

CARMARTHENSHEIRE BLIND SOCIETY.

Registered Charity No. 219551.

**161st Annual Report
And
Financial Statements for the year ending 31st March 2021.**

**161 years of service
Bankers:
National Westminster Bank Ltd**

**The Society serves the Blind and Visually Impaired – Partially
Sighted persons throughout the County of Carmarthenshire in
South West Wales.**

The Society has served the Visually Impaired across the County of Carmarthenshire for 161 years, and I would wish to thank everyone involved both past and present over the years for their tremendous contribution

General Secretary.

**Ray Cooke. MBE., JP.
48 Talywern.
Llangennech.
Llanelli.
Carmarthenshire.
SA14 8UQ.**

Centre Tel: 01554 784958.

CARMARTHENSHIRE BLIND SOCIETY.
COUNTY OFFICIALS AT THE YEAR ENDED 31st MARCH 2021.

President:

Chairperson:

Vice Chairman:

Mr Lyn James. 10 Dolafon Llanelli, CARMS

General Secretary:

Treasurer:

Ray Cooke. MBE. JP. 48 Talywern.Llangennech.Llanelli.Carms.
Mr Alan Jones. "Marlan" Spittal, Haverfordwest. Pembrokeshire.

Property Trustees:

Ray Cooke. MBE.JP. Jason Bartlett.
Mr Alan Jones. Paul Evans
Mr Lyn James. Daryl Evans.

Bankers:

National Westminster Bank, King Street, Carmarthen.

Executive Committee:

Llanelli Area:

Mr David Downing.
Mr Lyn James.
Mr . Ieuan Lewis.
Mrs Sue Broad.
Mr D Evans
Mr P Evans.
Mr J Bartlett
Mr R Cooke MBE JP

Amman Valley Area:

Mrs Gillian Griffiths.
Mr Alun Griffiths.
Mr D Armstrong
Mrs Heulwen Rogers.
Miss Margaret Davies.
Mrs Janice Thomas.
Mrs Marva Murphy
Mr L Griffiths

**Carmarthen Area
Advising Trustees**

Mr D Morgan
Mrs E Morgan
Mrs E Jones
Mr J Davies
Mrs D Davies

The constitution calls for representatives of each area, but due to the demise of Carmarthen no new officials have been elected, however, the former Executive committee have agreed to include their names to comply and will act as advising trustees

CARMARTHENSHIRE BLIND SOCIETY.

161st ANNUAL REPORT.

For the year ending - 31/03/2021.

On behalf of the Executive Committee of Carmarthenshire Blind Society, I have pleasure in presenting the 161st Annual Report. May I place on record the Society's most sincere thanks, appreciation and best wishes to everyone for the work they have done over many years and continue to do on behalf of our Visually Impaired members.

May I also thank all the Secretaries, Mr Lyn James (Carmarthen Area), Miss Margaret Davies and Marion Thomas (Amman Valley and Mynydd Mawr areas), along with Heulwen Rogers and Mrs Gillian Griffiths for their tremendous support. May I also thank our Chairman Mr Lyn James for his substantial contribution to our society as our current Chairman,.

Our most sincere thanks to our long standing, County Treasurer, Mr Alan Jones for his guidance and wisdom at all times, and for his marvellous personal contribution in respect of his own duties for the Society over many years.

So may I give my sincere thanks to everyone on the Executive Committee for their support, also I would wish to thank all those on our Local Committees who do excellent work on behalf of Blind Welfare within their Areas and also the County.

Many thanks to you all.

Ray Cooke. MBE. JP. -

Signed:.....

General Secretary: Carmarthenshire Blind Society.

**Carmarthenshire Blind Society
Llanelli Branch Report.
Year ending 31st March 2021.**

Chairman:	Lyn James	Secretary:	R W Cooke MBE. JP
Treasurer:	Sue Broad	Assist Treasurer	Lyn James
V. Chairman	David Downing	Assist Secretary	Paul Evans

I am pleased to present the Llanelli area report for the period April 2020/March 2021.
The Llanelli Branch has been unable to provide normal service due to Covid

Like all other areas, sadly, we have lost several members, though many more continue to register and our numbers are around the 250

Ray Cooke. Hon Secretary - Llanelli Blind Society.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES AND MEMBERS OF CARMARTHENSHIRE BLIND SOCIETY

REG. CHARITY NO:- 219551)

I report on the Accounts of the Carmarthenshire Blind Society for the Year Ending 31st March 2021. Copies of these Accounts are set out on the following pages.

Respective responsibilities of the Trustees/Members of the Carmarthenshire Blind Society and the Examiner. in accordance with the Instructions from the Charity Commission re:- The Charities Act

As Trustees/Members of the Carmarthenshire Blind Society, you are responsible for the preparation of Accounts and it is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 43(7)(b) of the Act, 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 Carmarthenshire Blind Society 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, I do not express an audit opinion on the view given by the accounts.

Independent Examiner's Report

In connection with my examination, no matter has come to my attention.

I confirm to the Trustees and Members that the records of all Relative Documents, the Income & Expenditure Account, the Ledger and Balance Sheet, are all accepted. In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any respect, the requirements are not fulfilled.

- All Accounting Records are kept as required by the Charity Commission Act.
- Accounts are prepared and met and comply to the Accounting requirements of the Act.

ÆNDY JONES BSc (Tech) Hons

Inspector/Auditor (7/10/2021)

CARMARTHENSHIRE BLIND SOCIETY

INCOME & EXPENDITURE ACCOUNT AND BALANCE SHEET

YEAR ENDING 31ST MARCH 2021

TREASURER'S REPORT

I certify that to the best of my knowledge and belief, the Accounting Records produced, constitute a true and correct record of all transactions of the Society for the Year Ending 31st March 2021

IAN JONES

(Treasurer)

CARMARTHENSHIRE BLIND SOCIETY

YEAR ENDED 31st March 2021

INCOME & EXPENDITURE ACCOUNT

INCOME

CAREERS WALES RENT	22500.00
REFUND INSURANCE - CAREERS WALES	720.13
BANK INTEREST	97
CARMARTHEN CHRISTMAS GIFTS (INC POSTAGE) REFUND	1221.20
<u>TOTAL INCOME:-</u>	<u>£24,442.30</u>

EXPENDITURE

TRUSTEE INSURANCE	£369.60
INSURANCES - VAUGHAN ST. LLANELLI	£1,491.27
WATER RATES - VAUGHAN ST. LLANELLI	£100.87
ALARM MAINTENANCE	£810.00
CLEANING	£180.00
RE EXTINGUISHER MAINTENANCE	£150.85
BUILDING REPAIRS	£1,384.00
CHRISTMAS GIFTS - LLANELLI	£1,560.00
CHRISTMAS GIFTS - AMMAN VALLEY	£1,180.00
CHRISTMAS GIFTS - CARMARTHEN	£1,200.00
ANNUAL HONORARIUMS	£800.00
MUSIC LICENCE	£124.80
TIM FFORESTER	£750.00
JENNINGS SOLICITORS	£950.00
POSTAGE - LLANELLI	£73.20
POSTAGE	£8.00
<u>TOTAL EXPENDITURE:-</u>	<u>£11,132.52</u>

EXCESS OF INCOME OVER EXPENDITURE

£13,309.78

CARMARTHENSHIRE BLIND SOCIETY

YEAR ENDED 31st MARCH 2021

BALANCE SHEET

FUNDS

BUILDING FUND ACCOUNT 410,905.00

ACCUMALATED ACCOUNT

AS AT 31/3/20

PLUS EXCESS OF INCOME OVER EXPENDITURE

48,843.78

13,309.78

62,151.37

62,151.37

£473,056.37

REPRESENTED BY -

PROPERTY - VAUGHAN ST. LLANELLI

410,905.00

INVESTMENTS

CASH IN BANK as at 31/3/21

CURRENT ACCOUNT
DEPOSIT ACCOUNT

59,788.40
2,362.97

62,151.37

62,151.37

£473,056.37

BALANCE SHEET 2020 - 2021

Represented by	Barclays Premium Account £120,836.63	Barclays Active Saver Account £14,232.75
	Barclays Community Account £20,363.16	

Represented by

Barclays Premium Account £120,836.63

Barclays Community Account £20,363.16

Barclays Active Saver Account £14,232.75

BALANCE C/F £155,432.54

TREASURER: Mrs. Sue Broad	Date
AUDITOR: Miss Isabelle Scott - James	Signature
	Date

CARMARTHEN BLIND SOCIETY

YEAR ENDED 31st MARCH 2021

<u>INCOME & EXPENDITURE ACCOUNT</u>	
<u>INCOME</u>	
NS&I INTEREST	212.75
CHRISTMAS GIFTS (COUNTY)	1200.00
NS&I	3000.00
GIFT	50.00
	<u>TOTAL INCOME:-</u>
	<u>£4,462.75</u>
<u>EXPENDITURE</u>	
CHRISTMAS GIFTS	3240.00
COUNTY TRANSFER (INC POSTAGE COSTS)	1221.20
	<u>TOTAL EXPENDITURE:-</u>
	<u>£4,461.20</u>
	EXCESS OF INCOME OVER EXPENDITURE
	£1.55

<u>BALANCE SHEET</u>	
NS&I BONDS	22500.00
BANK BALANCE C/F	847.40
PLUS EXCESS OF INCOME OVER EXPENDITURE	1.55
	848.95
	<u>£23,348.95</u>
REPRESENTED BY:-	
NS&I BONDS	22500.00
BANK BALANCE	848.95
	<u>£23,348.95</u>

AUDITED AND FOUND CORRECT 7/10/21

WENDY JONES

CARMARTHENSHIRE BLIND SOCIETY **AMMAN VALLEY AREA** **STATEMENT OF ACCOUNTS 2020/21**

INCOME	EXPENDITURE
--------	-------------

£		£	
1,170.00	Christmas gifts to the blind	116.90	Balance brought forward
126.90	Closing balance	1,180.00	County Funds
=====		=====	
1,296.90		1,296.90	
=====		=====	

Audited and found correct

Signed: *Angela Jones* 14/8/21

CARMARTHENSHIRE BLIND SOCIETY **AMMANFORD DISTRICT BRANCH**

STATEMENT OF ACCOUNTS 2020/21

EXPENDITURE		INCOME	
£		£	
	Christmas gifts	19,325.13	Opening balance
1,310.00			Bank interest received
18,325.98	Closing balance	3.05	Collection from Evans & Hughes
		51.00	Anonymous collection
		1.80	Donation from Mrs I Leach in memory of Jeanette
		25.00	County Funds
		230.00	
=====		=====	
19,635.98		19,635.98	
=====		=====	

Excess of EXPENDITURE over INCOME - £999.15

Audited and found correct

117.15

Signed: *Morgan Brown* 14/8/21

BRYNAMAN BLIND SOCIETY STATEMENT OF ACCOUNTS 2020 - 2021

INCOME			
Bank Balance at end of April 2020	167.92	Summer payments 6 @ £10	60.00
		Christmas payments 6 @ £20	120.00
Collecting boxes			
Siop Brynman	59.20		
Clwb Bach Ystradowen	17.70		
Mrs Evans	23.00		

Carmarthenshire Blind Soc - Christmas contribution	60.00	Bank Balance at end of April 2021	147.82
	<u>327.82</u>		<u>327.82</u>

30 day notice a/c at end of April 2021: £3,998.06

Audited & Found Correct:- A. Patrick
6/7/2021

CARMARTHENSHIRE BLIND SOCIETY

CWMAMMAN BRANCH

Financial Statement for Year to 31st March 2021

Balance in deposit Account on April 1st 2020

	Receipts	£	2020	Expenditure	£
<u>2020</u>					
April 1	Bank Interest.	3.24	Sept. 10	June Quarterly Donations to 14 registrations @ £10.	140.00
	Collection Boxes at commercial premises in the Amman Valley	117.70	Sept. 10	September Quarterly Donations to 14 registrations @ £10.	140.00
Sept 16	Returned to funds the late Mrs. E.C. Barton registered member. (June & September quarterly donations)	20.00			
	Donations from members and friends of the branch.	200.00			
Oct. – Nov.	Donations received in lieu of flowers in memory of the late Mrs. Cathryn Williams.	415.00			
<u>2021</u>			<u>2021</u>		
Feb. 24	County Christmas Disbursement – Christmas gifts of £10 each to 13 registrations.	130.00	Mar. 17	December Disbursement. Christmas gifts to 13 registrations @ £30.	390.00
			Mar. 17	March Quarterly Donations to 13 registrations @ £10.	130.00
Mar. 31	<u>Income</u>	<u>885.94</u>	Mar. 31	<u>Expenditure</u>	<u>800.00</u>

Surplus for year £885.94 - £800.00 = £85.94
Balance @ year end £3594.41 + £85.94 = £3680.35

Balance in Deposit Account on 31st March 2021 £3680.35

Audited and found correct



24th April 2021

Carmarthenshire Blind Society (Tywi Branch)

Balance Sheet for Year Ending 30th May 2021

Opening Balance 30.5.2020
Carmarthenshire Blind Society

£2,213.67 ✓
200.00 ✓
2413.67

Christmas Gifts
Reimburse Carmarthenshire Blind

£390.00 ✓
50.00 ✓
£440.00 ✓

Closing Balance

30.5.2021

£1973.67 ✓
£2413.67

Received a cheque for goods.

Atte
13.09.2021

CARMARTHENSHIRE BLIND SOCIETY **TYBIE GROUP – AMMAN VALLEY AREA**

BALANCE SHEET 2020/21

RECEIPTS	£	EXPENDITURE	£
Opening balance in Current A/C	2055.78	Cheques issued for Xmas gifts	160.00
Donation from Amman Valley	80.00		
Opening balance in Deposit A/C	1291.75	Closing balance in Current A/C	1975.78
Interest on Deposit A/C	0.91	Closing balance in Deposit A/C	1292.66
	=====		=====
	3428.44		3428.44
	=====		=====

Audited and found correct

Signed: *Angela Jones* 14/8/21

LLANDOVERY AND DISTRICT BLIND ASSOCIATION.

INCOME AND EXPENDITURE – YEAR ENDING

31 - 3 - 2021.

INCOME

Opening Balance.	
Treasurers Account	£ 5,074.30
Shop Collections and House to House	£ NIL
Bank interest	£ NIL
Carms. Blind Soc.	£ 160.00
Out of Date Cheques not presented	£ <u>95.00</u>
Total	£ 5,329.30

EXPENDITURE

Spring Gifts	(£
Christmas Gifts	(£ 525.00
Carms .Blind Soc	£ 10.00

Closing Balance

Treasurers Account	£ 4,794.30
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Total

<u>£ 5,329.30</u>

Examined from Statements books and receipts shown to me and found correct



Daniel Jones. (Retired Bank official)
21/06/2021

CARMARTHENSHIRE BLIND SOCIETY – MYNYDD MAWR BRANCH
REGISTRATION NO 219551
STATEMENT OF ACCOUNT MARCH 31st 2020 - MARCH 31st 2021

INCOME		EXPENDITURE
Balance at Lloyds Bank 31.3.20	£7,269.58	Christmas Gifts 2020 to members
DONATIONS		
Mrs Djinja Tumble Stores	£20.00	Christmas Cards 2020
		Easter Gifts 2021 to members
CHAPELS		
Bethesda, Tumble	£50.00	Easter Cards 2021
COLLECTION BOXES		
Penygroes Newsgent	£32.98	
Tumble Stores	£41.59	
David and Eileen Chapman	£7.00	
		At Lloyds Bank 31-3-21
		Instant savings account 31.3.21
		Interest earned during year £1.84
Carmarthenshire Blind Society Christmas		
Gift contribution £10 to 31 members	£310.00	
	£7,731.15	

Examined and found correct

Shirley Jones
30/4/21

£7,025.26

£7,731.15

£5,953.90

£1,777.25

£6.00

£300.00

£11.25

£1,460.00

CARMARTHENSHIRE COUNTY BLIND SOCIETY

ANNUAL REPORT 2021/22

RAY COOKE – SECRETARY

THIS IS A BRIEF REPORT WHICH CONTAINS THE INFORMATION REGARDING WHAT THE SOCIETY WAS ABLE TO DO WHICH WAS VERY LITTLE. HOWEVER WE CONTINUED WITH THE ISSUE OF CHRISTMAS GIFTS WHICH STILL REMAINS A CONSIDERABLE AMOUNT.

WE HOPE THAT COVID RECEDES SO THAT WE CAN RETURN TO OUR NORMAL ACTIVITIES. WHICH WE HOPE WILL BE SOON.

RAY COOKE - SECRETARY

A handwritten signature in black ink, appearing to read 'Ray Cooke', is written over the printed name of the secretary.

STARMARTHESHIRE BLIND SOCIETY

ANSELLI BLIND SOCIETY.

ANNUAL REPORT 2021/22

RAY COOKE – SECRETARY

LYNN JAMES – CHAIRMAN.

THIS REPORT CONTAINS THE INFORMATION REGARDING WHAT THE SOCIETY WAS ABLE TO DO TO THE ROOF WHICH WAS LEAKING IN AREAS. WHICH REQUIRED EXTENSIVE REMEDIAL WORK. THIS HAS BEEN COMPLETED.

ALL OTHER WORK WILL BE LEFT UNTIL COVID RECEEDS.

WE HAVE SPOKEN TO SEVERAL OF OUR REGULAR MEMBERS. HOWEVER WE HAVE LOST ONE. A FEW. WE ARE Hoping THAT MATTERS RETURN TO NORMAL SOON FOR EVERYONE TO HAVE SOME NORMALITY.

RAY COOKE - SECRETARY



CARMARTHENSHIRE BLIND SOCIETY

CARMARTHEN BLIND SOCIETY.

ANNUAL REPORT 2021/22

LYN JAMES -- SECRETARY

THIS IS A BRIEF REPORT WHICH CONTAINS THE INFORMATION REGARDING WHAT THE SOCIETY WAS ABLE TO DO WHICH WAS VERY LITTLE. HOWEVER WE CONTINUED WITH THE ISSUE OF CHRISTMAS GIFTS

~~RECEIVED~~ - SECRETARY

Lyn James

AMMAN VALLEY AREA ANNUAL REPORT 2020-2021

Chairman: Mr. Lynne Griffiths
Secretary: Mrs. Gillian Griffiths
Treasurer: Mr. Alun Griffiths

The Branch Reports, sent to you seperately, reflect the work done in each area for the benefit of the Blind and Partially-Sighted. Each Area has their individual pattern and activities. They all meet the needs and welfare of the Blind and Patially-Sighted in each Branch. The Committee Members are few but each member has ensured that the work continues.

Due to Covid-19 Restrictions no meetings have been held again this year – 2021.

My sincere thanks to my fellow officers, members of the Amman Valley Area Committee, Branch Officers and their Committee members, organisations and individuals who have assisted in various ways.

Diolch yn fawr am eich ymroddiad i sicrhau bod y gwaith er budd y deillion – y Dall a'r Rhannol Ddall – yn Nyffryn Aman yn parhau.

Gillian Griffiths

6th September, 2021

M. G. Griffiths

LLANDYBIE BRANCH TYBIE GROUP ANNUAL REPORT 2020-2021

The Branch remains under the wing of the Amman Valley Area and, with the assistance of Mrs. Cynthia Price, it is possible to maintain a link with the 8 members.

A Christmas Card and monetary gift of £20.00 (£10.00 from the Branch and £10.00 from the County Fund) was delivered to each member. Mrs. Price received the usual warm welcome and gratitude of the members. The Area Officials are grateful to Mrs. Price for her readiness to ensure that the Llandybïe members receive their annual gifts. Mr. Alun Griffiths, Area Treasurer, attends to the finance and this is much appreciated.

Gwerthfawrognw y ffaieth bod Mrs. Cynthia Price yn barod i estyn llaw i sicrhau parhad y Gangen.

Gillian Griffiths,

6th September, 2021.

M. G. Griffiths

3, Dôl y Dderwen,
Bonllwyn,
Ammanford,
Carms.
SA18 2GE

6th September, 2021.

Dear Ray,

I enclose for your information Balance Sheets and Reports for the year 2020-21, as follows:-

Amman Valley Area (which includes Llandybie)
Ammanford Branch

I have asked the Secretaries of Cwmaman, Brynaman, Llandeilo, Llandovery and Mynydd
Mawr Branches to forward their reports and balance sheets directly to you.

I trust this is in order and that you will receive the others shortly.

Yours sincerely,

M. G. Griffiths

Gillian Griffiths.

Mr. Ray Cooke, MBE, JP,
48 Talywern,
Llangennech,
Llanelli,
Carms. SA14 8UQ

Ammanford & District Blind Committee
Ammanford Branch – Secretary's Report 2020-21

We have been unable to hold a Branch Meeting again this year.

The Officers remain as follows:-

Lynne Griffiths, Chairman
Gillian Griffiths, Secretary
Alun Griffiths, Treasurer.

We have in our Branch at the present time 23 blind / partially sighted friends.

Although we do not hold any fund-raising events, we currently have a healthy balance due to the substantial amount of money received from the Linnecar Trust.

We have gratefully received the following donations:-

In memory of Jeanette Leach	£25.00
Box Collection from Evans & Hughes Opticians.	£51.00
Miscellaneous donation	£1.80

The Committee members were able to visit all Blind/Partially-Sighted members again this year. The Blind and P/S members each received a cheque for £60 (£50 from the Branch and £10 from the County Funds).

We have one child on our list, Joshua Potter aged 10 - d.o.b. 17/2/2011, who is Partially Sighted. The Committee decided to give him a Birthday Gift of £50.00 as well as the usual Christmas Gift. This was very gratefully received.

We are very grateful to Mrs. Eirlys Davies for her help in distributing gifts in Saron.

M. L. Griffiths.

Gillian Griffiths, Secretary.
September 2021

CARMARTHENSHIRE BLIND SOCIETY

CWMAMAN BRANCH

There are 13 persons currently registered with this branch.

Sadly, two ladies passed away during the year – Mrs. Cathryn Williams, in July 2020, aged 90 years, and Mrs. E.C. Barton, who was also visually impaired and had been registered for many years and was well over 100years of age. Unfortunately, the family had not informed us of her passing and subsequently the quarterly donations of £10 for June and £10 for September were returned to funds.

Due to the pandemic and the restrictions we were under, the December 2020 Christmas donations were given in March 2021, at the time of the quarterly donation for that month.

Each person received £40 covering the Christmas gift of £30 together with the £10 March donation.

We were again grateful to receive from County £10 Christmas gifts to all registrations, which totalled £130.

We were also grateful to receive a donation of £100 from a committee member and also £100 from a friend of the branch.

Collection boxes in the community amounted to £117.70.

We were also grateful to receive from family and friends in memory of the late Mrs Cathryn Williams, who had only been registered for a short while, the sum of £415.00 in lieu of flowers, toward the funds.

Hopefully life will start to get back to some form of normality during 2021.

Janice Thomas, Acting Chair, Branch Secretary and Treasurer

31st March 2021

CARMARTHENSHIRE BLIND SOCIETY

Llandovery

ANNUAL REPORT 2021/22

-- SECRETARY

THIS IS A BRIEF REPORT WHICH CONTAINS THE INFORMATION REGARDING WHAT THE SOCIETY WAS ABLE TO DO WHICH WAS VERY LITTLE. HOWEVER WE CONTINUED WITH THE ISSUE OF CHRISTMAS GIFTS WHICH STILL REMAINS A CONSIDERABLE AMOUNT.

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- SECRETARY

MYNYDD MAWR BRANCH Annual Report 2020 - 2021

The Mynydd Mawr Branch has completed 64 years of service to the Blind and P/S of the Mynydd Mawr Area.

Our last meeting was held at Tabor Vestry on 27th January 2020.

Our A.G.M. on May 11th 2020 was cancelled due to COVID 19.

Chairman:	Mrs. Delyth Armstrong	Vice-Chairman:	Mrs. Marva Murphy
Secretary:	Mrs Marian Thomas	Assistant Secretary:	Mrs. Sharon Morris
Treasurer:	Mrs. Erica Samuel	Assistant Treasurer:	Paula Skyrme

Our Officers remained the same but we lost one committee member in January. She had been with the branch for 35 years. Our sympathy was extended to her family, as well as the families of members who had passed away.

Membership

March 2020 – 33

March 2021 – 30

Our finances as reflected in the Financial Statement are most gratifying. Our thanks to families of the bereaved who donated to our funds in lieu of flowers, also the collection boxes in our local shops and local chapels.

Expenditure is focused on the members. Every member received £50 each as Christmas gifts which included £10 each from County Funds (for which we are truly grateful). Each member also received £10 each as an Easter gift.

Sincere thanks to our Treasurer, Assistant Treasurer and Auditor Mrs. Shirley Jones, for their work on the financial side.

Diolch o galon,

Marian Thomas (Secretary)