

**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, 2024 hyd at Fedi 30ain, 2025

*For the period October 1<sup>st</sup>, 2024 to September 30<sup>th</sup>, 2025*

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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
*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-Blockley 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	Gwynfa, 12 Uwch y Maes, Dolgellau, Gwynedd Apwyntiwyd: Mis Rhagfyr, 2021	LL40 1GA C
Mrs Elen Lewis-Smith	Lower School House, Ffordd yr Arran, Dolgellau, Gwynedd 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**

Dwryd 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 cynhaliaeth 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 cynhaliaeth 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 cynhaliaeth 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 nifer yr ymgeiswyr a dderbyniodd gymorth eleni yn is na'r flwyddyn flaenorol (403 o'i gymharu â 594). Hynny yn bennaf oherwydd gostyngiad yn y nifer o geisiadau torfol ar gyfer teithiau addysgol neu ymweliadau â chanolfannau awyr agored.

Rhodddwyd 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. Yn ddelfrydol, y nod fyddai dosbarthu'r holl logau a ddaw i'r coffrau, ond mewn realiti nid yw hynny'n bosib. Ni all yr Ymddiriedolwyr (gyda chymorth y clerc), ganiatáu i'r Gronfa fynd i'r coch. Tasg anodd yw sicrhau hynny oherwydd ni ellir rhagweld yn union faint o geisiadau ddaw i law o fis i fis. Yr unig ganllaw sydd gennym yw patrwm y ceisiadau yn y blynnyddoedd blaenorol - gall hynny fod o gymorth, ond gall un cais sylweddol o du ysgol uwchradd neu am gymorth tuag at offeryn cerdd ddrudfawr, chwalu'r rhagolygon. Gan fod sefyllfa ariannol y Gronfa yn edrych yn eithaf iach ym mis Chwefror 2025 penderfynwyd cynyddu'r graddfeydd dosbarthu cymorth fel eu bod yn cyd-fynd â'r graddfeydd arferol ond er mwyn bod ychydig yn ddarbodus penderfynwyd tynnu 10% o bob swm a ddosbarthwyd. Golyga hynny fod myfyrwyr, er enghraifft, yn derbyn £400 llai 10% = £360 tuag at eu ffioedd prifysgol. Fe gofiwch, hwyrach, fod gan y Pwyllgor Lleol yr hawl i addasu'r graddfeydd pe bai gwir angen gwneud hynny. Hefyd, fod gan y Pwyllgor Lleol yr hawl i fynd tu hwnt i'r canllawiau dan amgylchiadau arbennig e.e. ADY dwys neu dlodi neilltuol.

Daliodd y llogau a dderbyniwyd gan CCLA a BlackRock eu tir yn rhyfeddol o dda eto eleni. Roedd yr incwm, sef y llogau ar y buddsoddiadau, ar gyfer 2024-2025, yn £65,703 (o'i gymharu â £65,478 y flwyddyn ariannol flaenorol). Yn ystod y flwyddyn ariannol 2024-2025 dosbarthwyd £44,251 ar ffurf grantiau (o'i gymharu â £58,766 yn 2023-2024).

Gwariwyd cyfanswm o £7,694 ar weinyddu'r Gronfa (o'i gymharu â £6,272 y flwyddyn ariannol flaenorol). Roedd gwarged (surplus) o £13,758 yn y flwyddyn 2024/25 (o'i gymharu â gwarged o £440 y flwyddyn flaenorol). Mae'r gwarged yn gallu amrywio'n sylweddol o flwyddyn i flwyddyn yn dibynnu ar faint o arian a ddosbarthwyd yn y cyfnod Gorffennaf i Fedi a faint o sieciau sydd heb eu bancio ar ddiwedd y flwyddyn ariannol.

Y mae cost hanfodion megis amlenni, stampiau, papur ac inc ar gyfer yr argraffydd ayyb i gyd wedi parhau i godi yn ystod yn y flwyddyn ddiwethaf, gan ychwanegu at y gost o weinyddu'r Gronfa. Yn ystod y flwyddyn penderfynodd Mr Dylan Jones (Gwasg Nereus), Y Bala, ymddeol ac felly nid oedd modd cael rhagor o ffurflenni cais ganddo. Diolchwyd iddo am ei wasanaeth clodwiw i'r Gronfa. Yn garedig iawn, trosglwyddodd Dylan dempled y ffurflen i'r Clerc ac fe hwylusodd hynny'r gwaith o ganfod gwasg arall fydda'n fodlon ymgymryd â'r gwaith. Daeth y clerc i gytundeb â gwasg Bear Prints, Porthmadog i ddarparu ffurflenni ac er bod pris pob ffurflen yn ddrutach na'r pris a godwyd gan Dylan, trwy archebu nifer sylweddol o ffurflenni ar y tro roedd cost pob ffurflen yn gostwng.

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

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## THE CLERK'S COMMENTS

The number of applicants who received help this year was lower than the previous year (403 compared to 594). This was mainly due to a reduction in the number of group applications for assistance towards educational trips or visits to outdoor centres.

Detailed attention was paid to the financial situation throughout the year in order to ensure that the money distributed did not exceed the amount the Fund had in the bank. Ideally, the aim would be to distribute all the interest that the Fund receives, but in reality that is not possible. The Trustees (with the help of the clerk), cannot allow the Fund to go into the red. It is a difficult task to achieve that goal because it is not possible to predict exactly how many applications will be received from month to month. The only guide we have is the pattern of applications in previous years - that can be helpful, but one significant request from a secondary school or for assistance towards an expensive musical instrument, can shatter the forecasts.

As the Fund's financial situation looked relatively healthy in February 2025 it was decided to increase the aid distribution rates so that they matched the usual rates, but in order to be a little bit prudent it was decided to deduct 10% from each amount distributed. That meant that students, for example, would receive £400 less 10% = £360 towards their university fees.

You will remember, perhaps, that the Local Committee has the right to adjust the scales if there is a real need to do so. Also, that the Local Committee has the right to go beyond the guidelines under special circumstances e.g. Intensive ALN or extreme poverty.

The interest received from CCLA and BlackRock held their ground surprisingly well again this year. The income, which is the interest on the investments, for 2024-2025, was £65,703 (compared to £65,478 the previous financial year). During the financial year 2024-2025 we distributed £44,251 the form of grants (compared to £58,766 in 2023-2024).

A total of £7,694 was spent on the administration of the Fund (compared to £6,272 the previous financial year). There was a surplus of £13,758 in the year 2024/25 (compared to a surplus of £440 the previous year). The surplus can vary significantly from year to year depending on how much money was distributed in the July to September period and how many cheques remain unbanked at the end of the financial year.

The cost of essentials such as envelopes, stamps, paper and ink for the printer etc have all continued to rise during the past year, adding to the cost of administering the Fund. During the year Mr Dylan Jones (Gwasg Nereus), Bala, decided to retire and therefore it was not possible to receive further application forms from him. He was thanked for his commendable service to the Fund. Very kindly, Dylan handed over the template of the form to the Clerk and that facilitated the work of finding another press that would be willing to undertake the work. The clerk reached an agreement with Bear Prints Press, Porthmadog to provide forms and although the price of each form was more expensive than the price charged by Dylan, by ordering a significant number of forms at a time the cost of each form was reduced.

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.

**DANSODDIAD O'R CYMORTH A RODDWDYD O RAN CATEGORIŲAU**  
**AN ANALYSIS OF THE SUPPORT PROVIDED IN TERMS OF CATEGORIES**

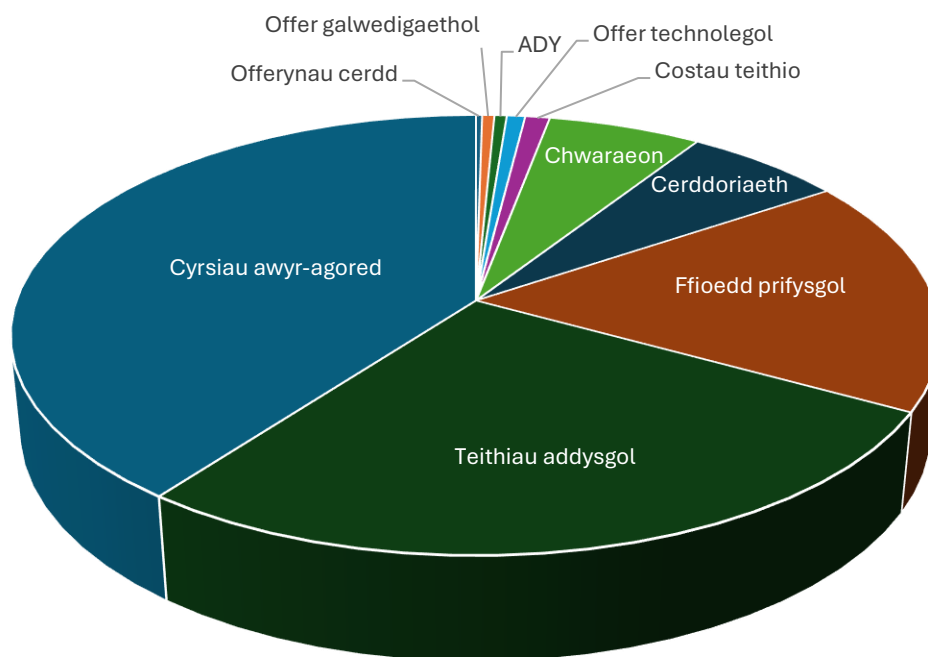
Nifer yr ymgeiswyr llwyddiannus ym mhob categori

Offerynnau cerdd	1
Offer ar gyfer cwrs galwedigaethol	2
Anghenion dysgu ychwanegol	2
Offer technolegol	3
Costau teithio	4
Chwaraeon	25
Cerddoriaeth	26
Ffioedd prifysgol	70
Teithiau addysgol	110
Cyrsiau awyr-agored	160
Cyfanswm	403

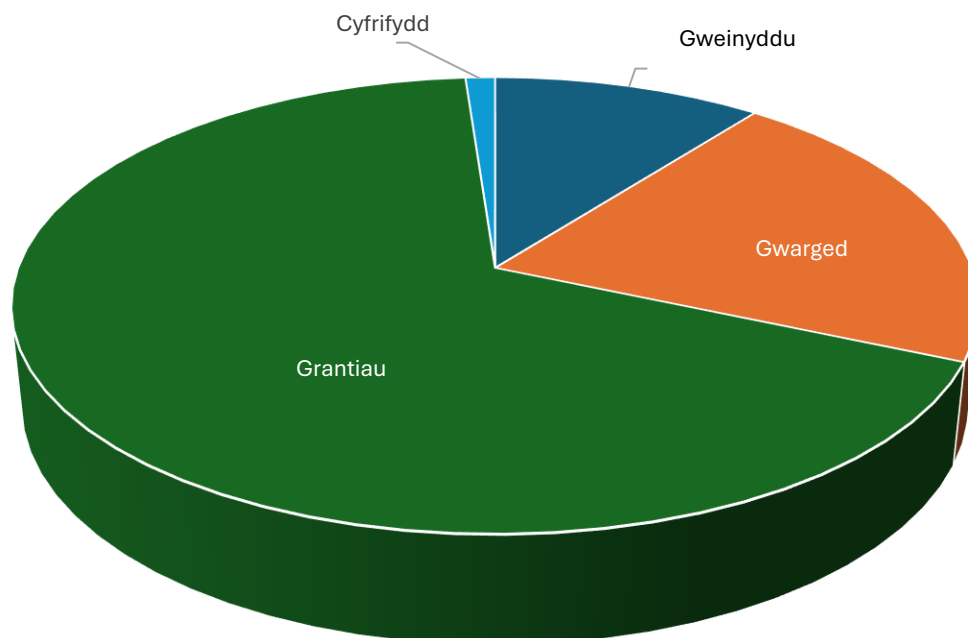
The number of successful applicants in each category

Musical instruments	1
Equipment for occupational courses	2
Additional teaching needs	2
I.T. equipment	3
Travelling costs	4
Sports	25
Music	26
University fees	70
Educational trips	110
Outdoor activity courses	160
Total	403

## DADANSODDIAD O'R CYMORTH A RODDWDYD O RAN CATEGORIAU AN ANALYSIS OF THE SUPPORT PROVIDED IN TERMS OF CATEGORIES



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



**Cyfansymiau a ddosbarthwyd ar ffurf grantiau ers sefydlu'r Gronfa**  
**Totals distributed as grants since the Fund was established**

1979/80	£286
1980/81	£1,164
1981/82	£7,763
1982/83	£3,411
1983/84	£9,380
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
2022/23	£71,088
2023/24	£58,766
2024/25	£44,251



**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 2025.

**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**

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.



.....  
Mr. P. O. Horwood F.C.A.

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

Date: 21<sup>st</sup> November 2025

**DR. DANIEL WILLIAMS' EDUCATIONAL FUND** **Charity no. 525756**  
**RECEIPTS AND PAYMENTS ACCOUNT FOR THE YEAR ENDED 30<sup>TH</sup> SEPTEMBER 2025**

	2025		2024
	£	£	£
<b>Accumulated Income Fund</b>			
<b>Income from investment</b>			
Charities Official Investment Funds – income units – dividend	53,084		52,781
Charishare Common Investment Fund – dividend	10,777		10,610
Charinco Common Investment Fund – interest	302		309
Charinco – BRIM interest	17		18
	-----		-----
	64,180		63,718
<b>Interest on bank deposits</b>			
Charities deposit account	1,523		1,760
	-----		-----
	1,523		1,760
	-----		-----
	65,703		65,478
<b>Expenditure</b>			
Office administration and clerk's salary	6,932		5,546
Accountancy	762		726
	-----		-----
	(7,694)		(6,272)
	-----		-----
Excess of income over administration expenses for the year	58,009		59,206
Less grants awarded	(44,251)		(58,766)
	-----		-----
<b>Surplus / (deficit) of income over grants awarded and paid transferred to accumulated income fund</b>	£ 13,758		£ 440
	=====		=====

**DR. DANIEL WILLIAMS' EDUCATIONAL FUND  
BALANCE SHEET AS AT 30<sup>TH</sup> SEPTEMBER 2025**

**Charity no. 525756**

	2025	2024
	£	£
<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	19,221	18,781
Surplus / (deficit) of income over grants awarded and paid during the year	13,758	440
	-----	-----
Balance as at 30 <sup>th</sup> September	32,979	19,221
	-----	-----
	1,235,845	1,222,087
	=====	=====

**Represented in assets and liabilities as follows:**

<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	32,979	19,221
	-----	-----
	32,979	19,221
	-----	-----
	£1,235,845	£1,222,087
	=====	=====

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.

The financial statements were approved by the Board of Trustees and authorised for issue on 24<sup>th</sup> November 2025 and were signed on its behalf by:

*Mr. Gerall Wyn Hughes*

Mr. Gerallt Hughes  
Chairman / Trustee

**DR. DANIEL WILLIAMS' EDUCATIONAL FUND**  
**YEAR ENDED 30<sup>TH</sup> SEPTEMBER 2025**

**Charity no. 525756**

**Schedule of investment and movements**

**Capital fund**

	Cost as at 01.10.2024 £	Changes during the year £	Cost as at 30.09.2025 £	Market value 30.09.2025 £	Market value 30.09.2024 £
<b>Charities Official Investment Fund</b>					
603224.74 Income units – Ethical Fund	1,089,062	-	1,089,062	1,775,773	1,865,714
<b>Charishare Common Investment Fund</b>					
13760.276 Units – a/c no.00005846-0001 [05]	22,608	-	22,608	110,406	105,310
299.085 Units – a/c no. 00005846-0003 [B S Jones Prize Fund]	425	-	425	2,400	2,289
27794.021 Units – a/c no. 00005846-0002 [Accumulation of Income]	46,388	-	46,388	223,006	212,714
<b>Charinco Common Investment Fund</b>					
5142.617 Units – a/c no. 00005846-0001 [05]	7,662	-	7,662	7,295	7,500
296.020 Units – a/c no. 00045710-0002	538	-	538	420	432
	£1,166,683	£ -	£1,166,683	£ 2,119,300	£2,193,959
	=====	===	=====	=====	=====