CCLA Rector & Churchwardens Accou	(0.05)	(0.05)
	00005: Llan CCLA Deposit Account	1,000.00	1,000.00
	00005: Machynlleth CCLA 1C Account	17,568.51	17,522.44
	00006: Machynlleth CCLA 2C Churchyard	10,490.84	10,463.32
	00007: Machynlleth CCLA 3C Judith Perkins	36,197.86	36,102.94
	00008: Machynlleth CCLA 4C John Davies	41,752.88	41,643.41
	00009: Machynlleth CCLA Churchyard H M Jones	5,000.00	5,000.00
	00301: Llanwrin Current Account	680.15	(54.66)
	00302: Llanwrin CCLA Rector & Churchwardens	4,720.00	9,470.00
	00303: Llanwrin CCLA G Evans	2,769.51	2,761.61
	00304: Llanwrin CCLA G & M Evans	5,195.64	5,182.69
	20001: Darowen Current Account	8,628.13	2,879.26
	20002: Darowen Business Reserve Account (1)	550.97	2,817.34
	20003: Darowen Business Reserve Account (2)	3,187.47	3,184.65
	20010: CCLA Darowen	—	—
	60001C: CCLA Mallwyd	370.00	370.00
	60002C: CCLA Mallwyd Restoration Account	834.40	834.40
	Total Current assets	**192,956.74**	**196,957.90**
	Net Asset surplus (deficit)	**392,699.07**	**388,218.45**

Reserves

Excess / (deficit) to date	(4,001.16)	(34,396.78)
Z01: Starting balances	385,283.70	401,979.80
Z02: Other gains/(losses)	11,416.53	20,635.43
Total Reserves	**392,699.07**	**388,218.45**

Represented by Funds

Unrestricted	149,484.21	157,484.76
Designated	—	—
Restricted	194,510.14	185,388.40
Endowment	48,704.72	45,345.29
Total	**392,699.07**	**388,218.45**