

**CRONFA ADDYSGOL**  
**DR. DANIEL WILLIAMS**  
**EDUCATIONAL FUND**

(Sefydlwyd drwy Gynllun y Comisiwn Elusennau Mehefin 6ed 1979 ac a addaswyd  
Ionawr 10fed 1989 a hefyd Tachwedd 3ydd, 2014 a Gorffennaf 3ydd 2017)

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RHIF COFRESTRU 525756

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**CYFRIFON AC ADRODDIAD BLYNYDDOL**  
***ANNUAL ACCOUNTS AND REPORT***

Am y cyfnod Hydref 1af, 2021, hyd at Fedi 30ain, 2022

*For the period October 1<sup>st</sup>, 2021 to September 30<sup>th</sup>, 2022*

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**Dwryd Williams B.Add / B.Ed**

*Clerc yr Ymddiriedolwyr / Clerk to the Trustees*



### Ymddiriedolwyr Cyfredol / Current Trustees

* Mr Gerallt Wyn Hughes M.Sc, ARICS, MRTPI, D.L.	Ty'n y Coed, Arthog, Dolgellau, Gwynedd Apwyntiwyd: 2001	LL39 1YS D
Y Cynghorydd Mrs.A.T. Lloyd Jones	Hendy, Tywyn, Gwynedd Apwyntiwyd: 1990	LL36 9RU A
*Ms. Margaret Roberts	Garth Maelan, Dolgellau, Gwynedd Apwyntiwyd: 2014	LL40 2LS C
Miss Rhian Edwards	Maes Angharad, Dolgellau Apwyntiwyd: Mis Hydref 2014	LL40 1TG C
*Mrs Shân Roberts	Hafod y Gwynt, Pencefn, Dolgellau Apwyntiwyd: Mis Hydref 2014	LL40 2YP C
Ms Elen Thomas	35 Uwch y Maes Dolgellau Apwyntiwyd: Mis Hydref 2014	LL40 1GA C
*Kirsty Wyn Edwards Cynghorydd Dysgwyr/Student Advisor	Coleg Meirion Dwyfor, Ffordd Ty'n y Coed Dolgellau, Gwynedd Apwyntiwyd: Mis Mawrth, 2016	LL40 2SW C
*Mr Walter King	5 Nant Y Gader, Dolgellau, Gwynedd Apwyntiwyd: Mis Gorffennaf , 2017	LL40 1LB C
*Mr John Cadwaladr	Cefnydd, Ffordd Pencefn, Dolgellau, Gwynedd Apwyntiwyd: Mis Rhagfyr, 2021	LL40 2YP B
Miss Elizabeth Griffiths	<b>Gwynfa</b> , 12 Uwch y Maes, Dolgellau, Gwynedd Apwyntiwyd: Mis Rhagfyr, 2021	LL40 1GA C
Mrs Eleri Lewis-Smith	<b>Lower School House</b> , Ffordd yr Arran, Dolgellau, <b>Gwynedd</b> Apwyntiwyd: Mis Rhagfyr, 2021	LL40 1LA C

#### Yn cynrychioli

A – Cyngor Gwynedd  
B – Cyngor Tref Dolgellau  
C – Aelod Cyfetholedig

\*Aelodau'r Pwyllgor Lleol

#### Clerc i'r Ymddiriedolwyr

Dwryrd Williams B.Add, Bryn Golau, Pencefn, Dolgellau, Gwynedd, LL40 2YP  
Ffôn: 01341 423 4594

Felly, ar hyn o bryd, y mae naw ymddiriedolwr cyfetholedig a dau enwebedig, sef Mr John Cadwaladr yn cynrychioli Cyngor Tref Dolgellau a'r Cynghorydd Mrs Anne Lloyd Jones yn cynrychioli Cyngor Gwynedd.



## CANLLAWIAU

Yn ystod y flwyddyn parhaodd yr Ymddiriedolwyr i ystyried ceisiadau am gymorth ariannol yn unol â'r rheolau a adolygwyd parthed defnyddio'r incwm fel y'u cynhwysir yng Nghynllun y Comisiwn Elusennau fel y'u diwygiwyd, sef:

1. Bydd yr Ymddiriedolwyr yn defnyddio incwm y Gronfa i hyrwyddo addysg plant a phobl ifanc yn yr ystod oedran Blwyddyn Ysgol 5\* hyd at 25 oed (ond nid yn cynnwys ymgeiswyr 25 oed), mewn un neu ragor o'r ffyrdd canlynol:
  - (a) Trwy ddarparu cymorth ariannol, dillad, gwisgoedd, offer, cyfarpar neu lyfrau er galluogi'r cyfryw bersonau wrth iddynt adael Ysgol, Prifysgol neu sefydliad addysg arall i baratoi ar gyfer proffesiwn, crefft neu alwedigaeth;
  - (b) Trwy ddyfarnu ysgoloriaethau neu lwfansau cynhالياeth er galluogi'r cyfryw bersonau i deithio un ai yn y wlad hon neu dramor, er hyrwyddo eu haddysg;
  - (c) Trwy ddarparu ysgoloriaethau neu lwfansau cynhالياeth er galluogi'r cyfryw bersonau i astudio cerddoriaeth neu gelfyddydau eraill, a
  - (ch) mewn ffyrdd eraill i hyrwyddo addysg gan gynnwys hyfforddiant corfforol a chymdeithasol y cyfryw bersonau.
2. Gall yr Ymddiriedolwyr ddefnyddio incwm y Gronfa er hyrwyddo addysg personau nad ydynt wedi cyrraedd 25 mlwydd oed trwy ddyfarnu i'r cyfryw bersonau ysgoloriaethau i'w cynnal mewn unrhyw Ysgol Uwchradd, Coleg Addysg, Prifysgol neu unrhyw sefydliad addysg arall (yn cynnwys technegol a phroffesiynol) a gymeradwyir gan yr Ymddiriedolwyr.
3. O fewn y cyfyngiadau a ragnodir dan y Cynllun hwn, bydd pob hawl gan yr Ymddiriedolwyr i osod rheolau ar gyfer dyfarnu ysgoloriaethau, neu lwfansau cynhالياeth neu fuddiannau eraill, yn cynnwys rheolau parthed gwerth a chyfnod y dyfarniad ynghyd â'r cymwysterau a'r dulliau o ddewis a dethol buddiolwyr.
4. Wrth ddefnyddio incwm dan y Cymal hwn bydd yr Ymddiriedolwyr yn rhoi blaenoriaeth i:
  - (a) Cyn-ddisgyblion o Ysgol Dr Williams neu i ddisgynyddion hyd at blant i blant y cyn-ddisgyblion hynny;
  - (b) Personau sydd yn preswyllo, neu sydd â rhiant neu rieni yn preswyllo yng nghyn-ddosbarth Meirionnydd yn y drefn yna o flaenoriaeth.

O gadw at y rheolau blaenoriaeth a osodwyd i lawr yn 1979 mae'r ymddiriedolwyr wedi sefydlu canllawiau parthed cymwysterau i dderbyn cymorth ariannol gan dderbyn hefyd y bydd yn rhaid adolygu yn rheolaidd unrhyw ganllawiau o'r fath.

***\* Y mae disgyblion ysgol yn cael mynediad i Flwyddyn 5 ar ddechrau'r mis Medi yn dilyn eu pen-blwydd yn naw oed.***



## SYLWADAU'R CLERC

Roedd 2021-22 yn flwyddyn eithaf trist yn hanes y Gronfa oherwydd bu'n rhaid ffarwelio â dau o gyfeillion ffyddlonaf y Gronfa sef Mr Wyn Meredith a Mr Tecwyn Owen. Gyda marwolaeth drist Mr Wyn M. Meredith ar Dachwedd 13eg, 2021 daeth yr unig gysylltiad â'r ymddiriedolwyr gwreiddiol i ben. Hyd at ei farwolaeth bu Wyn yn was hynod ffyddlon i'r Gronfa, gan wasanaethu fel ymddiriedolwr, ac fel cadeirydd am gyfnod. Roedd ei gonsyrn am blant a phobl ifanc llai breintiedig yn amlwg ym mhob cyfarfod ac roedd hefyd yn gefnogol iawn i geisiadau a gyflwynwyd ar ran plant ag anghenion dysgu ychwanegol. Bydd ei gyd-ymddiriedolwyr a'r clerc yn gweld colli ei gymeriad hoffus, ei brofiad helaeth a'i gyngor doeth. Erbyn hynny roeddem wedi ffarwelio â Mr Tecwyn Owen, a ymddeolodd wedi tri deg ac wyth o flynyddoedd o wasanaeth clodwiw, hynny ar sail ei iechyd bregus. Bu Tecwyn yn cynrychioli Cyngor Tref Dolgellau fel ymddiriedolwr enwol ers 1983. Olynodd Mr Wyn Meredith i'r gadair yn 2003 ac fe barhaodd yn y swydd honno hyd nes ei ymddeoliad. Llywiodd y Gronfa mewn modd cadarn a theg. Roedd Tecwyn ac Wyn yn ymfalchïo yn y cymorth a ddosbarthwyd i blant a phobl ifanc sir Feirionnydd, ynghyd â phlant ac wyrion cyn-ddisgyblion Ysgol Dr Williams ers sefydlu'r Gronfa, swm o £1,255,186. Byddwn yn gweld colli cwmni Tecwyn â'r diddanwch a gaed ar ddiwedd cyfarfodydd wrth wrando ar ei hanesion ffraeth. Dymunwn ymddeoliad dedwydd a hir iddo. Cynhaliwyd cyfarfodydd mis Hydref a Thachwedd 2021 trwy ddulliau digidol oherwydd bod effaith y Covid yn dal ar led yn ein cymdeithas ond wedi hynny llwyddwyd i ddychwelyd i'r drefn arferol o gyfarfod wyneb yn wyneb.

Rhoddwyd sylw manwl i'r sefyllfa gyllidol gydol y flwyddyn er mwyn sicrhau nad oedd yr arian a ddosbarthwyd yn mynd tu hwnt i'r swm a oedd gan y Gronfa yn y banc. Gan fod y sefyllfa ariannol yn iach gydol y flwyddyn nid oedd rhaid addasu'r graddfeydd dosbarthu cymorth ar i lawr. Yn wir, ym mis Gorffennaf 2022, gan fod swm sylweddol o arian wrth gefn, penderfynwyd ychwanegu 10% i bob grant a gytunwyd yn ôl y canllawiau arferol. Felly, byddai swm o £100 yn mynd yn £110 ayyb.

Yn ddiweddar, llwyddodd y clerc, gyda chydweithrediad parod Mr Gerallt Hughes a Mr John Cadwaladr, i sefydlu bancio ar-lein ar gyfer cyfrif banc y Gronfa. Bydd hyn yn hwyluso ei allu i fonitro'r incwm a'r gwariant.

Mae'r llogau wedi dal eu tir yn rhyfeddol o dda serch yr argyfwng ariannol diweddar.

Cynhyrchodd ein buddsoddiadau gyda Blackrock logau yn yr ystod 3.7% i 4.2% ond nid yw'r rhagolygon cystal ar gyfer 2022-23. Yn ystod y flwyddyn ariannol 2021-2022 dosbarthwyd £55,015 (o'i gymharu â £40,613 yn 2020-2021) a rhoddwyd cymorth i 270 ymgeisydd (o'i gymharu â 157 yn 2020-2021). Roedd 127 allan o'r 270 ymgeisydd yn rhan o gais ar ran grŵp o ymgeiswyr e.e. ysgol neu goleg. ). **Gwelwyd cynnydd yn y nifer o ymgeiswyr eleni oherwydd bod effaith y Covid yn dechrau pylu, ac ysgolion yn ail afael mewn teithiau addysgol.**

Roedd yr incwm, sef y llogau ar y buddsoddiadau ar gyfer 2021-2022, yn £61,392 (o'i gymharu â £59,567 y flwyddyn ariannol flaenorol). Gwariwyd cyfanswm o £8,165 ar weinyddu'r Gronfa (o'i gymharu â £5,387 y flwyddyn ariannol flaenorol). Roedd dau daliad o £690 i'r cyfrifydd yn ymddangos yn y cyfrifon yma. Roedd gwarged (surplus) o £1,788 yn y flwyddyn 2021/22 (o'i gymharu â gwarged o £13,567 y flwyddyn flaenorol).

**Gellir rhannu'r rhai a dderbyniodd gymorth gan y Gronfa i gategoriâu (gweler y graff ar y dudalen nesaf, ynghyd â'r niferoedd ym mhob categori.**



## THE CLERK'S COMMENTS

2021-22 was quite a sad year in the Fund's history because we had to say goodbye to two of the Fund's most loyal servants, Mr. Wyn Meredith and Mr. Tecwyn Owen. With the sad death of Mr. Wyn M. Meredith on November 13th, 2021 the only connection with the original trustees ended. Up until his demise, Wyn was an extremely loyal servant to the Fund, serving as a trustee, and as chairman for a time. His concern for less privileged children and young people was evident at every meeting and he was also very supportive of applications submitted on behalf of children with additional learning needs. His fellow trustees and the clerk will miss his likeable character, his vast experience and his wise counsel. By that time we had said goodbye to Mr. Tecwyn Owen, who retired due to his fragile health after thirty eight years of commendable service. Tecwyn had represented Dolgellau Town Council as a nominal trustee since 1983. He succeeded Mr. Wyn Meredith to the chair in 2003 and he continued in that position until his retirement. He managed the Fund in a sound and fair manner. Tecwyn and Wyn were proud of the support distributed to the children and young people of Meirionnydd, together with the children and grandchildren of former pupils of Ysgol Dr Williams since the establishment of the Fund, a sum of £1,255,186. We will miss Tecwyn's company and the entertainment he provided at the end of meetings with his witty stories. We wish him a happy and long retirement.

The October and November 2021 meetings were held through digital means because the impact of the Covid was still widespread in our society but afterwards we managed to return to the normal routine of meeting face to face.

Detailed attention was paid to the financial situation throughout the year to ensure that the money distributed did not exceed the amount the Fund had in the bank. As the financial situation was healthy throughout the year there was no need to adjust the aid distribution scales downwards. Indeed, in July 2022, as there was a significant amount of money in reserve, it was decided to add 10% to each grant agreed according to the usual guidelines. Therefore, an amount of £100 would become £110 etc.

Recently, the clerk, with the willing cooperation of Mr. Gerallt Hughes and Mr. John Cadwaladr, succeeded in establishing online banking for the Fund's bank account. This will facilitate his ability to monitor the income and expenditure.

Interest rates held their ground surprisingly well despite the recent financial crisis. Funds held by Blackrock yielded interest in the 3.7% to 4.2% range but the outlook for 2022-23 is not so favourable. During the financial year 2021-2022 we distributed £55,015 (compared to £40,613 in 2020-2021) and support was given to 270 candidates (compared to 157 in 2020-2021). 127 applicants out of the total of 270 were part of an application on behalf of a group of applicants e.g. school or college.

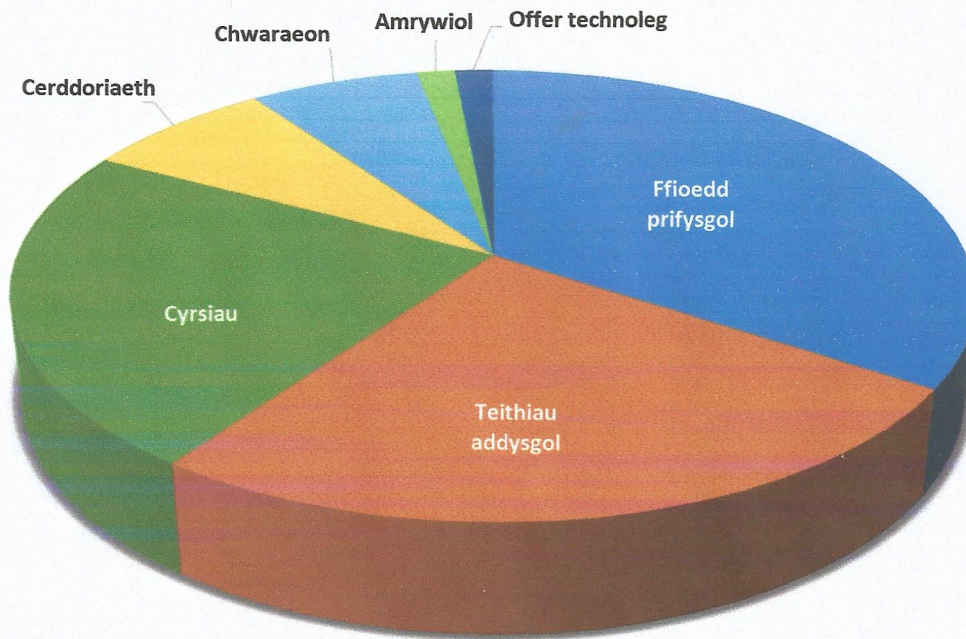
The income, which is the interest on the investments for 2021-2022, was £61,392 (compared to £59,567 the previous financial year). A total of £8,165 was spent on the administration of the Fund (compared to £5,387 the previous financial year). Two payments of £690 to the accountant appeared in these accounts. There was a surplus of £1,788 in the year 2021/22 (compared to a surplus of £13,567 the previous year).

Those who received help from the Fund can be divided into categories (see the graph on the next page, together with the numbers in each category).

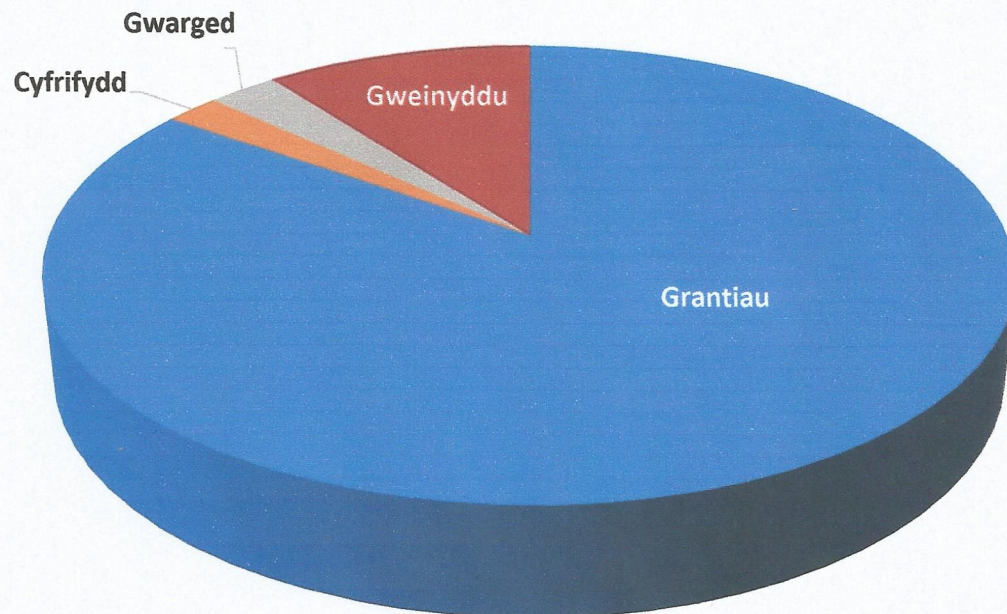


## DADANSODDIAD O'R CYMORTH A RODDWDYD O RAN CATEGORïAU

### AN ANALYSIS OF THE SUPPORT PROVIDED IN TERMS OF CATEGORIES



### DADANSODDIAD O'R GWARIANT / AN ANALYSIS OF THE EXPENDITURE





### **Nifer yr ymgeiswyr llwyddiannus ym mhob categori**

Offerynnau cerdd	1
Teithio	3
Offer technolegol	4
Costau amrywiol	4
Chwaraeon	18
Cerddoriaeth	20
Cyrsiau (gan gynnwys awyr agored)	61
Teithiau addysgol	68
Ffioedd prifysgol	91
Cyfanswm	270

### **The number of successful applicants in each category**

Musical instruments	1
Travelling	3
I.T. equipment	4
Miscellaneous costs	4
Sports	18
Music	20
Courses (including outdoor education)	61
Educational trips	68
University fees	91
Cyfanswm	270



## Cyfansymiau a ddosbarthwyd ar ffurf grantiau ers sefydlu'r Gronfa

### Totals distributed as grants since the Fund was established

1979/80	£00,286
1980/81	£01,164
1981/82	£07,763
1982/83	£03,411
1983/84	£09,380
1984/85	£11,788
1985/86	£06,801
1986/87	£13,082
1987/88	£20,988
1988/89	£17,715
1989/90	£15,262
1990/91	£33,257
1991/92	£40,345
1992/93	£32,431
1993/94	£16,936
1994/95	£18,699
1995/96	£35,832
1996/97	£41,736
1997/98	£26,258
1998/99	£34,476
1999/00	£32,500
2000/01	£31,710
2001/02	£37,916
2002/03	£27,800
2003/04	£20,200
2004/05	£27,800
2005/06	£40,000
2006/07	£32,000
2007/08	£39,000
2008/09	£31,454
2009/10	£41,841
2010/11	£33,081
2011/12	£61,457
2012/13	£38,594
2013/14	£58,992
2014/15	£40,573
2015/16	£44,713
2016/17	£42,189
2017/18	£47,629
2018/19	£51,950
2019/20	£45,850
2020/21	£40,613
2021/22	£55,015



**Independent Examiner's Report to the  
Trustees of Dr. Daniel Williams' Educational Fund**

**Charity no. 525756**

I report to the trustees on my examination of the accounts of the Dr. Daniel Williams' Educational Fund (the Fund) for the year ended 30<sup>th</sup> September 2022.

**Responsibilities and basis of report**

As the charity trustees of the Fund you 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 Fund's 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.

**Independent examiner's statement**

My examination was carried out in accordance with general Directions given by the Charity Commissioners. 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 these 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.



Mr. P. Horwood  
Griffith, Williams & Co.,  
Chartered Accountants,  
36 Stryd Fawr,  
Pwllheli,  
Gwynedd  
LL53 5RT

Date: 21<sup>st</sup> November 2022



**DR. DANIEL WILLIAMS' EDUCATIONAL FUND**

Charity no. 525756

**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 30<sup>TH</sup> SEPTEMBER 2022**

	2022		2021	
	£	£	£	£
<b>Accumulated Income Fund</b>				
<b>Income from investment</b>				
Charities Official Investment Funds – income units – dividend	51,153		50,611	
Charishare Common Investment Fund – dividend	9,756		8,626	
Charinco Common Investment Fund – interest	309		308	
Charinco – BRIM interest	18		18	
	-----		-----	
		61,236		59,563
<b>Interest on bank deposits</b>				
Charities deposit account	156		4	
	-----		-----	
		156		4
		-----		-----
		61,392		59,567
<b>Expenditure</b>				
Office administration and clerk's salary	7,475		4,697	
Accountancy	690		690	
	-----		-----	
		(8,165)		(5,387)
		-----		-----
Excess of income over administration expenses for the year		53,227		54,180
Less grants awarded		(55,015)		(40,613)
		-----		-----
<b>Deficit of income over grants awarded and paid transferred to accumulated income fund</b>	£	(1,788)	£	13,567
		=====		=====



**DR. DANIEL WILLIAMS' EDUCATIONAL FUND**  
**BALANCE SHEET AS AT 30<sup>TH</sup> SEPTEMBER 2022**

**Charity no. 525756**

	<b>2022</b>		<b>2021</b>	
	£	£	£	£
<b>Capital fund</b>				
Balance as at 30 <sup>th</sup> September		1,202,866		1,202,866
<b>Accumulated income fund</b>				
Balance as at 1 <sup>st</sup> October	35,184		21,617	
Deficit of income over grants awarded and paid during the year	(1,788)		13,567	
	-----		-----	
Balance as at 30 <sup>th</sup> September		33,396		35,184
		-----		-----
		1,236,262		1,238,050
		=====		=====
<b>Represented in assets and liabilities as follows:</b>				
<b>Capital fund</b>				
Investments per schedule	1,166,683		1,166,683	
Charities deposit account #1	13,300		13,300	
Charities deposit account #2	21,185		21,185	
HSBC Money manager	15		15	
HSBC Treasurer account	1,683		1,683	
	-----		-----	
		1,202,866		1,202,866
<b>Accumulated income fund</b>				
Cash at HSBC Bank:				
Treasurer account	33,396		35,874	
	-----		-----	
		33,396		35,874
<b>Liabilities</b>				
Accruals	-		690	
	-----		-----	
		(-)		(690)
		-----		-----
		£1,236,262		£1,238,050
		=====		=====

**Reserves Policy:** The Trustees are of the opinion that the charity does not require a formal reserves policy due to the fact that they receive a detailed monthly report on the financial situation and that they adjust the rates of support distributions in light of those reports. As a result, this ensures that the accumulated income part of the Fund never becomes fully depleted.



**DR. DANIEL WILLIAMS' EDUCATIONAL FUND**  
**YEAR ENDED 30<sup>TH</sup> SEPTEMBER 2022**

**Charity no. 525756**

**Schedule of investment and movements**

**Capital fund**

	Cost as at 01.10.2021 £	Changes during the year £	Cost as at 30.09.2022 £	Market value 30.09.2022 £	Market value 30.09.2021 £
<b>Charities Official Investment Fund</b>					
603224.74 Income units – Ethical Fund	1,089,062	-	1,089,062	1,662,668	1,786,088
<b>Charishare Common Investment Fund</b>					
13760.276 Units – a/c no.00005846-0001 [05]	22,608	-	22,608	86,986	96,638
299.085 Units – a/c no. 00005846-0003 [B S Jones Prize Fund]	425	-	425	1,891	2,100
27794.021 Units – a/c no. 00005846-0002 [Accumulation of Income]	46,388	-	46,388	175,700	195,197
<b>Charinco Common Investment Fund</b>					
5142.617 Units – a/c no. 00005846-0001 [05]	7,662	-	7,662	7,307	9,468
296.020 Units – a/c no. 00045710-0002	538	-	538	421	545
	£1,166,683	£ -	£1,166,683	£ 1,934,973	£2,090,036