Ardal Weinidogaeth
Bro Ardudwy
Ministry Area
Elusen/Charity 1146546

Adroddiad Blynyddol a Datganiadau Ariannol
Annual Report and Financial Statements

Ar gyfer y flwyddyn yn diweddaru
31 Rhagfyr 2025

For the year ending
31st December 2025

Croeso

"Beth bynnag a wnewch, ar lafar neu ar weithred, gwnewch y cyfan yn enw'r Arglwydd Iesu, gan ddiolch i Dduw Dad trwyddo ef." Mae'r geiriau hyn o bennod 5, adnod 17 o lythyr Sant Paul at y Colosiaid, yn fy marn i, yn nodyn atgoffa defnyddiol o'r hyn sydd wrth wraidd ein bywyd ar y cyd fel Eglwysi Bro Ardudwy.

Mae geiriau Sant Paul yn ein hatgoffa o'r sylfaen y dylai ein tystiolaeth a'n gwasanaeth fod wedi'u hadeiladu arni – sef bod popeth a wnawn ac a ddywedwn yn cael ei wneud yn enw Crist. Wrth edrych yn ôl ar y flwyddyn a aeth heibio, mae llawer i fod yn ddiolchgar amdano. Gadewch i ni ddechrau gyda'n 'Llan Llanast' rhyfeddol yn Eglwys Sant Ioan. Cafodd Matt Batten, swyddog cyfathrebu'r Esgobaeth, ei syfrdanu'n llwyr pan ymwelodd â'r lle adeg y Nadolig. Mae'n enghraifft wych o'r 'Fro' yn cydweithio i gyflawni pethau a fyddai'n amhosibl pe baem yn gweithio ar ein pennau ein hunain. Diolch enfawr i bawb sy'n gweithio mor galed i'w gynnal.

Uchafbwynt arall yn y flwyddyn ddiwethaf fu trwyddedu Sharon fel Darllenydd ym Mro Ardudwy. Yn ogystal â hyn, mae Sharon hefyd wedi ymgymryd â rôl ein Swyddog Diogelu. Ar y pwynt hwn, rhaid i mi hefyd dalu teyrnged i waith ac arbenigedd Rose Holland dros nifer o flynyddoedd.

Arwydd arall o obaith yw'r bartneriaeth rydym yn ei datblygu gyda'r 'Men's Shed' (Clwb y Dynion), sydd wedi bod yn cyfarfod yn Eglwys Dewi Sant, Abermaw, dros y misoedd diwethaf. O safbwynt gweinyddol, mae hyn yn ychwanegu at y baich sydd arnom ar hyn o bryd, ond mae'n braf gweld

Welcome

"Whatever you do in word or deed do all in the name of the Lord Jesus, giving thanks to God the Father through him." These words from chapter 5 verse 17 of St. Paul's letter to the Colossians, are it seems to me a helpful reminder of what lies at the heart of our life together as the Churches of Bro Ardudwy.

St. Paul's words remind us how and where our witness and service must be grounded, that everything we do and say is and should be in the name of Christ and as we look back over the past year there is much to be grateful for. Let's begin with our astounding Messy Church at St. John's. Matt Batten, the Diocese's communications officer was absolutely bowled over when he visited at Christmas. It's a wonderful example of the Bro working together achieving what would be impossible apart. Huge thanks are due to all of those who work so hard to sustain it.

Another high point of the past year has been Sharon's licensing as Reader in Bro Ardudwy. Alongside this, Sharon has also taken on the role of our Safeguarding Officer. At this point I must also pay tribute to Rose Holland's work and expertise over many years.

Another sign of hope is the partnership that we're developing with the Men's Shed that's been meeting at St. David's Barmouth since over the past months. Administratively this is adding to our burdens currently, but it's lovely to see St. David's in use and developing as a community resource.

Eglwys Dewi Sant yn cael ei defnyddio ac yn datblygu fel adnodd cymunedol.
Gyda fy nghariad a'm gweddïau fel erioed.

Fodd bynnag, mae'r gobaith a'r cyffro hwnnw wedi'u cysgodi gan golled ddinistriol Owain Pritchard, a ymddiswyddodd fel Warden y Fro cyn y Nadolig. Digwyddiadau y tu hwnt i'n Bro ni oedd yr achos, fel yr eglurodd yn glir yn ei lythyr ymddiswyddo. Nid oes angen i mi atgoffa neb pa mor ergyd ddinistriol i ni ym Mro Ardudwy yw colli Owain. Mae'r nifer o faterion sydd bellach yn cyrraedd desgiau fi a Sarah – materion yr oedd Owain yn delio â nhw o'r blaen – yn dystiolaeth ynddynt eu hunain o'i sgiliau a'i dalentau niferus, a'r haelioni a ddangosodd wrth eu defnyddio ar ein rhan. Y cyfan y gallaf ei wneud nawr yw diolch iddo yn ddiffuant iawn, a rhoi sicrwydd iddo ef, Siân, Harri ac Elin ein bod yn anfon ein dymuniadau gorau a'n gweddïau diffuant ar eu cyfer ar gyfer y dyfodol.

However, all of that hope and excitement has been overshadowed by the devastating loss of Owain Pritchard who resigned as Bro Warden before Christmas due to events well beyond our Bro as he made clear in his letter of resignation. I don't need to remind anyone quite what a devastating blow losing Owain is to us in Bro Ardudwy. The number of issues which now flow across mine and Sarah's desks which Owain previously undertook are in themselves testimony to his many skills and talents and how generously he was willing to use them on our behalf. All that I can do now is to thank him most sincerely and assure him Sian, Harri and Elin of our sincerest good wishes and prayers for the future.

Y cwmwl tywyll arall sy'n hongian drosom yw mater cyllid. Fel y mae Sarah wedi egluro yn ei hadroddiad, mae ein sefyllfa ariannol – er gwaethaf ein hymdrechion gorau a rheolaeth ofalus – yn parhau i fod yn ansicr; mae hwn yn fater y bydd yn rhaid i ni fynd i'r afael ag ef yn y blynyddoedd i ddod.

The other dark cloud lowering over us, is that of finance. As Sarah has explained in her report, our finances despite our best efforts and careful management remain precarious and this is an issue we'll have to address in the coming years.

Rhaid i mi fynegi fy niolch dwys i Sue Jones, sydd wedi bod yr unig Warden Bro ers mis Tachwedd, a gobeithio'n daer y bydd yr unigolyn cywir yn camu ymlaen i wasanaethu fel Warden y Ficer.

I must express my enormous debt of gratitude to Sue Jones who's been our sole Bro Warden since November and prayerfully hope that the right person will step forward as Vicar's Warden.

Rhaid i ni hefyd ddiolch i Sue am y cyfraniad sylweddol a wnaeth, ochr yn ochr â'r Parch. Eryl Parry, wrth arwain 'Curiad Calon' yn ddiweddar. Roedd yn anrhydedd mawr cael gwahoddiad i fod yn un o dri Warden Bro i

We must also thank Sue for the tremendous role she played alongside Rev'd Eryl Parry in leading Curiad Calon recently. It was a huge honour to be invited to be one of 3 Bros to pioneer Curiad Calon. I know that those who joined us for it

arloesi 'Curiad Calon'. Gwn fod y rhai a ymunodd â ni wedi cael eu hysbrydoli a'u hannog, ac rwy'n hyderus y bydd llawer o fendithion yn deillio o'r profiad hwnnw.

were inspired and encouraged by it and I'm confident that there will be many blessings which will flow from it.

Hoffwn gloi'r adroddiad hwn drwy ailadrodd y casgliad o fy Adroddiad ar gyfer 2024.

I'd like to conclude this report by repeating the conclusion from my 2024 Report.

Ydym ni wedi cyflawni popeth y gallem weddïo a gobeithio amdano? Wrth gwrs nad ydym! Oes gennym unrhyw reswm i fod yn hunanfodlon? Wrth gwrs nad oes! Oes tasg sylweddol o'n blaenau o hyd? Yn bendant!! Oes gennym obaith a hyder bod yr Arglwydd yn ein harwain ar y ffordd iawn, ac a ydym yn ymdrechu i ddilyn yn ei ôl troed? Wrth gwrs ein bod.

Have we achieved everything we might pray and hope for? Of course not! Have we any reason for complacency? Of course, not! Do we still have a significant task ahead? Definitely!! Do we have hope and confidence that the Lord is guiding us in the right way and are we endeavouring to follow in his steps? Of course we are.

Ni ddylem deimlo'n digalonni oherwydd y dasg y mae Duw wedi'i rhoi i ni wrth i ni geisio gwneud Ei ewyllys a deall Ei ewyllys; oherwydd gwyddom fod gennym y rhoddion gorau oll, pobl anhygoel, a gras a doethineb Duw i'n harwain. Gyda hynny, sut y gallwn fethu?

We should not feel daunted about the task God has assigned to us as we seek to do His will and know His will, because we know we have the greatest of gifts, incredible people and the grace and wisdom of God to guide us. with that how can we fail?

Wrth i ni gychwyn ar y cam cyffrous nesaf yn ein taith fel pererinion, hoffwn ddiolch i bawb sy'n rhoi cymaint ohonyn nhw eu hunain – ac yn enwedig i Owain a Sue, ein Gwarcheidwaid Bro anhygoel, yn ogystal â'n holl warcheidwaid ac Arweinwyr Addoliad Lleol. Diolch am bwy ydych chi a'r hyn rydych chi'n ei wneud; oherwydd heb hynny, ni fyddai fy nhasg yn anoddach yn unig – byddai'n amhosibl!

As we embark on the next exciting phase of our pilgrim journey, I want to thank each and everyone who give so much of themselves but an especial thank you to Owain and Sue our incredible Bro Wardens and all of our wardens and Local Worship Leaders for all that you are and all that you do for without it, my task wouldn't be harder, it would be impossible!

Gyda'm cariad a'm gweddïau, fel bob amser.

With my love and prayers as ever.

Ben
Arweinydd Ardal Weinidogaeth | Ministry Area Leader

GWYBODAETH WEINYDDOL

Mae Ardal Weinidogaeth Bro Ardudwy (Elusen Gofrestredig 1146546) yn Ardal Weinidogaeth yn yr Eglwys yng Nghymru sydd wedi'i lleoli yn Archddiaconiaeth Meirionydd yn Esgobaeth Bangor. Mae ardal ddaearyddol Bro Ardudwy yn cychwyn yn y gogledd yn Llandecwyn ac yn gorffen yn y de ym Mhontddu. Yn gynwysedig o fewn Bro Ardudwy mae cymunedau ac eglwysi Llandecwyn (Tecwyn Sant), Talsarnau, Ynys (Sant Mihangel, Llanfihangel y Traethau), Harlech (Tanwg Sant), Llanfair (y Santes Fair), Llandanwg (Tanwg Sant), Llanbedr (Pedr Sant)), Dyffryn Ardudwy, Talybont (y Santes Dwywe), Llanaber (Bodfan Sant a'r Santes Fair), Abermaw (Sant Ioan a Dewi Sant) a Bontddu.

Gellir cysylltu â'r Ardal Weinidogaeth mewn sawl ffordd:

Post: Neuadd yr Eglwys, Dyffryn Ardudwy, Gwynedd, LL44 2EP
Ffôn: 01341 555 550
E-bost: enquiries@broardudwy.church
Gwe: https://broardudwy.church
Facebook: www.facebook.com/broardudwy

ADMINISTRATIVE INFORMATION

The Ministry Area of Bro Ardudwy (Registered Charity 1146546) 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 Ardudwy begins in the North at Llandecwyn and ends in the South at Bontddu. Contained within Bro Ardudwy are the communities and Churches of Llandecwyn (St Tecwyn), Talsarnau, Ynys (St Michael, Llanfihangel y Traethau), Harlech (St Tanwg), Llanfair (St Mary), Llandanwg (St Tanwg), Llanbedr (St Peter), Dyffryn Ardudwy, Talybont (St Dwywe), Llanaber (St Bodfan & St Mary), Barmouth (St John and St David) and Bontddu.

The Ministry Area can be contacted in a variety of ways:

Post: The Church Hall, Dyffryn Ardudwy, Gwynedd, LL44 2EP
Telephone: 01341 555 550
Email: enquiries@broardudwy.church
Web: https://broardudwy.church
Facebook: www.facebook.com/broardudwy

Rhestrir aelodau Cyngor Ardal Weinidogaeth (CAW) sydd wedi gwasanaethu fel aelodau cyngor ac ymddiriedolwyr ar gyfer 2023 isod:
Ministry Area Council (MAC) members who have served as council members and trustees for 2023 are listed below.

Arweinydd Ardal Weinidogaeth / Ministry Area Leader
Rev Ben Griffith
Warden Ardal /Ministry Area Warden:
Owain Gwilym Pritchard *(resigned 24/12/2025)*
Warden Ardal wedi'i ethol yn y CFB/Ministry Area Warden elected at the AVM:
Susan Jones
Trysorydd / Treasurer
Sarah Foskett
Ysgrifenydd Ardal Weinidogaeth/Ministry Area Secretary

Is-wardeiniaid Eglwysi a benodwyd yn y Cyfarfod Festri Blynyddol/Sub Wardens for Churches appointed to be trustees at the Annual Vestry Meeting:

St Michael (Llanfihangel)	Tecwyn Williams
St Tanwg (Harlech)	Joy Lloyd
St Mary (Llanfair)	Garth Wigglesworth
St Tanwg (Llandanwg)	Cathy Wood
St Peter (Llanbedr)	Dianne Howie
St Dwywe (Talybont)	Millie Edwards
SS Mary & Bodfan (Llanaber)	David Hughes

Ex-Officio:
Linda Baily

STRWYTHUR, LLYWODRAETHU A RHEOLI

Mae'r Eglwys yng Nghymru yn cael ei llywodraethu gan ei Chyfansoddiad, a sefydlwyd o dan adran 13 (1) o Ddeddfau Eglwys Gymreig 1914, fel y'i diwygir o bryd i'w gilydd gan ei Chorff Llywodraethol. Oherwydd newidiadau sefydliadol sydd ar y gweill ar hyn o bryd yn yr Eglwys yng Nghymru, mae gan y CAW yr un pwerau â Chyngor Plwyf Eglwys (CEP) a'r prif wahaniaeth yw maint a chwmpas CAW yn llawer mwy na CPE traddodiadol. Nid yw'r CAW yn gorff corfforaethol. Mae ei gyfansoddiad, ei weithdrefnau a'i bwerau yn cael eu rheoli gan y Cyfansoddiad, sy'n darparu bod yn rhaid i bob aelod, cyn cymryd ei swydd, lofnodi datganiad y bydd ef neu hi yn rhwym i'r Cyfansoddiad.

Mae'r Cyfansoddiad hefyd yn darparu mai aelodau'r CAW fydd: Y Periglor, y Ficeriaid a'r Curadiaid Cynorthwyol; dau warden eglwys, un wedi'i benodi gan y Periglor ac un wedi'i ethol yn y Cyfarfod Festri Flynyddol (CFF); hyd at 25 aelod lleyg a etholwyd yn yr CFF, 1 Ysgrifennydd a Thrysorydd cyfetholedig (os nad yw eisoes yn gyn-swyddog neu wedi'i ethol); a hyd at 7 aelod cyfetholedig pellach.

Etholir yr aelodau CAW etholedig yn y Cyfarfod Festri Flynyddol gan aelodau'r gynulleidfa sydd ar gofrestr etholiadol yr Ardal Weinidogaeth. Anogir pawb dros 18 oed sy'n mynychu gwasanaethau ac sy'n aelodau o'r gynulleidfa i gofrestru ar Rôl yr Etholwyr a cheisio cael eu hethol i'r CAW.

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 Ministry Area. 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.

AMCANION A GWEITHGAREDDAU

Mae'r Eglwys yng Nghymru yn Dalaith o fewn y Cymun Anglicanaidd ac mae'n ceisio hyrwyddo'r grefydd Gristnogol trwy genhadaeth fyd-eang. Amcanion Cyngor Ardal Weinidogaeth (CAW) yw sicrhau bod bywyd a gwaith yr Eglwys ym Mhlwyf Bro Ardudwy yn helpu i gyflawni'r genhadaeth honno, yn lleol ac yn ehangach.

Mae'r CAW yn ymwybodol o ganllawiau'r Comisiwn Elusennau ar fudd cyhoeddus yn "Hyrwyddo Crefydd er Budd y Cyhoedd" ac mae ganddo sylw iddo wrth weinyddu Ardal Weinidogaeth Bro Ardudwy. Cred y CAW, trwy gyflawni ei gyfrifoldeb i weithio ar y cyd â'r periglor yn yr Ardal Weinidogaeth a chydweithredu ym mhob mater sy'n peri pryder a phwysigrwydd i hyrwyddo cenhadaeth gyfan yr Eglwys, yn fugeiliol, efengylaidd, cymdeithasol ac eciwmenaidd, mae'n darparu budd i'r cyhoedd trwy:

- darparu adnoddau a chyfleusterau ar gyfer addoli cyhoeddus, gofal bugeiliol a datblygiad ysbrydol, moesol a deallusol, i'w haelodau ac i unrhyw un sy'n dymuno elwa o'r hyn y mae'r Eglwys yn ei gynnig;
- hyrwyddo gwerthoedd Cristnogol, a gwasanaeth gan aelodau'r Eglwysi ym Mhlwyf Bro Ardudwy i'w cymunedau, er budd unigolion a'r gymdeithas gyfan.

Mae'r CAW yn gyfrifol, ymhlith pethau eraill, am y gyllideb blwyfol a'r holl wariant oddi tani, gofalu a chynnal adeiladwaith yr Eglwys a'r Mynwentydd y mae'n berchen arnynt, ac am unrhyw gamau neu fater arall a gyfeirir ato yn unol â'r Cyfansoddiad, a hefyd y sianel gyfathrebu arferol rhwng plwyfolion ac Esgob yr Esgobaeth.

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 Ministry Area of Bro Ardudwy 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 Ministry Area of Bro Ardudwy. The MAC believes that, by fulfilling its responsibility to work together with the incumbent in the Ministry Area 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 Ministry Area of Bro Ardudwy 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.

ADRODDIAD TRYSORYDD

Wrth edrych ar y cyfrifon, gellir gweld bod yr incwm tua £12,500 yn llai nag y llynedd; mae rhan o hyn yn deillio o lai o log ar fuddsoddiadau, ond mae'r rhan fwyaf yn deillio o lai o arian a godwyd drwy weithgareddau elusennol.

O edrych ar y gwariant am y flwyddyn, mae'n llai na'r flwyddyn flaenorol o tua 20,000, ac felly mae'r ffigwr net (incwm llai gwariant) tua 8.4 mil yn llai nag y llynedd.

Yn y pen draw, rydym yn dal i wario mwy nag yr ydym yn ei dderbyn.

Mae ychydig yn llai na £7,000 yn y gronfa ar gyfer y fynwent; mae'r arian hwn wedi'i neilltuo ar gyfer cynnal a chadw'r glaswellt ac ati yn rhai o'n heglwysi. Nid yw gweddill y cyfrifon unigol yn bell o'r lefelau a welwyd y llynedd.

Wrth edrych ar y derbyniadau a'r taliadau, mae'r cyfanswm tua £2,000 yn is nag y llynedd.
Y gwahaniaeth mwyaf amlwg yma yw'r gostyngiad o £9,000 i £1,300 yn y rhoddion a roddir yn y blwch diogel ar y wal. Mae cyfraniadau ar y plât casglu wedi gostwng o £2,400, ac mae rhoddion achlysurol wedi gostwng 50%. Gwrthbwysir hyn gan gynnydd mewn rhoddion digyswllt ac adferiadau Cymorth Rhodd, yn ogystal â grant un tro o £2,800.

Mae incwm o briodasau wedi gostwng o dros £6,000 dros y flwyddyn ddiwethaf, ac mae ffioedd angladdau a dderbyniwyd wedi gostwng o £3,000.

Cynyddodd y gwaith codi arian tra bod incwm o rentu'r neuadd wedi gostwng. Ac fel y soniais yn gynharach, roedd yr incwm/difidendau wedi gostwng o dros £2,000.

O ran gwariant:
Roedd ein cyfraniad i'r Esgobaeth yn is: gostyngodd o £48,000 yn 2024 i £21,700 yn 2025 (eleni, 2026, dim ond £11,000 ydyw).

TREASURER REPORT

In looking at the accounts, you can see that there is around £12.5K less income than last year some of which has come from less interest off the investments, but the majority has come from reduced funds raised from charitable activities.

By looking at the expenditure for the year this is less than the previous year by around 20,000 so therefore the net income minus the expenditure loss is around 8.4 thousand less than last year.

At the end of the day, we are still spending more than we are taking.

Funds of just shy of £7000 in the churchyard fund, this is reserved for the grass maintenance etc of a few of our churches. The rest of the individual accounts are not far off where they were last year.

When looking at the receipts and payments - the total is around £2 thousand less than Last year. The main discrepancy to see here is the drop from £9k to £1 .3K from Wall safe donations. Loose plate is down by £2.4K and Occasional giving by 50%. This is counterbalanced by increases in contactless donations and recovered gift aid. Plus, a one-off grant of £2.8K.

Weddings have dropped this last year by over £6k and Funeral fees received were down by £3K.

Fundraising was up as Hall rental was down. And as I mentioned before the income/ Dividends was down by over £2k.

Re Expenditure:
Our Diocesan share was less from £48k in 2024 to £21 .7 in 2025 (this year 2026 it is only £11k)

Bu'n rhaid gwneud ychydig o daliadau mawr – talu'r cytundeb llogi argraffydd ac yna prynu argraffydd newydd (tua £6,000) – Mae hyn wedi gweithio'n dda, ac yn ariannol, dros y blynyddoedd nesaf, bydd yn welliant o gymharu â'r costau yr oeddem yn eu talu i'r cwmni llogi.

We had a few big payments - pay off the Printer hire agreement and then buy a new printer (@6K) - This has worked well and over the next few years will financially be an improvement on the costs we were incurring from the hire company.

Bu'n rhaid i ni dalu tua £2,500 am adroddiadau cydymffurfio ynghylch asbestos. Unwaith eto, cost un-tro oedd hon. Roedd bil o £2,800 am waith rhaffau uchel ar gloc Eglwys Sant Ioan (St John's), £400 am adroddiad strwythurol ar gyfer Eglwys Santes Fair (St Mary's), a £600 ar gyfer y gwair yng Nghaerdeon. Hefyd, costiodd y gwaith ar y coed yn Eglwys Sant Tanwg, Harlech, £1,600.

We had to pay out @2.5K for the asbestos compliance reports to be done. Again, a one-off cost. There was a bill of £2.8K for highropes re the clock on St Johns, £400 for a structural report for St Marys, £600 for the grass at Caerdeon. And the tree issues at StTanwgs Harlech cost £1 .6K.

Roedd yswiriant yr eglwysi tua £10,000 ar gyfer 2025, gan godi i £13,500 ar gyfer 2026.

Insurance for the Churches was around £10K for 2025 rising to £13.5Kfor 2026.

Heddiw, mae'r balans yng nghyfrif y Fro yn £5,620.85.

As of today, the balance in the Bro account stands at £5,620.85

Yr unig beth sydd heb ei wneud yw'r taliad chwarterol hwn o £2,751 tuag at gyfraniad yr Esgobaeth; pe bai hwnnw'n cael ei dalu, byddai'r ffigwr yn gostwng i £2,869.85.

The only thing not done is this ¼ payment of £2,751 of the Diocesan share which if paid would bring the figure down to £2,869.85

Adroddiad yr Archwiliwr Annibynnol

I Ymddiriedolwyr Ardal Weinidogaeth Bro Ardudwy

Adroddaf i'r ymddiriedolwyr ar fy archwiliad o gyfrifon elusen Ardal Weinidogaeth Bro Ardudwy am y flwyddyn yn diweddu 31 Rhagfyr 2025.

Cyfrifoldebau'r ymddiriedolwyr a'r archwiliwr
Mae aelodau Cyngor Ardal Weinidogaeth Ardal Weinidogaeth Bro Ardudwy (y cyfeirir atynt o hyn ymlaen fel y CAW) fel ymddiriedolwyr sy'n gyfrifol am baratoi'r cyfrifon yn unol â gofynion Deddf Elusennau 2011 ("y Ddeddf").

Adroddaf mewn perthynas â'm harchwiliad o gyfrifon yr Ymddiriedolaeth a gwblhawyd o dan adran 145 o Ddeddf 2011 ac wrth ymgymryd â'm harchwiliad, dilynais yr holl Gyfarwyddiadau cymwys a roddwyd gan y Comisiwn Elusennau o dan adran 145(5)(b) o'r Ddeddf.

Fy nghyfrifoldeb i yw:

- archwilio'r cyfrifon o dan adran 145 o Ddeddf Elusennau 2011
- dilyn y gweithdrefnau a osodwyd yn y Cyfarwyddiadau Cyffredinol a roddwyd gan y Comisiwn Elusennau (o dan adran 145(5)(b) o Ddeddf Elusennau 2011); a
- datgan a yw materion arbennig wedi dod at fy sylw.

Sail adroddiad yr archwiliwr annibynnol
Cyflawnais fy archwiliad yn unol a'r Cyfarwyddiadau Cyffredinol a roddwyd gan y Comisiwn Elusennau. Mae archwiliad yn cynnwys adolygu'r cofnodion cyfrifyddu a gedwir gan yr elusen a chymharu'r cyfrifon a gyflwynir a'r cofnodion hynny. Hefyd mae'n cynnwys ystyried unrhyw eitemau neu ddatgeliadau anarferol yn y cyfrifon, a cheisio esboniadau gennych chi fel ymddiriedolwyr ynghylch materion o'r fath. Nid yw'r gweithdrefnau a ddilynwyd yn darparu'r holi dystiolaeth a fyddai'n ofynnol mewn archwiliad ariannol ac o ganlyniad ni roddwyd unrhyw fam ynghylch a yw'r cyfrifon yn rhoi 'darlun gwir a theg' ac mae'r adroddiad wedi'i gyfyngu i'r materion hynny a nodwyd yn y datganiad nesaf.

Datganiad yr archwiliwr annibynnol
Rwyf wedi cwblhau fy archwiliad. Cadarnhaf nad yw unrhyw faterion perthnasol wedi dod i'm sylw mewn perthynas â'r archwiliad sy'n rhoi achos i mi gredu, mewn unrhyw agwedd perthnasol:
 ni chafodd cofnodion cyfrifyddu eu cadw yn unol ag adran 130 o'r Ddeddf Elusennau; neu
 nid yw'r cyfrifon yn cyfateb â'r cofnodion cyfrifyddu; neu
 nid yw'r cyfrifon yn cydymffurfio â'r gofynion cymwys yn ymwneud â ffurf a chynnwys cyfrifon a amlinellir yn Rheoliadau Elusennau (Cyfrifon ac Adroddiadau) 2008 heblaw unrhyw ofyniad bod y cyfrifon yn rhoi darlun 'gwir a theg' nad yw'n fater i'w ystyried fel rhan o archwiliad annibynnol.
Nid oes unrhyw bryderon gennyf ac nid wyf wedi dod ar draws unrhyw faterion eraill mewn perthynas â'r archwiliad y dylid dwyn sylw atynt yn yr adroddiad hwn er mwyn sicrhau dealltwriaeth briodol o'r cyfrifon.

Llofnodwyd: **Dyddiad:** **13/08/2025**

Enw: **Mrs Kelly Edwards**

Cyfeiriad: **Ty Deiniol**
Cathedral Close
Bangor
Gwynedd
LL57 1RL

Independent Examiner's Report

To the Trustees of Bro Ardudwy Ministry Area

I report to the trustees on my examination of the accounts of the Bro Ardudwy Ministry Area charity for the year ended 31st December 2025.

Respective responsibilities of Trustees and Examiner
The Ministry Area Council members of the Ministry Area of Bro Ardudwy (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:** **13/08/2025**

Name: **Mrs Kelly Edwards**

Address: **Ty Deiniol**
Cathedral Close
Bangor
Gwynedd
LL57 1RL

Bro Ardudwy 1146546
Sofa Separate Designated
For the period from 01 January 2025 to 31 December 2025

	Unrestricted funds	Designated funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Income and endowments from:						
Donations and legacies	£48,756.94	-	£337.09	-	£49,094.03	£51,354.48
Income from charitable activities	£9,046.50	-	£1,470.00	-	£10,516.50	£17,798.08
Other trading activities	£4,984.89	£80.00	£300.00	-	£5,364.89	£5,959.96
Investments	£1,358.74	-	£1,338.11	-	£2,696.85	£4,914.81
Total income	**£64,147.07**	**£80.00**	**£3,445.20**	**-**	**£67,672.27**	**£80,027.33**
Expenditure on:						
Raising funds	£166.86	-	-	-	£166.86	-
Expenditure on charitable activities	£73,979.31	£740.00	£2,582.00	-	£77,301.31	£105,737.41
Other expenditure	£7,495.69	-	-	-	£7,495.69	-
Total expenditure	**£81,641.86**	**£740.00**	**£2,582.00**	**-**	**£84,963.86**	**£105,737.41**
Net income / (expenditure) resources before transfer	**(£17,494.79)**	**(£660.00)**	**£863.20**	**-**	**(£17,291.59)**	**(£25,710.08)**
Transfers:						
Gross transfers between funds - in	-	-	-	-	-	£31,768.52
Gross transfers between funds - out	-	-	-	-	-	(£31,768.52)
Other recognised gains / losses						
Gains/losses on investment assets	-	-	£5,002.47	(£331.65)	£4,670.82	£5,310.64
Gains on revaluation, fixed assets, charity's own use	-	-	-	-	-	-
Net movement in funds	**(£17,494.79)**	**(£660.00)**	**£5,865.67**	**(£331.65)**	**(£12,620.77)**	**(£20,399.44)**
Reconciliation of funds						
Total funds brought forward	**£11,117.15**	**£79,916.38**	**£63,060.44**	**£72,438.96**	**£226,532.93**	**£246,932.37**
Total funds carried forward	**(£6,377.64)**	**£79,256.38**	**£68,926.11**	**£72,107.31**	**£213,912.16**	**£226,532.93**
Represented by						
Unrestricted						
General fund	(£6,377.64)	-	-	-	(£6,377.64)	£11,117.15
Designated						
Bro Training Fund	-	£1,000.00	-	-	£1,000.00	£1,000.00
Building Fund	-	£54.00	-	-	£54.00	£54.00
Business Development	-	£3,073.74	-	-	£3,073.74	£3,073.74
Church Hall Fund	-	£191.52	-	-	£191.52	£111.52
Church Hall Property	-	£67,500.00	-	-	£67,500.00	£67,500.00
Llanbedr Restoration Fund	-	(£185.00)	-	-	(£185.00)	-
Llanfihangel Maintenance Fund	-	£2,331.16	-	-	£2,331.16	£2,406.16
St David's Fund	-	(£629.65)	-	-	(£629.65)	(£149.65)
Talybont Repairs and Maintenance Fund	-	£5,920.61	-	-	£5,920.61	£5,920.61
Restricted						
Churchyard Fund	-	-	£6,965.27	-	£6,965.27	£4,737.16
Harlech Churchyard Rails Fund	-	-	(£600.00)	-	(£600.00)	£1,000.00
Llanaber Bell Fund	-	-	£2,061.00	-	£2,061.00	£1,761.00
Llanaber Restoration and Maintenance Fund	-	-	£33,969.43	-	£33,969.43	£28,822.54
Llandanwg Restoration Fund	-	-	£49.90	-	£49.90	£49.90
Llanfair Maintenance and Restoration Fund	-	-	£21,466.46	-	£21,466.46	£21,868.46
Llanfihangel Maintenance Fund	-	-	£4,366.61	-	£4,366.61	£4,366.61
Mission & Outreach	-	-	£154.77	-	£154.77	£154.77
St John Toilet Fund	-	-	£300.00	-	£300.00	£300.00
Talybont Repairs and Maintenance Fund	-	-	£192.67	-	£192.67	-
Endowment						
Elizabeth Davies Trust	-	-	-	£45,574.95	£45,574.95	£47,866.21
Llanaber Charitable Fund	-	-	-	£8,410.57	£8,410.57	£7,787.55
Llanaber Restoration and Maintenance Fund	-	-	-	£2,923.66	£2,923.66	£2,707.09
Llanfair Maintenance and Restoration Fund	-	-	-	£15,198.13	£15,198.13	£14,078.11

Bro Ardudwy 1146546

Balance Sheet detailed

		As at 31/12/2025	As at 31/12/2024
	PT2665: Ethel Rose Roberts Legacy	£15,119.88	£13,999.86
	PT2406C: Frank Somers Legacy Capital	£2,923.66	£2,707.09
	PT2406I: Frank Somers Legacy Income	£19,695.44	£14,692.97
	CHDA: Property - Church Hall, Dyffryn Ardudwy	£67,500.00	£67,500.00
	PT2608: Dorothy Jane Lewis Legacy	£4,622.41	£4,280.00
	PT2658: Jenny Lister Legacy	£3,788.16	£3,507.55
	C03050240: BA Elizabeth Davies CCLAT	£45,574.95	£47,866.21
	C03050241: Bro Ardudwy Investments	£48,604.94	£48,604.94
	Total Fixed assets	**£207,829.44**	**£203,158.62**
ts			
	00015: Bro Ardudwy Current Account	£2,645.04	£18,687.50
	00009: Paypal Account	£29.65	£29.65
	00030: Vestry Safe St John's	-	£1,249.13
	00014: RB Frank Somers Legacy Deposit Account	£3,408.03	£3,408.03
	Total Current assets	**£6,082.72**	**£23,374.31**
	Net Asset surplus (deficit)	**£213,912.16**	**£226,532.93**
	Excess/(deficit) to date	(£17,291.59)	(£25,710.08)
	Z01: Starting balances	£221,222.29	£246,932.37
	Z02: Other gains/(losses)	£9,981.46	£5,310.64
	Z03: Gains/(losses) on reval of fixed assets	-	-
	Total Reserves	**£213,912.16**	**£226,532.93**

Represented by Funds

General (Unrestricted)	(£6,377.64)	£11,117.15
Designated	£79,256.38	£79,916.38
Restricted	£68,926.11	£63,060.44
Endowment	£72,107.31	£72,438.96
Total	**£213,912.16**	**£226,532.93**

Bro Ardudwy 1146546

Analysis of Receipts and Payments
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Receipts						
Donations and legacies						
0101 - Standing Order Planned Giving	-	-	-	-	-	£1,519.03
0102 - Occasional Giving via Bank	£490.00	-	-	-	£490.00	£1,030.97
0110 - Gift Aid Envelopes - Occasional	£453.00	-	-	-	£453.00	£643.00
0111 - Gift Direct	£13,711.72	-	-	-	£13,711.72	£13,613.20
0201 - Loose plate offering	£13,068.81	-	-	-	£13,068.81	£15,460.09
0202 - Offerings - Weddings	£360.39	-	-	-	£360.39	-
0203 - Offerings - Baptisms	£100.00	-	-	-	£100.00	-
0204 - Offerings - Funerals	£20.00	-	-	-	£20.00	-
0302 - Wall safe / box donations	£1,382.45	-	-	-	£1,382.45	£9,096.15
0303 - One off Gift Aid donations	£50.00	-	-	-	£50.00	£250.00
0305 - Donations appeals etc	£8,125.20	-	-	-	£8,125.20	£6,967.86
0306 - Contactless Donations	£2,399.76	-	-	-	£2,399.76	£14.76
0501 - Recovered HMRC Gift Aid receipts	£261.71	-	-	-	£261.71	£1,121.90
0503 - Recovered Gift Direct Gift Aid	£5,206.39	-	-	-	£5,206.39	£1,637.52
0601 - Legacies	£187.51	-	£337.09	-	£524.60	-
0701 - Recurring grants	£60.00	-	-	-	£60.00	-
0702 - Non-recurring one-off grants	£2,880.00	-	-	-	£2,880.00	-
Donations and legacies Totals	**£48,756.94**	**-**	**£337.09**	**-**	**£49,094.03**	**£51,354.48**
Income from charitable activities (Bro Ardudwy, St David, Barmouth, St Dwywe, Llanddwywe, St John the Evangelist, Barmouth, St Mary, Llanfair, St Mary & St Bodfan, Llanfihangel-y-Traethau, St Peter, Llanbedr, Do-Not-Use-5249, St Tanwg, Llandanwg, St Tanwg, Harlech, St Tecwyn, Llandecwyn)						
0902 - Wedding fee	£1,320.00	-	-	-	£1,320.00	£7,280.00
0904 - Publication of Banns	-	-	-	-	-	£150.00
0905 - Funeral fee	£5,945.50	-	-	-	£5,945.50	£8,891.75
0906 - Burial fee	£1,500.00	-	£870.00	-	£2,370.00	£997.00
0907 - Memorial fee	£281.00	-	£600.00	-	£881.00	£479.33
Income from charitable activities Totals	**£9,046.50**	**-**	**£1,470.00**	**-**	**£10,516.50**	**£17,798.08**
Other trading activities (Bro Ardudwy, St David, Barmouth, St Dwywe, Llanddwywe, St John the Evangelist, Barmouth, St Mary, Llanfair, St Mary & St Bodfan, Llanfihangel-y-Traethau, St Peter, Llanbedr, Do-Not-Use-5249, St Tanwg, Llandanwg, St Tanwg, Harlech, St Tecwyn, Llandecwyn)						
0801 - Fund raising	£2,975.27	-	£300.00	-	£3,275.27	£1,975.28
0802 - Other funds generated	£23.74	-	-	-	£23.74	£83.50
0803 - Hall Rental Income	£1,807.50	£80.00	-	-	£1,887.50	£2,893.50
0805 - Sundry income	£178.38	-	-	-	£178.38	£822.10
0807 - Church Building Rental	-	-	-	-	-	£185.58
Other trading activities Totals	**£4,984.89**	**£80.00**	**£300.00**	**-**	**£5,364.89**	**£5,959.96**
Investments (Bro Ardudwy, St David, Barmouth, St Dwywe, Llanddwywe, St John the Evangelist, Barmouth, St Mary, Llanfair, St Mary & St Bodfan, Llanfihangel-y-Traethau, St Peter, Llanbedr, Do-Not-Use-5249, St Tanwg, Llandanwg, St Tanwg, Harlech, St Tecwyn, Llandecwyn)						
1001 - Dividends/investment income	£1,358.74	-	£1,338.11	-	£2,696.85	£4,914.81

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Investments Totals	**£1,358.74**	**-**	**£1,338.11**	**-**	**£2,696.85**	**£4,914.81**
Receipts Grand Totals	**£64,147.07**	**£80.00**	**£3,445.20**	**-**	**£67,672.27**	**£80,027.33**
Payments						
Raising funds						
3104 - Costs of fund raising	£166.86	-	-	-	£166.86	-
Raising funds Totals	**£166.86**	**-**	**-**	**-**	**£166.86**	**-**
Expenditure on charitable activities (Bro Ardudwy, St David, Barmouth, St Dwywe, Llanddwywe, St John the Evangelist, Barmouth, St Mary, Llanfair, St Mary & St Bodfan, Llanfihangel-y-Traethau, St Peter, Llanbedr, Do-Not-Use-5249, St Tanwg, Llandanwg, St Tanwg, Harlech, St Tecwyn, Llandecwyn)						
2001 - Diocesan share	£21,750.00	-	-	-	£21,750.00	£48,000.00
2101 - Clergy expenses	-	-	-	-	-	£2,510.25
2102 - Clergy expenses - mileage	£1,103.10	-	-	-	£1,103.10	£1,324.75
2103 - Clergy expenses - printing/postage/stationery	£58.68	-	-	-	£58.68	£16.47
2145 - Parsonage - water	£1,033.33	-	-	-	£1,033.33	£1,472.79
2146 - Parsonage - gas	£4.11	-	-	-	£4.11	-
2147 - Parsonage - electricity	£159.78	-	-	-	£159.78	£317.64
2148 - Parsonage - Oil/wood/LPG/other	-	-	-	-	-	£359.22
2150 - Clergy - telephone/mobile/internet	£329.44	-	-	-	£329.44	£412.20
2340 - Maintenance of services	-	-	-	-	-	£608.71
2341 - Costs of vergers, organists and choir	-	-	-	-	-	£210.00
2342 - Music & performance expenses	£95.40	-	-	-	£95.40	-
2343 - Music Instrument Tuning/Maintenance	£416.37	-	-	-	£416.37	£1,002.28
2344 - Costs of digital services (streaming, subscriptions)	-	-	-	-	-	£15.00
2345 - Costs of Copyright License	£15.00	-	-	-	£15.00	-
2402 - Bank and Credit Card Charges	£178.17	-	-	-	£178.17	£197.95
2403 - Cost of printing, post and stationery	£442.19	-	-	-	£442.19	£266.65
2404 - MA - telephone/mobile/internet	£787.21	-	-	-	£787.21	-
2405 - Office and general expenditure	£5,937.28	-	-	-	£5,937.28	-
2408 - Leasing and Hire purchase charges	£1,974.10	-	-	-	£1,974.10	£737.31
2501 - Church operating costs - insurance	£9,847.97	-	-	-	£9,847.97	£10,379.40
2502 - Church operating costs - electricity	£15,446.26	-	-	-	£15,446.26	£12,579.52
2503 - Church operating costs - gas	£3,036.13	-	-	-	£3,036.13	£5,521.86
2504 - Church operating costs - water	£1,125.27	-	-	-	£1,125.27	£367.11
2505 - Church operating costs - other	£60.00	-	-	-	£60.00	-
2508 - Church repairs and maintenance	£3,561.06	£260.00	£402.00	-	£4,223.06	£9,937.20
2509 - Church Cleaning	-	-	-	-	-	£560.00
2511 - Church operating costs - fire equipment, roof alam, CCTV service	£664.06	-	-	-	£664.06	£481.99
2603 - Church hall operating costs - electric	£883.19	-	-	-	£883.19	£1,288.79
2605 - Church hall operating costs - insurance	£788.98	-	-	-	£788.98	£721.59
2606 - Church hall costs - repairs/maintenance	£80.00	-	-	-	£80.00	-
2607 - Church hall costs - tel./mob./internet	-	-	-	-	-	£739.94
2608 - Church hall operating costs - water	-	-	-	-	-	£271.56
2614 - Other property - electricity	£177.48	-	-	-	£177.48	-
2619 - Other property - compliance costs	£2,369.75	-	-	-	£2,369.75	-
2641 - Churchyard grass cutting	£1,655.00	£480.00	£580.00	-	£2,715.00	£2,367.00
2642 - Churchyard structural repairs	-	-	£1,600.00	-	£1,600.00	-
2701 - Major building repairs and renovations	-	-	-	-	-	£2,945.00

	General	Designated	Restricted	Endowment	Total This year	Total Last year
2801 - Children & young people activity costs	-	-	-	-	-	£125.23
Expenditure on charitable activities Totals	**£73,979.31**	**£740.00**	**£2,582.00**	**-**	**£77,301.31**	**£105,737.41**
Other expenditure (Bro Ardudwy, St David, Barmouth, St Dwywe, Llanddwywe, St John the Evangelist, Barmouth, St Mary, Llanfair, St Mary & St Bodfan, Llanfihangel-y-Traethau, St Peter, Llanbedr, Do-Not-Use-5249, St Tanwg, Llandanwg, St Tanwg, Harlech, St Tecwyn, Llandecwyn)						
3001 - Purchase of asstes for church purposes	£7,495.69	-	-	-	£7,495.69	-
Other expenditure Totals	**£7,495.69**	**-**	**-**	**-**	**£7,495.69**	**-**
Payments Grand Totals	**£81,641.86**	**£740.00**	**£2,582.00**	**-**	**£84,963.86**	**£105,737.41**