REGISTERED CHARITY NUMBER: 1184851

Report of the Trustees and

Unaudited Financial Statements

for the Year Ended 31 December 2025

for

Dyffryn Clwyd Mission Area

Salisbury & Company
Chartered Accountants
Irish Square
Upper Denbigh Road
St Asaph
Denbighshire
LL17 0RN

Contents of the Financial Statements for the year ended 31 December 2025

	Page
Report of the Trustees	1 to 10
Independent Examiner's Report	11
Statement of Financial Activities	12
Balance Sheet	13
Cash Flow Statement	14
Notes to the Cash Flow Statement	15
Notes to the Financial Statements	16 to 33

Report of the Trustees
for the year ended 31 December 2025

The trustees present their report with the financial statements of the charity for the year ended 31 December 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

OBJECTIVES AND ACTIVITIES

Objectives and aims

As required by the Charities Act 2011, the MAC has given due regard to guidance published by the Charity Commission in respect of the operation of the public benefit requirement. The activities undertaken are to fulfil the MAC's purposes for the public benefit and are described hereunder. The Church in Wales is a Province within the Anglican Communion and seeks to advance the Christian religion through world-wide mission. It is the responsibility of the MAC and the Incumbents to work together and co-operate in all matters of concern and importance to the Mission Area for the promotion of the mission of the church, pastoral, evangelistic, social, missional and ecumenical in the Mission Area. The MAC is responsible, inter-alia, for the Mission Area budget and all expenditure thereunder, the care and maintenance of Church fabric and of the Churchyards, and for any action or other matter referred to it in accordance with the Constitution and is the normal channel of communication between Mission Area and the Diocesan Bishop.

Mission Area Leaders Report 2025

Early January saw my formal licensing as Mission Area Leader and the celebration of all that had happened in St Peters for 700 years as the church closed for re-ordering. A huge building project that would see the building into the next 700 years. In January we also held our first MA shared ministry team in quite some years, where not just the clergy but all those licensed and commissioned to serve in the Mission Area came together to begin to set the direction of our Mission Area. We began to consider together the structure and shape of the Mission Area moving forward, ensuring that we focus on our responsibilities in both ministry and the legalities of being a charity. This is something that we will continue to develop in tandem over the coming years.

From a personal point of view the early part of 2025 was a baptism of fire as Mission Area Leader. Not only was I new to the role but we were we one full time stipendiary priest short in the team but for some reason we saw a huge number of funerals across our community.

It has been a delight to see a growing number of our congregation members step into roles of service to our Mission Area and beyond. With some becoming regular worship leaders and others joining pastoral ministry team. We were also joined by Revd Jampa King in July as he came to serve his curacy in Dyffryn Clwyd and Revd Rebecca Kelly who has re-joined our MA on long-term secondment to complete her curacy as a deacon. The process of appointing a third stipendiary priest for the team took much of the year, firstly with an unsuccessful round of advertising. After much prayer and reconsideration of the kind of priest we were hoping to appoint it was a delight to find Revd Kathryn Hall who joined us in November 2025. We also saw Deborah Catterall head off to her placement whilst she trains for ordination and Joshua Schoch joined us in July on placement, whilst he too trains.

Alongside all our regular services of worship we had a wonderful year of concerts, fund-raising activities and socials events, many of which were fabulous ways of engaging with the wider community, from Parachuting Teddies to Cymanfa Ganu, from a wide variety of Christmas activities to open houses and plant sales.

It hasn't all been plain sailing, the finances surrounding the building work at St Peters have been a challenge and have had a knock-on effect to the wider Mission Area which is something we will need to address in the coming years. Our buildings across the Mission Area continue to present us with challenges, and it has been great to see more church wardens taking responsibility for faculty applications, to make small and sometimes bigger alterations, to ensure that our church buildings and safe and well maintained for the future.

Our congregations are getting older and our bills are getting higher year on year. But we must not let this get us down. Let us try to remember that whilst finances and buildings can form the centre of discussions for much of what we do the one thing we have as Christians is hope in a God who is bigger than our concerns. We are called to come together, to worship and to pray to God and place the things we think we can't do into God's hands.

OBJECTIVES AND ACTIVITIES

Mission Area Treasurer's Report 2025

As always, I must start my report to give my sincere thanks to all the church treasurers who work so hard and for their continuing support. Also, to Mark Hudson who has very much helped concentrate our minds on recovering Gift Aid and GASDS, and Imogen for all the support she gives myself and the whole MA in helping on the financial side.
We continue to try to manage the churches and MA finances and retain and respect the wishes of those who in the past have generously supported their churches financially through bequests and other giving.

2025 has been a difficult year, not least because of the problems that have arisen in financing the St Peter's project, which has only been made possible by the other churches in the Mission Area granting loans, some having little reserves of their own. We have also reached a stage when it looks as though one or two churches will struggle to pay their Diocesan Share. Almost without exception, as with previous years, every church's annual expenditure exceeds income
As I have said on many occasions, fundraising is so important, not just to raise money but helping to engage with the community.

I know 2026 will be another difficult year and I hope we can continue to help and support each other.

GIFT AID REPORT 2025

The following summary details the 2025 gross receipts by church with 2024 shown for comparison. Comparisons should be treated carefully as some churches (Ruthin and Llangynhafal) were playing catchup.

The total of Gift Aid and GASDS for 2025 was £49,550. Please bear in mind that this figure excludes income from Gift Direct. Individual treasurers will be aware of their Gift Direct income and the tax rebate received directly from Cardiff.

The average figure from Gift Aid and GASDS for past the 6 years from 2020 to 2025 is £37,561. I would like to take this opportunity to thank the Gift Aid secretaries and treasurers for their diligence in reporting their figures to me. Only Ruthin is far behind. I appreciate that the reordering of St. Peter's has been disruptive but it is essential that their Gift Aid claim since mid-2022 is received in the next four weeks otherwise I shall be unable to reclaim some of that money.

	2025		2024	
CHURCH	**GIFT AID**	**GASDS**	**GIFT AID**	**GASDS**
Clocaenog	-	746	-	-
Cyffylliog	670	726	320	704
Efenechtyd	-	-	14	1,170
Llanarmon	1,600	6,872	440	4,176
Llanbedr	3,750	7,287	2,650	6,803
Llanfair	2,298	5,010	1,429	3,428
Llangynhafal	2,610	2,034	-	-
Llanychan	2,427	3,248	2,652	3,911
Llanynys	-	2,272	-	1,006
Ruthin	-	8,000	-	-
TOTAL	**13,355**	**36,195**	**7,505**	**21,198**

OBJECTIVES AND ACTIVITIES

Mission Area Wardens Report: Jan - Dec 2025

During 2025, we saw a change of Mission Area Wardens; Mrs Mair Ansell stepping down after having completed her tenure and being replaced by Mark Randall. We would like to thank Mair for her commitment to the role over the last few years.

As Mission Area Wardens our role is to be a key link between the individual churches (especially the church wardens), the wider congregations, clerical team, including our non-stipendiary clergy, licenced lay ministers and lay worship leaders.

In this role we attend the weekly clergy Chapter meetings to discuss day to day business that arises within the Mission Area. As we also serve as church wardens in our own churches, when Sunday duties allow, we like to worship in other churches across the Mission Area and meet the local congregations.

During 2025 we attended a Warden Training Day in Llangollen organised by the Diocese and the Archdeacon's Visitation at St Margaret's Church, Bodelwyddan.

Following the vacancy created by Tad Huw Bryant's move to Llanrwst in 2024 we were involved in the selection day for a replacement priest. Rev Kathryn Hall was duly appointed and Caroline attended her licensing service in December 2025.

The re-ordering of St Peter's Ruthin as part of Denbighshire County Council's successful bid for funds from the UK Government's Levelling Up Fund has meant that the church was not available for services for most of the year. Work is nearing completion but the ending of the Listed Places of Worship Grant Scheme (whereby we could reclaim VAT on the works) caused financial problems which were only overcome by the hard work of our Mission Area Treasurer and the generosity of our individual churches.

We look forward to welcoming back the congregations to St Peter's and supporting the church wardens and clergy as they look to both grow the congregation and find ways to maximise use of the building.

ACHIEVEMENTS AND PERFORMANCE
Achievements and Performance
Churches' Report 2025

St Garmon's, Llanarmon yn Lal
The highlights of the year have been the number of people who have visited the church both to attend services and special events. Community involvement remains good. We've managed to pay our way. The service pattern has settled into alternate Sunday Eucharist with an All Age Service and a Celtic morning prayer on the other Sundays, which has been well received by the congregation.
The challenge for St Garmons is always financial so we're constantly fundraising. We also want to grow our congregation. There has been little growth over the past year but we have had new members join as sadly older members have died or become infirm. We had no weddings or baptisms last year. Some of the congregation members are very involved with the Mission Area although some remain reluctant and are unlikely ever to fully support the MA. We continue to promote MA wide events to the congregation. Fundraising is (mostly) a pleasure. We have had a number of big events arranged in conjunction with community members, the Christmas tree Extravaganza, a Classical concert, a Christmas concert organized by Cor Dewi Sant. In addition, we hold a monthly lunch which is a fundraiser and social event, a Christmas fair, an open garden and have started a 100 club. The church is physically at the centre of the village and is open 24/7. It is used as a place of sanctuary from life's troubles. The community has been very involved with organising and attending fundraising events, although the social aspect of these events is as important as the money making. We target the family from birth to death. We currently don't have an offering for teenagers and our children's activity service has been intermittent but with a small group of active congregants it has been a challenge. We have more support going forward so we hope to remedy this.

St Peter's Church, Llanbedr DC
Highlights of our church year include a great attendance over Christmas - especially to Christingle - with lots of families who don't usually attend church. Good attendance at Llanbedr lights event in early December - again, quite a lot of people who don't usually attend and a mix of ages. Excellent Plant Sale with loads of local people coming along. Cymanfa Ganu was a great evening with a full church. Lovely wedding with two tractors for bride and groom and a great atmosphere. And a lovely baptism as part of Sunday service.
Challenges include too few people doing everything and despite asking everyone to offer to do a little more, it's hard to persuade people to help out. Decreasing funds but fundraising events have helped in that respect - still need more income though.
Growth can be seen as new people have joined the church, but not as many as those we have lost through ill health or death, meaning that numbers are slowly decreasing year on year. Fewer weddings, baptisms and funerals. There is a good understanding of the MA by some in church, especially churchwardens and treasurer, but a lot of the congregation are still suspicious of MAs, despite being encouraged to attend MACs to find out more, and having information fed back to them at church committee meetings. Joint services through the summer did help quite a few people to feel more of a part of the MA though.
Fundraising activities include the annual Plant Sale, which raised around £1K. Annual coffee morning raised a lot of money. Cymanfa Ganu raised some money. A stewardship campaign might help, especially if MA-wide. We need to encourage more direct debits and legacies. Renting out the church to groups brings in a regular income, and, if we had WIFI, we might get even more people renting out space for meetings.
The local community attend the Christmas lights event and the plant sale, and many now visit church during the week for a coffee. Some local groups also meet in church, eg a local choir for rehearsals. Rev Kathryn now visits Ysgol Llanbedr regularly and the school come to church once a term. The demographic of Llanbedr is mostly elderly, and with a large Welsh-speaking community. Services are therefore bilingual with one Welsh language service weekly and we have an active pastoral network, visiting people in their homes and in local residential and care homes when they are no longer able to attend church

St Cynhafal's Church, Llangynhafal
World Day of Prayer coincides with our final Winter Warmer soups, with both well attended. Summer Afternoon Teas continue to be inclusive of regular church goers and local community. Seder supper, Licensing of Rev Kathryn, Service of Light, Crib Service, Remembrance Service, START course. Leavers service for local school.
Growing our congregation across ages - All Age Worship continues to grow multi aged group. Weekly giving by church congregation and visitors has been helped by installing a card machine, although it cost quite a lot to have it installed. We are not seeing as much growth in mid generation/older generation, our challenge is to seek this demographic aged group. Keeping the church well heated during the winter months continues to be a challenge - a suggestion to have solar panels installed to help with costs has been suggested.
Growth includes one Baptism (2 children), All Age services have grown, three new families join us most months. Growth in people attending Café Lles, Winter Warmers and Afternoon teas.
Our regular congregation attend other churches within the mission area, especially special services and events. On the 5th Sunday of any month a small majority attend the church involved. Two of our congregation attended the Pastoral Assistant Course in Llanbedr Church.
Fundraising activities include: Denbigh Male Voice Choir concert at the church. Winter Warmers. Afternoon Teas. Cards, keyrings etc on sale in the church. Making the congregation know about how Gift Aid works to help the church.

Community involvement includes: Service of Light with the local community. Leavers service for Ysgol Gellifor. School and chapel involved with Community Carols. School attended an Advent service during the school week. Café Lles continues to attract an older generation. Some members of congregation continue to be involved with local walking group, Open Circle and Book club.
Now we have a dedicated All Age Worship leader our families and older generations are regular worshippers. When our Winter Warmer (soups) and Afternoon Teas, we regularly have middle to older aged generations, although we attracted younger families to the teas by having outdoor games (in the church if wet) and drums available.

St Mary's Church, Cyffylliog
Bringing the community together again this year, craft sessions in the Church, community christmas tree, Christmas Carols and continue working with the community.
The main concern and challenge is paying the yearly MA Share. We are constantly trying to fundraise more each year and looking for new ideas appealing to the community and further afield, but there is no incentive as the more we raise, the more the Mission Area demands financially from us.
Growth has been positive; we have had an increase in congregation and baptisms. We have been attending the MA meetings since it started and was told that the MA was to support each church and to strengthen the bond between the Churches in Dyffryn Clwyd and for them to be treated equally. Now we don't know how to improve our relationship and feel more embedded with the MA apart from turning all our available funds to the MA. We as a small Church work hard through the year to fund etc. so as to keep our Church open, alive and a place of worship for the all community, but the feeling is the more we fund raise the more the MA demands from us financially. (no incentive). This needs to change and we as a Church are finding this very frustrating.
Fundraising activities 2025 in: male voice choir, stall at local show, treasure hunt, easter egg hunt, craft session, wreath making, community Christmas tree, lights switching on and various raffle events.
As for many years we are constantly working with our community, also working with the local pub and Community council, this is very positive for all.
We are targeting all demographic people and children with types of service and events we organize through the year.

Llanfair DC Church
The highlight of our year was the Christmas Tree Festival which attracted additional sponsors this year. The event was well supported by the public who left many favourable comments in our visitors' book. The service to turn the lights on was attended by over 150 adults and children.
Finance again was our greatest challenge. Gift Direct income has fallen further as congregation members leave the area. On a positive note, income from fundraising grew due to a more regular number of fundraising events organised by our fundraising committee; this gives hope for the future. Our congregation are mainly retired people but we have a variety of services to cater for families too.
In terms of growth, there were no weddings or baptisms during 2025. The average Sunday congregation has increased slightly, with the largest increase seen in the under 18s. In the last 12 months, whilst we have lost some committed members of the congregation, we have gained new members who have moved to the area or returned to Church.
During the past year our Churchwarden has become one of the two Mission Area Wardens and the church continues to host Mission Area meetings; at least one member of the congregation is present at these meetings. Last year's Mission Area Lent course was held in the meeting room at Llanfair. Whilst St Peter's in Ruthin is being re-ordered the weekly clergy Chapter meetings are being held at Llanfair. The Christmas Tree Festival and the well-established Parachuting Teddies, in May, were the main fundraising events but, in addition, the church had stalls at the village sports day and Llanbenwch Christmas Fair. The meeting room continued to be hired by a small number of organisations including the Denbigh Mission Area.
The Cylch toddler group continue to meet weekly in church. A weekly Boccia group has been set up in association with Arthritis UK but needs to be advertised more in the local doctors to become more established. Other local groups such as Indigo Performing Arts, St Peter's Mothers Union & U3A Ukulele meet regularly in church for meetings &/or practices. On Shrove Tuesday a successful after school pancake event was held; so successful that we ran out of ingredients! At Easter 2025 an Easter Experience day was held in the church for the pupils of Ysgol Llanfair & Ysgol Llanbedr.

The Town Churches of St Peter's Ruthin, St Mwrog's Llanfwrog and St Meugan's Llanrhydd
The year 2025 was a defining chapter in the history of St Peter's Church, Ruthin as the long-awaited work began to transform the building and adjoining Parish Rooms. Towards the end of January, a final service was held in St Peter's to mark the beginning of the project. The year was marked by profound transition, spatial displacement, and great logistical challenges, but equally underpinned by resilient fellowship and deep gratitude.
As we reflect on a year when our physical doors were closed to facilitate the re-ordering project, we look back on the hurdles we faced, the stability we were blessed to maintain, and the community that kept on worshipping faithfully.

In February 2025, Grosvenor Construction took possession of the building the building work. The scope of the project was ambitious: installing underfloor heating, creating a kitchen, new meeting spaces, accessible toilets, a new balcony, and converting the cloisters into accessible community space. One of the challenges we faced was finding a space to continue to worship in whilst the project took place. To keep our community active, our services moved to two different locations. Our 9:00 AM service moved to St Mwrog Church in Llanfwrog, while our 10:30 AM family service shifted to Ysgol Borthyn and transitioned to a 4:00 PM afternoon slot followed by a shared meal. Our weekday ministries were similarly uprooted, with the Youth Café & Drop-in-Fridays finding a temporary home in the Ambulance Hall on Priory Street. Through the year Llanrhydd has continue to host funerals and hosted the Mission Area service for All Souls. This small sanctuary is able to offer a quiet space for bereaved families to encounter God's love & peace, and a consultation has been commissioned for 2026 to ensure we're able to maximise the use of this space.
As expected over the course of 2025 the number of weddings and baptisms dropped significantly, with one wedding taking place in Llanfwrog in April 2025.
Throughout the project our strapline has been that "The building may have been closed for renovations, but the church-the living body of people-remained wide open."
A great encouragement has been that on the whole our core congregations have remained stable and congregation members from both the 9am & 1030am services have enjoyed worshipping in different locations over the course of the year. We've also still been able to offer significant opportunities to engage with the local community, holding services for VE Day, Remembrance Day and welcoming young families to Borthyn for a Light Party as an alternative to Halloween.
It has been a joy to see that the bell ringers of St Peter's have been able to continue ringing through the building project and have even ventured out into a few different churches locally to ring there too.
We're thankful for those faces who have joined us through the year and have made St Peter's their worshipping home to join our faithful congregations.
We owe a great deal of thanks too to the Mission Area for their support over the course of 2025, offering significant financial assistance when unforeseen challenges arose and continuing to sustain the project in prayer. Fundraising continued through the year, although in somewhat reduced formats and we hosted a number of smaller fundraising events through the year, whilst planning for large scale events & concerts through 2026 & beyond. As the year ended, we were delighted to be able to return to St Peter's for our Christmas services, welcoming in over 600 people across 4 services, offering an opportunity for all those gathered to respond to the good news of the Christmas story. As a result of these services, we've seen new faces join us through the early part of 2026.
We entered 2025 with a sense of trepidation and we leave it behind with a deepened reliance on God and one another. The challenges of the building project have tested our strength trust in God, but the enduring warmth of our fellowship has proven that the foundation of St Peter's is built on living stones. We move forward into 2026 looking forward to full completion and an opportunity to begin to use our building to be a blessing to those in the community & to see God's kingdom through his local church.

St Hychan's Church, Llanychan

We are fortunate that we have a committed and faithful congregation who work hard for the church, for one another and for our local community. Our CC meetings are well attended with everyone engaged in supporting the church in many different ways. Visitor numbers were high with many appreciative comments in the visitors' book. We are very grateful to church members who clean, decorate and care for the church building not only for special occasions but throughout the year.
We have been unable to locate a plan of the churchyard. An initial meeting has taken place to begin mapping the grounds and graves. We aim to create a plan in the coming year and a small group of volunteers will undertake the task in the summer. Some maintenance on the church bell is needed. The company whose quote was accepted has been unable to begin the work. We are currently looking for an alternative.
Numbers worshipping at Llanychan have increased slightly. All visitors are warmly welcomed. The fact that there are a variety of services each month is greatly appreciated. (1 Eucharist, 2 Matins and 1 Evensong.) The church is now a corporate member of the Prayer Book Society. A 1662 service is held every 3 months.
Church members have attended services and special events in other churches in the Mission Area and some church members are closely involved and engaged with the Mission Area in the areas of Finance, Pastoral Networking and in leading worship.
Four main fundraising events were arranged during the year: An Open Garden with stalls, an evening social get together, our annual Hymns and Pimm's and a Harvest Supper. Funds raised were earmarked initially for the repair and maintenance of the church bell.
The events listed were well attended with invitations extended to all churches through the MA newsletter. Care is taken to involve the local community with individual invitations going to neighbours,friends and family. The MA weekly newsletter is emailed to all church members, occasional visitors and anyone in the wider community who wishes to receive it.
The 1984 Prayer Book and King James Bible are used for worship. Congregations tend to be mainly middle aged and older who appreciate a more traditional pattern of worship. Families and members of the local community attend special services so there is a mixture of age groups at services such as 'Nine lessons and carols' when the church was full and we ran out of service sheets.

St Michael and All Angels Church, Efenechtyd

As a Festival Church, our special events and services have been a great success. For example; our Photography Competition, Harvest Service, Christmas Carols, Gwylmabsant Service and Stone Throwing - for which people came from afar. A very memorable service was our November Remembrance when people shared family artifacts and told family stories. Our greatest challenge is that sadly no new people have come to join our small church group or committee. Unfortunately, there has been no growth but our numbers remain stable.

We are involved with the MAC and send a representative to MAC meetings and our Treasurer has attended Mission Area Financial Committee meetings.

Though we haven't raised funds for the church, we continue our charitable collections and donate to Trussel Trust food bank and homeless charity, Walich particularly at Gwylmabsant, Christmas Carol Service and Harvest. Selling the church information book does raise a little money for church expenses. Our annual Photo Comp was very poplar and included the communities of Efenechtyd and Pwllglas. This event connects us with us with the Efenechtyd Community Council (ECC) who attend and sponsor it. As a Festival Church with no regular Sunday services, we struggle with mission but our events attract all age groups.

St Saeran's Church, Llanynys

Highlights include the Summer Concert held in July, which was extremely well attended, attracting people from near and far. Ruthin & Denbigh CADW Open Doors Weekends participation. Choral Evensong/Memorial Service for local artist who sadly passed away Autumn 2025 saw St Saeran's full to capacity and was a moving and memorable occasion.

The Quinquennial Inspection at the end of 2025 highlighted necessary recommended works to be carried out. And the proposed building project to provide amenities to help with events being held and provide facilities for use by visitors and regular churchgoers has been delayed but will allow more time for consideration of actual facilities needed and the way in which the project can be of benefit both to the church and tie in with other faith tourism locations and providers locally and the promotion of spirituality and pilgrimage.

There are signs of growth, with a slight increase in number of baptisms but growing number of requests for burials and internment of ashes and support associated with this. Requests for weddings planned for 2027.

Some local residents openly state they are non-believers but feel an attachment to St Saeran's, are interested in the building, its history and churchyard and while they may not be attendees, quietly and neighbourly "watch over" the church and immediately inform Churchwarden if any unexpected/extraordinary occurrences happen. Churchwarden is keen to engage local residents to help volunteer/ become involved with church activities/events and Eco Awards. Important to keep promoting availability of services/events.

Llanynys is represented on all the MAC church committees. Llanynys Churchwarden is a member of the Pastoral Network Team who visit residents throughout the Mission Area. Our services and events provide opportunities for engagement not only for our members but for members of all other churches in DCMA and attendees from outside. Llanynys members, where possible, try to support other churches in DCMA by attendance at events/ services and fundraising functions.

Concerts held at St Saeran's are extremely successful. They are well attended by local residents and people from further afield.

Participation in Ruthin & Denbigh Open Doors weekends results in small donations. 2025 involvement in Denbigh Open Doors Friday event resulted in better visitor figures and further small donations being made.

Participating in & providing refreshments for architectural tour of 3 Vale Churches including St Saeran's organised by Ruthin Craft Centre for Ruthin Open Doors resulted in small donations and positive feedback. Continued participation in and promotion of fundraising events is essential for a location such as Llanynys. Llanynys Churchwarden keeps in contact with / visits residents unable to attend church and is a member of the Pastoral Network Team carrying out visits to local care homes. Concerts and events provide a presence in the local community bringing people together. Participation locally in Ruthin and Denbigh CADW Open Doors Heritage Weekends. Churchwarden attends history lectures/talks in Denbigh locality and promotes Llanynys/Dyffryn Clwyd connections. Increase in local and family history queries. Ongoing visits by historical societies, groups of walkers, cyclists. Planning to involve and enlist help of people living in the local community to work towards achieving Silver Eco Award.

St Saeran's is always welcoming and inclusive of everyone of all faiths or no faith. We maintain a presence in the immediate local community near to St Saeran's & are available for the community. Adults currently seem to feature more in patterns of attendance. Fundraising events appeal to different aspects of the local community and further afield, and bring people together. Advertisement of St Saeran's events further afield has proved to be positive and has been evidenced by numbers attending events at the church but also just visiting quietly.

St Foddhyd's Church, Clocaenog

It was a joy host the Mission Area for a Wild Church in August and share this unique style of worship with other churches. Our Wild Church services continue to be the service which is best attended and which there is
excellent congregation participation in all worship with plenty of interactive prayer activities. We continue to offer hospitality at each service - with services starting with teas/coffees and cakes and snacks at which the congregation welcome each other in fellowship before we start to worship. The children-based sessions for Advent and in the lead up to Christmas were enjoyed by all.

We have struggled to replace our treasurer and to find volunteers to help with our outreach to the local school.

We also lost our organist/music leader/teacher/organiser during the year as she has started work in Thailand as a teacher. We did not celebrate any weddings or baptisms during the year. It has been a difficult year with demands from the MA to provide emergency funding and additional funding to bridge the shortfall in the reordering of St Peter's. This has reflected badly on the organisation and the Diocese, causing a severe loss of trust. There are concerns that there is not a shared vision and what a shared life together would look like - what the church in Clocaenog is seeking is for the church to be supported to continue to develop its style of worship and hospitality and build a stronger faith in all who we encounter. Fundraising is via a collection at each service. We also organised a bingo night at the local pub and we raised £750 for MacMillan. Community involvement is through reaching out with activities such as the Advent craft sessions, Remembrance Sunday - accessible worship for non-believers. And services that are accessible to people who are not used to formal worship - such as our pet blessing services. The demographic of the communities of Clawddnewydd and Clocaenog contains the whole range of demographics including families and working age adults - we seek to represent this range of demographic in what we do.

FINANCIAL REVIEW

Reserves policy

The Mission Area Council (MAC) aims to maintain sufficient unrestricted free reserves to provide working capital and meet any unexpected expenditure or shortfalls in income. The MAC's policy is to maintain free reserves equivalent to at least 12 months' expenditure.

At 31 December 2025, the charity held total unrestricted funds of £1,208,270 (2024: £1,281,077). After deducting designated funds, tangible fixed assets and social investments, free reserves amounted to £728,494 (2024: £957,829).

The trustees consider the level of free reserves held at the year end to be in line with the charity's reserves policy. 2025 expenditure was unusually high as it included significant repairs work for St Peter's.

Restricted funds, which are held for specific purposes in accordance with the restrictions imposed upon them, amounted to £1,143,533 at 31 December 2025 (2024: £1,230,531).

The charity's financial performance for the year, together with its assets and liabilities at the year end, is detailed in the accompanying Statement of Financial Activities and Balance Sheet.

Public benefit

The MAC provides a benefit to the public as follows:
a) encourage and support all 12 churches to develop into communities of Christian faith and committed discipleship, promoting spirituality, prayer and witness with community concern and action
b) recognise and value the unique nature of each of the thirteen churches, many of which are ancient Celtic churches. Strive to discern a way for the churches to work together and promote one another's uniqueness.
c) establish excellent governance principles for the Mission Area Conference and develop good systems and structures for sharing information and reporting on activities across the thirteen churches.
d) develop faith tourism

The Mission Area hopes to do this by:
e) identifying and using the skills, talents, and resources within each church community
f) developing effective means of communication between the churches and beyond
g) encouraging and supporting individual church initiatives
h) developing the governance of the MAC
i) seeking opportunities for the church communities to meet and get to know each other

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The charity is controlled by its governing documents and constitutes an unincorporated charity.
- Constitution of the Church in Wales
- Diocesan Decree from the Bishop
- Mission Area Covenant

The Church in Wales is governed by its Constitution, set up under Section 13 (1) of the Welsh Churches Act 1914, as amended from time to time by its Governing Body. The MAC is not a body corporate. Its composition, procedures and powers are required 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 provides that the members of the MAC shall be: The Incumbent, Vicars and Assistant Curates: two Mission Area Wardens, two Church Wardens for each Church, (one of whom is a voting Trustee) and up to 25 lay members elected at the AVM; co-opted Secretary and Treasurer (if not already ex-officio or elected), and up to 7 further co-opted members, Lay communicants over the age of 16 years may be entered on an Electoral Roll (subject to certain conditions) and all such persons so entered, are entitled to vote and stand for election.

REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity Number
1184851
Dyffryn Clwyd Mission Area was registered with the Charity Commission on 19th August 2019.

Principal address
Dyffryn Clwyd Mission Area
Parish Rooms
Cloisters Courtyard
Church Walks
Ruthin
LL15 1BW
Mobile: 07543 504486
Email: imogennewton@cinw.org.uk

The Churches which make up the Mission Area

St Peter	Ruthin Town
St Mwrog and St Mary	Llanfwrog
St Meugan	Llanrhydd
St Garmon	Llanarmon yn Ial
St Peter	Llanbedr DC
St Cynhafal	Llangynhafal
St Hychan	Llanychan
St Saeran	Llanynys
St Cynfarch and St Mary	Llanfair DC
St Elidan	Llanelidan
St Michael	Efenechtyd
St Marys	Cyffylliog
St Foddhyd	Clocaenog

MA Wardens: Caroline Bennett and Mark Randall
MA Treasurer: Jonathan Major
MA Gift Aid Secretary: Sir Mark Hudson
Chair of Estate Committee: Rev Luke Bristowe
MA Administrator: Imogen Dennis Newton
MA Secretary: Imogen Dennis Newton

Mission Area Leader: Rev Diana Greenfield.

Clergy:
Rev Luke Bristowe
Rev Diana Greenfield
Rev Kathryn Hall
Rev Jampa King
Rev Alyson Goldstein
Rev John Searl
Rev Rebecca Kelly

Trustees

NAMES	DATE APPOINTED	ROLE
Mrs Mair ANSELL	April 2017	Mission Area Warden
Mrs Elaine OLDROYD	April 2017	Lay Representative
Rev Luke Bristowe	October 2023	Chair of Estate Committee
Rev Diana Greenfield	April 2024	Mission Area Leader

Lay Ministers (readers):
Debbie Sawyer (LLM Pastoral Chaplain)
John Griffiths
Paul Chamberlain
Judi Gait
Ian Trigger
Cynthia Johnson

Mission Are Representative to the Bishop's Standing Committee:
Caroline Bennett

Approved by order of the board of trustees on 20/10/26 and signed on its behalf by:

Rev'D Greenfield - Trustee

Independent Examiner's Report to the Trustees of Dyffryn Clwyd Mission Area

Independent examiner's report to the trustees of Dyffryn Clwyd Mission Area
I report to the charity trustees on my examination of the accounts of Dyffryn Clwyd Mission Area (the Trust) for the year ended 31 December 2025.

Responsibilities and basis of report
As the charity trustees of the Trust 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 Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Institute of Chartered Accountants in England and Wales, which is one of the listed bodies.

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; or
3. the accounts do 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.

Salisbury & Company

Aled Roberts
The Institute of Chartered Accountants in England and Wales

Salisbury & Company
Chartered Accountants
Irish Square
Upper Denbigh Road
St Asaph
Denbighshire
LL17 0RN

Date: 21.10.26

Dyffryn Clwyd Mission Area

Statement of Financial Activities
for the year ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	302,221	41,456	343,677	295,178
Other trading activities	3	25,076	2,258	27,334	19,854
Investment income	4	85,632	14,924	100,556	81,613
Other income		-	-	-	73,353
Total		412,929	58,638	471,567	469,998
EXPENDITURE ON					
Raising funds	5	182,384	1,918	184,302	486,121
Charitable activities	6				
Other		569,355	87,779	657,134	31,406
Total		751,739	89,697	841,436	517,527
Net gains/(losses) on investments		281,925	(71,861)	210,064	38,774
NET INCOME/(EXPENDITURE)		(56,885)	(102,920)	(159,805)	(8,755)
Transfers between funds	14	(15,923)	15,923	-	-
Net movement in funds		(72,808)	(86,997)	(159,805)	(8,759)
RECONCILIATION OF FUNDS					
Total funds brought forward		1,281,077	1,230,531	2,511,608	2,520,367
TOTAL FUNDS CARRIED FORWARD		1,208,269	1,143,534	2,351,803	2,511,608

The notes form part of these financial statements

Dyffryn Clwyd Mission Area

Balance Sheet
31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
FIXED ASSETS					
Tangible assets	10	88,399	-	88,399	147,332
Investments					
Investments	11	670,724	926,815	1,597,539	1,464,284
Social Investments	12	101,476	-	101,476	23,773
		860,599	926,815	1,787,414	1,655,389
CURRENT ASSETS					
Debtors	13	22,191	48,409	70,600	120
Cash at bank		325,480	168,309	493,789	856,099
		347,671	216,718	564,389	856,219
NET CURRENT ASSETS		347,671	216,718	564,389	856,219
TOTAL ASSETS LESS CURRENT LIABILITIES		1,208,270	1,143,533	2,351,803	2,511,608
NET ASSETS		1,208,270	1,143,533	2,351,803	2,511,608
FUNDS	14				
Unrestricted funds				1,208,270	1,281,077
Restricted funds				1,143,533	1,230,531
TOTAL FUNDS				2,351,803	2,511,608

The financial statements were approved by the Board of Trustees and authorised for issue on ..... 21.10.26 ..... and were signed on its behalf by:

Greenfield

Rev D Greenfield - Trustee

The notes form part of these financial statements

Dyffryn Clwyd Mission Area

Cash Flow Statement
for the year ended 31 December 2025

	Notes	2025 £	2024 £
Cash flows from operating activities			
Cash generated from operations	1	(461,428)	(189,281)
Net cash used in operating activities		(461,428)	(189,281)
Cash flows from investing activities			
Purchase of fixed asset investments		(70,001)	(90,001)
Sale of tangible fixed assets		-	73,353
Sale of fixed asset investments		69,107	250,000
Sale of social investments		20,000	179,978
Gain/loss on revaluation of investment		-	(54,985)
Interest received		5,213	6,449
Dividends received		74,799	62,790
Net cash provided by investing activities		99,118	427,584
Change in cash and cash equivalents in the reporting period		(362,310)	238,303
Cash and cash equivalents at the beginning of the reporting period		856,099	617,796
Cash and cash equivalents at the end of the reporting period		493,789	856,099

The notes form part of these financial statements

Notes to the Cash Flow Statement for the year ended 31 December 2025

1. RECONCILIATION OF NET EXPENDITURE TO NET CASH FLOW FROM OPERATING ACTIVITIES

	2025 £	2024 £
Net expenditure for the reporting period (as per the Statement of Financial Activities)	(159,805)	(8,755)
Adjustments for:		
Depreciation charges	58,933	-
Gain on investments	(210,064)	(38,774)
Profit on disposal of fixed assets	-	(73,353)
Interest received	(5,213)	(6,449)
Dividends received	(74,799)	(62,790)
(Increase)/decrease in debtors	(70,480)	840
Net cash used in operations	(461,428)	(189,281)

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/25 £	Cash flow £	At 31/12/25 £
Net cash			
Cash at bank	856,099	(362,310)	493,789
	856,099	(362,310)	493,789
Total	856,099	(362,310)	493,789

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Gifts	35,904	39,191
Donations	67,420	55,839
Gift aid	21,734	17,058
Legacies	3,000	61,100
Grants	184,429	98,696
Charitable activities	29,990	23,164
Insurance claims	1,200	130
	343,677	295,178

Grants received, included in the above, are as follows:

	2025	2024
	£	£
Support of charitable activities	184,429	98,696
	184,429	98,696

continued...

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Fundraising events	27,334	19,854

4. INVESTMENT INCOME

	2025	2024
	£	£
Rents received	20,544	12,374
Other fixed asset invest - FII	74,799	62,790
Deposit account interest	5,213	6,449
	100,556	81,613

5. RAISING FUNDS

Raising donations and legacies

	2025	2024
	£	£
Support costs	5,550	315,937

Other trading activities

	2025	2024
	£	£
Costs of meetings	125	-
Vergers, organists and choir	1,208	1,285
Music and performance expenses	7,022	2,812
Diocesan share	170,397	166,087
	178,752	170,184
Aggregate amounts	184,302	486,121

6. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 7)	Totals
	£	£	£
Other	101,808	555,326	657,134

7. SUPPORT COSTS

	Management	Finance	Governance costs	Totals
	£	£	£	£
Raising donations and legacies	5,470	80	-	5,550
Other	547,102	1,331	6,893	555,326
	552,572	1,411	6,893	560,876

continued...

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	92,970	202,208	295,178
Other trading activities	18,742	1,112	19,854
Investment income	175,142	(93,529)	81,613
Other income	73,353	-	73,353
Total	360,207	109,791	469,998
EXPENDITURE ON			
Raising funds	158,830	327,291	486,121
Charitable activities			
Other	27,168	4,238	31,406
Total	185,998	331,529	517,527
Net gains on investments	28,438	10,336	38,774
NET INCOME/(EXPENDITURE)	202,647	(211,402)	(8,755)
Transfers between funds	(3,384)	3,380	-
Net movement in funds	199,263	(208,022)	(8,759)
RECONCILIATION OF FUNDS			
Total funds brought forward	1,081,814	1,438,553	2,520,367
TOTAL FUNDS CARRIED FORWARD	1,281,077	1,230,531	2,511,608

10. TANGIBLE FIXED ASSETS

	Improvement to property £
COST	
At 1 January 2025 and 31 December 2025	147,332
DEPRECIATION	
Charge for year	58,933
NET BOOK VALUE	
At 31 December 2025	88,399
At 31 December 2024	147,332

continued...

11. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2025	1,484,284
Additions	70,001
Disposals	(105,108)
Revaluations	148,362
At 31 December 2025	1,597,539
NET BOOK VALUE	
At 31 December 2025	1,597,539
At 31 December 2024	1,484,284

There were no investment assets outside the UK.

Cost or valuation at 31 December 2025 is represented by:

	Listed investments £
Valuation in 2018	124,227
Valuation in 2019	139,226
Valuation in 2020	59,471
Valuation in 2021	92,496
Valuation in 2022	(163,948)
Valuation in 2023	524,243
Valuation in 2024	93,453
Valuation in 2025	148,363
Cost	580,008
	1,597,539

12. SOCIAL INVESTMENTS

	Other investments £
MARKET VALUE	
At 1 January 2025	23,773
Disposals	(20,000)
Revaluations	97,703
At 31 December 2025	101,476
NET BOOK VALUE	
At 31 December 2025	101,476
At 31 December 2024	23,773

continued...

12. SOCIAL INVESTMENTS - continued

Cost or valuation at 31 December 2025 is represented by:

	Other investments £
Valuation in 2017	26,071
Valuation in 2018	(195,873)
Valuation in 2019	100,252
Valuation in 2020	36,514
Valuation in 2021	(74,408)
Valuation in 2022	(129,470)
Valuation in 2023	7,125
Valuation in 2024	302
Valuation in 2025	97,703
Cost	233,260
	101,476

13. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025 £	2024 £
Trade debtors	-	120
Other debtors	70,600	-
	70,600	120

continued...

14. MOVEMENT IN FUNDS

	At 1/1/25 £	Net movement in funds £	Transfers between funds £	At 31/12/25 £
Unrestricted funds				
General fund	1,128,934	(130,399)	(80,166)	918,369
Church Hall Fund	4,400	-	-	4,400
Shaw Hesk Fund	814	-	-	814
Graveyard Maintenance Fund (Designated) Fund	290	-	-	290
Covid Relief Fund (Designated) Fund	11,873	-	-	11,873
GA refund (Designated) Fund	394	-	(394)	-
Admin Salary (Designated) Fund	4,730	-	-	4,730
Clergy Expenses SO (Designated) Fund	-	(5,893)	5,893	-
MA Growth Fund (Designated) Fund	5,553	-	-	5,553
MA Dioceses Share (Designated)	156	(31,855)	31,699	-
MA Growth Fund - Quilter Investments (Designated) Fund	15,858	(15,858)	-	-
Pilgrim Art Trail (Designated) Fun	500	-	-	500
Llanfwrong Fund DES (Designated) Fund	11,150	432	-	11,582
Drop In Friday Fund (Designated) Fund	3,200	-	-	3,200
Llanbedr DC Project (Designated) Fund	2,275	(2,275)	-	-
St Peter RENT (Designated) Fund	2,854	-	(2,854)	-
St Saeran Llanynys Current (Designated) Fund	88,096	126,951	-	215,047
Insurance (EIG) Fund (Designated) Fund	-	826	-	826
Llanfair DC Solar Panel Project Fund (Designated) Fund	-	-	30,000	30,000
100 Club(Designated) Fund	-	1,187	(101)	1,086
	1,281,077	(56,884)	(15,923)	1,208,270
Restricted funds				
Ruthin Bell Fund (Restricted) Fund	-	37	(37)	-
CRP Fund	16,182	1,791	-	17,973
Churchyard Fund	14,722	(504)	2,302	16,520
Community Hall Fund	60,417	6,268	-	66,685
Graveyard Fund	62,294	(53,024)	-	9,270
Music Fund	3,729	2,531	3,000	9,260
Property Fund	123,619	(6,510)	-	117,109
Rathbones Fund	43,891	-	-	43,891
Rest Fund	250	258	-	508
VH-Capital Fund	63,458	5,077	-	68,535
Yard Fund	11,277	(930)	-	10,347
The Old School Room (Restricted) Fund	14,804	(885)	45	13,964
Graveyard Maintenance Fund (Restricted) Fund	3,140	-	-	3,140
Llangynhafal Fabric Fund (Restricted) Fund	122,270	-	-	122,270
ST Saeran Church Yard Fund (Restricted)	3,079	200	-	3,279
CHURCHYARD (Restricted) Fund	1,100	1	-	1,101
Llangynhafal Churchyard Fund	4,826	198	-	5,024
Agency Collection	288	-	-	288
CHAPLAINCY	284	-	-	284
Llandelidan Church yard	1,000	206	-	1,206
Church Roof fund	107	1	(39)	69
Elizabeth Jones Legacy Fund (Designated) Fund	270,643	(84,651)	-	185,992
RBCIW (Restricted) Fund	14,864	1,254	-	16,118
Llanychan R Hewitt Legacy (Restricted) Fund	5,513	-	-	5,513
DCSS-DCMA Song School (Designated) Fund	4,691	(1,141)	(3,000)	550
St Peters RUTHIN PROJECT FUND	25,711	(5,521)	3,248	23,438
Llanychan Organ Repair Fund	10,000	-	-	10,000
Clocaenog Quilter Investment (Designated) Fund	279,755	4,021	-	283,776
Llanfwrog Fund RES (Restricted) Fund	78	-	-	78

continued...

14. MOVEMENT IN FUNDS - continued

Llanrhydd Fund RES (Restricted) Fund	789	-	-	789
Den Vol Serv- Ramp and Projector Fund	234	(234)	-	-
Repairs to outer church building Fund	1,900	-	-	1,900
RTC St Peter General Fund (designated)	3,322	(13,149)	9,827	-
RTC Llanrhydd General Fund (designated)	1,001	137	-	1,138
Clocaenog Project Fund (Restricted)	61,293	(13,461)	577	48,409
Clocaenog Churchyard Fund	-	53,838	-	53,838
Bell Fund (Restricted) Fund	-	1,271	-	1,271
	1,230,531	(102,921)	15,923	1,143,533
TOTAL FUNDS	2,511,608	(159,805)	-	2,351,803

continued...

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	391,601	(682,577)	160,577	(130,399)
Clergy Expenses SO (Designated) Fund	4,824	(10,717)	-	(5,893)
MA Dioceses Share (Designated)	-	(31,855)	-	(31,855)
MA Growth Fund - Quilter Investments (Designated) Fund	2,038	(17,144)	(752)	(15,858)
Llanfwrong Fund DES (Designated) Fund	432	-	-	432
Llanbedr DC Project (Deignated) Fund	-	(2,275)	-	(2,275)
St Saeran Llanynys Current (Designated) Fund	11,553	(6,702)	122,100	126,951
Insurance (EIG) Fund (Designated) Fund	1,200	(374)	-	826
100 Club(Designated) Fund	1,281	(94)	-	1,187
	412,929	(751,738)	281,925	(56,884)
Restricted funds				
Ruthin Bell Fund (Restricted) Fund	147	(110)	-	37
CRP Fund	-	-	1,791	1,791
Churchyard Fund	136	(640)	-	(504)
Community Hall Fund	20	(35)	6,283	6,268
Graveyard Fund	-	-	(53,024)	(53,024)
Music Fund	2,544	(13)	-	2,531
Property Fund	-	-	(6,510)	(6,510)
Rest Fund	258	-	-	258
VH-Capital Fund	-	-	5,077	5,077
Yard Fund	670	(1,600)	-	(930)
The Old School Room (Restricted) Fund	7,535	(8,480)	60	(885)
ST Saeran Church Yard Fund (Restricted) Fund	200	-	-	200
CHURCHYARD (Restricted) Fund	1	-	-	1
Llangynhafal Churchyard Fund	2,199	(2,001)	-	198
Llandelidan Church yard	276	(70)	-	206
Church Roof fund	1	-	-	1
Elizabeth Jones Legacy Fund (Designated) Fund	-	-	(84,651)	(84,651)
RBCIW (Restricted) Fund	-	-	1,254	1,254
DCSS-DCMA Song School (Designated) Fund	79	(1,220)	-	(1,141)
St Peters RUTHIN PROJECT FUND	-	(5,521)	-	(5,521)
Clocaenog Quilter Investment (Designated) Fund	-	-	4,021	4,021
Den Vol Serv- Ramp and Projector Fund	-	(234)	-	(234)
RTC St Peter General Fund (designated)	43,163	(56,312)	-	(13,149)
RTC Llanrhydd General Fund (designated)	137	-	-	137
Clocaenog Project Fund (Restricted)	1	(13,462)	-	(13,461)
Clocaenog Churchyard Fund	-	-	53,838	53,838
Bell Fund (Restricted) Fund	1,271	-	-	1,271
	58,638	(89,698)	(71,861)	(102,921)
TOTAL FUNDS	471,567	(841,436)	210,064	(159,805)

continued...

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/24 £
Unrestricted funds				
General fund	1,008,936	219,514	(99,516)	1,128,934
Church Hall Fund	4,400	-	-	4,400
Shaw Hesk Fund	-	814	-	814
Graveyard Maintenance Fund (Designated) Fund	290	-	-	290
Covid Relief Fund (Designated) Fund	11,873	-	-	11,873
GA refund (Designated) Fund	394	-	-	394
Admin Salary (Designated) Fund	-	4,730	-	4,730
Clergy Expenses SO (Designated) Fund	7,713	(12,398)	4,685	-
MA Growth Fund (Designated) Fund	5,553	-	-	5,553
MA Dioceses Share (Designated)	-	(11,066)	11,222	156
MA Growth Fund - Quilter Investments (Designated) Fund	15,107	751	-	15,858
Pilgrim Art Trail (Desginated) Fun	1,625	(1,625)	500	500
Llanfwrong Fund DES (Designated) Fund	10,000	1,150	-	11,150
Drop In Friday Fund (Designated) Fund	1,600	1,600	-	3,200
Llanbedr DC Project (Deignated) Fund	2,275	-	-	2,275
St Peter RENT (Designated) Fund	2,345	509	-	2,854
St Saeran Llanynys Current (Designated) Fund	9,703	(1,332)	79,725	88,096
	1,081,814	202,647	(3,384)	1,281,077
Restricted funds				
Ruthin Bell Fund (Restricted) Fund	-	(1,061)	1,061	-
CRP Fund	14,975	1,207	-	16,182
Churchyard Fund	1,166	-	(1,166)	-
Churchyard Fund	13,958	(1,166)	1,930	14,722
Community Hall Fund	57,436	2,142	839	60,417
Graveyard Fund	60,007	2,287	-	62,294
Music Fund	3,692	37	-	3,729
Property Fund	120,888	2,731	-	123,619
Rathbones Fund	43,891	-	-	43,891
Rest Fund	246	4	-	250
VH-Capital Fund	60,094	3,364	-	63,458
Yard Fund	11,057	220	-	11,277
The Old School Room (Restricted) Fund	17,107	(2,344)	41	14,804
Graveyard Maintenance Fund (Restricted) Fund	3,140	-	-	3,140
Llangynhafal Fabric Fund (Restricted) Fund	128,451	(6,181)	-	122,270
ST Saeran Church Yard Fund (Restricted)	4,147	(1,068)	-	3,079
CHURCHYARD (Restricted) Fund	1,100	-	-	1,100
Llangynhafal Churchyard Fund	5,589	-	(763)	4,826
Agency Collection	288	-	-	288
CHAPLAINCY	284	-	-	284
Llandelidan Church yard	3,554	(2,554)	-	1,000
Church Roof fund	69	-	38	107
Elizabeth Jones Legacy Fund (Designated) Fund	270,643	-	-	270,643
RBCIW (Restricted) Fund	14,864	-	-	14,864
Llanychan R Hewitt Legacy (Restricted) Fund	5,513	-	-	5,513
DCSS-DCMA Song School (Designated) Fund	4,834	(143)	-	4,691
St Peters RUTHIN PROJECT FUND	72,348	(46,637)	-	25,711
Llanychan Organ Repair Fund	10,000	-	-	10,000
Clocaenog Quilter Investment (Designated) Fund	509,121	(229,366)	-	279,755
Llanfwrog Fund RES (Restricted) Fund	78	-	-	78

continued...

14. **MOVEMENT IN FUNDS - continued**

Llanrhydd Fund RES (Restricted) Fund	13	776	-	789
Den Vol Serv- Ramp and Projector Fund	-	234	-	234
Repairs to outer church building Fund	-	500	1,400	1,900
RTC St Peter General Fund (designated)	-	3,322	-	3,322
RTC Llanrhydd General Fund (designated)	-	1,001	-	1,001
Clocaenog Project Fund (Restricted)	-	61,293	-	61,293
	1,438,553	(211,402)	3,380	1,230,531
TOTAL FUNDS	2,520,367	(8,755)	(4)	2,511,608

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	340,568	(148,678)	27,624	219,514
Shaw Hesk Fund	-	-	814	814
Admin Salary (Designated) Fund	4,730	-	-	4,730
Clergy Expenses SO (Designated) Fund	-	(12,398)	-	(12,398)
MA Dioceses Share (Designated)	-	(11,066)	-	(11,066)
MA Growth Fund - Quilter Investments (Designated) Fund	751	-	-	751
Pilgrim Art Trail (Desginated) Fun	500	(2,125)	-	(1,625)
Llanfwrong Fund DES (Designated) Fund	1,310	(160)	-	1,150
Drop In Friday Fund (Designated) Fund	1,600	-	-	1,600
St Peter RENT (Designated) Fund	509	-	-	509
St Saeran Llanynys Current (Designated) Fund	10,239	(11,571)	-	(1,332)
	360,207	(185,998)	28,438	202,647
Restricted funds				
Ruthin Bell Fund (Restricted) Fund	34	(1,095)	-	(1,061)
CRP Fund	372	(364)	1,199	1,207
Churchyard Fund	1,239	(2,405)	-	(1,166)
Community Hall Fund	(840)	(60)	3,042	2,142
Graveyard Fund	2,287	-	-	2,287
Music Fund	37	-	-	37
Property Fund	-	-	2,731	2,731
Rest Fund	4	-	-	4
VH-Capital Fund	-	-	3,364	3,364
Yard Fund	255	(35)	-	220
The Old School Room (Restricted) Fund	6,101	(8,445)	-	(2,344)
Llangynhafal Fabric Fund (Restricted) Fund	1	(6,182)	-	(6,181)
ST Saeran Church Yard Fund (Restricted) Fund	902	(1,970)	-	(1,068)
Llandelidan Church yard	131	(2,685)	-	(2,554)
DCSS-DCMA Song School (Designated) Fund	311	(454)	-	(143)
St Peters RUTHIN PROJECT FUND	42,595	(89,232)	-	(46,637)
Clocaenog Quilter Investment (Designated) Fund	(229,366)	-	-	(229,366)
Llanrhydd Fund RES (Restricted) Fund	776	-	-	776
Den Vol Serv- Ramp and Projector Fund	304	(70)	-	234
Repairs to outer church building Fund	500	-	-	500
RTC St Peter General Fund (designated)	153,110	(149,788)	-	3,322
RTC Llanrhydd General Fund (designated)	681	320	-	1,001
Clocaenog Project Fund (Restricted)	130,357	(69,064)	-	61,293
	109,791	(331,529)	10,336	(211,402)
TOTAL FUNDS	469,998	(517,527)	38,774	(8,755)

continued...

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/24 £	Net movement in funds £	Transfers between funds £	At 31/12/25 £
Unrestricted funds				
General fund	1,008,936	89,115	(179,682)	918,369
Church Hall Fund	4,400	-	-	4,400
Shaw Hesk Fund	-	814	-	814
Graveyard Maintenance Fund (Designated) Fund	290	-	-	290
Covid Relief Fund (Designated) Fund	11,873	-	-	11,873
GA refund (Designated) Fund	394	-	(394)	-
Admin Salary (Designated) Fund	-	4,730	-	4,730
Clergy Expenses SO (Designated) Fund	7,713	(18,291)	10,578	-
MA Growth Fund (Designated) Fund	5,553	-	-	5,553
MA Dioceses Share (Designated)	-	(42,921)	42,921	-
MA Growth Fund - Quilter Investments (Designated) Fund	15,107	(15,107)	-	-
Pilgrim Art Trail (Desginated) Fun	1,625	(1,625)	500	500
Llanfwrong Fund DES (Designated) Fund	10,000	1,582	-	11,582
Drop In Friday Fund (Designated) Fund	1,600	1,600	-	3,200
Llanbedr DC Project (Deignated) Fund	2,275	(2,275)	-	-
St Peter RENT (Designated) Fund	2,345	509	(2,854)	-
St Saeran Llanynys Current (Designated) Fund	9,703	125,619	79,725	215,047
Insurance (EIG) Fund (Designated) Fund	-	826	-	826
Llanfair DC Solar Panel Project Fund (Designated) Fund	-	-	30,000	30,000
100 Club(Designated) Fund	-	1,187	(101)	1,086
	1,081,814	145,763	(19,307)	1,208,270
Restricted funds				
Ruthin Bell Fund (Restricted) Fund	-	(1,024)	1,024	-
CRP Fund	14,975	2,998	-	17,973
Churchyard Fund	1,166	-	(1,166)	-
Churchyard Fund	13,958	(1,670)	4,232	16,520
Community Hall Fund	57,436	8,410	839	66,685
Graveyard Fund	60,007	(50,737)	-	9,270
Music Fund	3,692	2,568	3,000	9,260
Property Fund	120,888	(3,779)	-	117,109
Rathbones Fund	43,891	-	-	43,891
Rest Fund	246	262	-	508
VH-Capital Fund	60,094	8,441	-	68,535
Yard Fund	11,057	(710)	-	10,347
The Old School Room (Restricted) Fund	17,107	(3,229)	86	13,964
Graveyard Maintenance Fund (Restricted) Fund	3,140	-	-	3,140
Llangynhafal Fabric Fund (Restricted) Fund	128,451	(6,181)	-	122,270
ST Saeran Church Yard Fund (Restricted)	4,147	(868)	-	3,279
CHURCHYARD (Restricted) Fund	1,100	1	-	1,101
Llangynhafal Churchyard Fund	5,589	198	(763)	5,024
Agency Collection	288	-	-	288
CHAPLAINCY	284	-	-	284
Llandelidan Church yard	3,554	(2,348)	-	1,206
Church Roof fund	69	1	(1)	69
Elizabeth Jones Legacy Fund (Designated) Fund	270,643	(84,651)	-	185,992
RBCIW (Restricted) Fund	14,864	1,254	-	16,118
Llanychan R Hewitt Legacy (Restricted) Fund	5,513	-	-	5,513
DCSS-DCMA Song School (Designated) Fund	4,834	(1,284)	(3,000)	550
St Peters RUTHIN PROJECT FUND	72,348	(52,158)	3,248	23,438

continued...

14. MOVEMENT IN FUNDS - continued

Llanychan Organ Repair Fund	10,000	-	-	10,000
Clocaenog Quilter Investment (Designated) Fund	509,121	(225,345)	-	283,776
Llanfwrog Fund RES (Restricted) Fund	78	-	-	78
Llanrhydd Fund RES (Restricted) Fund	13	776	-	789
Repairs to outer church building Fund	-	500	1,400	1,900
RTC St Peter General Fund (designated)	-	(9,827)	9,827	-
RTC Llanrhydd General Fund (designated)	-	1,138	-	1,138
Clocaenog Project Fund (Restricted)	-	47,832	577	48,409
Clocaenog Churchyard Fund	-	53,838	-	53,838
Bell Fund (Restricted) Fund	-	1,271	-	1,271
	1,438,553	(314,323)	19,303	1,143,533
TOTAL FUNDS	2,520,367	(168,560)	-	2,351,803

continued...

14. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Gains and losses £	Movement in funds £
Unrestricted funds				
General fund	732,169	(831,255)	188,201	89,115
Shaw Hesk Fund	-	-	814	814
Admin Salary (Designated) Fund	4,730	-	-	4,730
Clergy Expenses SO (Designated) Fund	4,824	(23,115)	-	(18,291)
MA Dioceses Share (Designated)	-	(42,921)	-	(42,921)
MA Growth Fund - Quilter Investments (Designated) Fund	2,789	(17,144)	(752)	(15,107)
Pilgrim Art Trail (Desginated) Fun	500	(2,125)	-	(1,625)
Llanfwrong Fund DES (Designated) Fund	1,742	(160)	-	1,582
Drop In Friday Fund (Designated) Fund	1,600	-	-	1,600
Llanbedr DC Project (Deignated) Fund	-	(2,275)	-	(2,275)
St Peter RENT (Designated) Fund	509	-	-	509
St Saeran Llanynys Current (Designated) Fund	21,792	(18,273)	122,100	125,619
Insurance (EIG) Fund (Designated) Fund	1,200	(374)	-	826
100 Club(Designated) Fund	1,281	(94)	-	1,187
	773,136	(937,736)	310,363	145,763
Restricted funds				
Ruthin Bell Fund (Restricted) Fund	181	(1,205)	-	(1,024)
CRP Fund	372	(364)	2,990	2,998
Churchyard Fund	1,375	(3,045)	-	(1,670)
Community Hall Fund	(820)	(95)	9,325	8,410
Graveyard Fund	2,287	-	(53,024)	(50,737)
Music Fund	2,581	(13)	-	2,568
Property Fund	-	-	(3,779)	(3,779)
Rest Fund	262	-	-	262
VH-Capital Fund	-	-	8,441	8,441
Yard Fund	925	(1,635)	-	(710)
The Old School Room (Restricted) Fund	13,636	(16,925)	60	(3,229)
Llangynhafal Fabric Fund (Restricted) Fund	1	(6,182)	-	(6,181)
ST Saeran Church Yard Fund (Restricted) Fund	1,102	(1,970)	-	(868)
CHURCHYARD (Restricted) Fund	1	-	-	1
Llangynhafal Churchyard Fund	2,199	(2,001)	-	198
Llandelidan Church yard	407	(2,755)	-	(2,348)
Church Roof fund	1	-	-	1
Elizabeth Jones Legacy Fund (Designated) Fund	-	-	(84,651)	(84,651)
RBCIW (Restricted) Fund	-	-	1,254	1,254
DCSS-DCMA Song School (Designated) Fund	390	(1,674)	-	(1,284)
St Peters RUTHIN PROJECT FUND	42,595	(94,753)	-	(52,158)
Clocaenog Quilter Investment (Designated) Fund	(229,366)	-	4,021	(225,345)
Llanrhydd Fund RES (Restricted) Fund	776	-	-	776
Den Vol Serv- Ramp and Projector Fund	304	(304)	-	-
Repairs to outer church building Fund	500	-	-	500
RTC St Peter General Fund (designated)	196,273	(206,100)	-	(9,827)
RTC Llanrhydd General Fund (designated)	818	320	-	1,138
Clocaenog Project Fund (Restricted)	130,358	(82,526)	-	47,832
Clocaenog Churchyard Fund	-	-	53,838	53,838
Bell Fund (Restricted) Fund	1,271	-	-	1,271
	168,429	(421,227)	(61,525)	(314,323)
TOTAL FUNDS	941,565	(1,358,963)	248,838	(168,560)

continued...

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

16. FINANCIAL PERFORMANCE OF ST FODDHYD

Included in the Statement of Financial Activities is the trading results of St Foddhyd, Clocaenog.

The trading results of St Foddhyd alone is:

	2025	2024
	£	£
Donations & Legacies	12,882	2,583
Other trading actives	-	679
Investment income	9,648	30,937
	22,530	34,199
Other activities	20,132	16,260
Charitable activities	1,500	,1,519
Support costs	20,965	9,197
Total expenditure	42,597	26,976
Surplus/ (deficit)	(20,066)	7,224

17. FINANCIAL PERFORMANCE OF ST MARY CYFFYLLIOG

Included in the Statement of Financial Activities is the trading results of St Mary, Cyffylliog.

The trading results of St Mary alone is:

	2025	2024
	£	£
Donations & Legacies	7,518	3,207
Grants	685	5,000
Other trading actives	500	180
Total income	8,703	8,387
Other activities	7,206	5,000
Charitable activities	485	-
Support costs	5,041	10
Total expenditure	12,732	8,110
Surplus/ (deficit)	(4,029)	277

18. FINANCIAL PERFORMANCE OF ST MICHAEL AND ALL ANGELS

Included in the Statement of Financial Activities is the trading results of St Michael's and All Angels, Efenechtyd.

The trading results of St Michael's and All Angels alone is:

	2025	2024
	£	£
Donations & Legacies	1,075	676
Investment income	12,461	7,586
Total income	13,536	8,261
Other activities	12,992	10,194
Charitable activities	1,453	927
Support costs	5,881	3,022
Finance costs	80	60

continued...

18. FINANCIAL PERFORMANCE OF ST MICHAEL AND ALL ANGELS - continued

Total expenditure	20,407	14,204
Surplus/ (deficit)	(6,871)	(5,942)

19. FINANCIAL PERFORMANCE OF ST GARMON

Included in the Statement of Financial Activities is the trading results of St Garmon, Llanarmon.

The trading results of St Garmon alone is:

	2025	2024
	£	£
Donations & Legacies	17,811	10,937
Other trading actives	6,348	8,665
Investment income	5,280	-
Total income	29,437	19,602
Other activities	17,054	15,417
Charitable activities	4,065	2,275
Support costs	10,311	9,794
Total expenditure	31,431	27,486
Surplus/ (deficit)	(1,992)	(7,884)

20. FINANCIAL PERFORMANCE OF ST PETER

Included in the Statement of Financial Activities is the trading results of St Peter, Llanbedr.

The trading results of St Peter alone is:

	2025	2024
	£	£
Donations & Legacies	68,850	28,102
Other trading actives	7,687	13,863
Investment income	1,112	498
Total income	77,648	42,463
Other activities	23,925	16,031
Charitable activities	5,878	1,927
Support costs	48,637	12,478
Total expenditure	78,439	30,436
Surplus/ (deficit)	(791)	12,027

continued...

21. FINANCIAL PERFORMANCE OF ST CYNFARCH AND ST MARY

Included in the Statement of Financial Activities is the trading results of St Cynfarch and St Mary, Llanfair.

The trading results of St Cynfarch and St Mary alone is:

	2025	2024
	£	£
Donations & Legacies	17,323	77,837
Other trading actives	5,358	6,583
Investment income	928	1,875
Total income	23,600	86,295
Other activities	19,266	17,135
Charitable activities	10,335	2,256
Support costs	16,663	12,935
Finance costs	74	340
Total expenditure	46,338	32,667
Surplus/ (deficit)	(22,665)	53,628

22. FINANCIAL PERFORMANCE OF ST MWROG & ST MARY

Included in the Statement of Financial Activities is the trading results of St Mwrog & St Mary, Llanfwrog

The trading results of St Mwrog & St Mary alone is:

	2025	2024
	£	£
Donations & Legacies	124,811	36,092
Other trading actives	-	8,334
Investment income	5,062	1,701
Other income	-	73,353
Total income	129,873	118,480
Other activities	16,145	8,120
Charitable activities	-	30
Support costs	333,611	8,122
Finance costs	40	363
Total expenditure	349,795	16,635
Surplus/ (deficit)	(219,923)	101,846

23. FINANCIAL PERFORMANCE OF ST CYNHAFAL

Included in the Statement of Financial Activities is the trading results of St Cynhafal, Llangynhafal.

The trading results of St Cynhafal alone is:

	2025	2024
	£	£
Donations & Legacies	4,022	4,447
Other trading actives	2,453	1,609
Investment income	16,595	9,689
Total income	23,069	15,745
Other activities	14,086	10,864
Charitable activities	60,258	900
Support costs	6,241	12,720

continued...

23. FINANCIAL PERFORMANCE OF ST CYNHAFAL - continued

Total expenditure	80,585	24,484
Surplus/ (deficit)	(57,516)	(8,740)

24. FINANCIAL PERFORMANCE OF ST MEUGAN

Included in the Statement of Financial Activities is the trading results of St Meugan, Llanrhydd.

The trading results of St Meugan alone is:

	2025 £	2024 £
Donations & Legacies	466	413
Other trading actives	-	324
Total income	466	737
Support costs	848	1,000
Total expenditure	848	1,000
Surplus/ (deficit)	(382)	(263)

25. FINANCIAL PERFORMANCE OF ST HYCHAN

Included in the Statement of Financial Activities is the trading results of St Hychan, Llanychan

The trading results of St Hychan alone is:

	2025 £	2024 £
Donations & Legacies	7,071	10,992
Other trading actives	3,171	1,504
Investment income	21	5,152
Total income	10,263	17,649
Other activities	15,389	13,311
Charitable activities	1,465	1,317
Support costs	6,797	9,052
Finance costs	-	1,800
Total expenditure	23,651	25,479
Surplus/ (deficit)	(13,388)	(7,831)

FINANCIAL PERFORMANCE OF ST SAERAN

Included in the Statement of Financial Activities is the trading results of St Saeran, Llanynys.

The trading results of St Saeran alone is:

	2025 £	2024 £
Investment income	-	6,917
Total income	-	6,917
Total expenditure	-	-

continued...

25. FINANCIAL PERFORMANCE OF ST HYCHAN - continued

Surplus/ (deficit)	-	6,917

FINANCIAL PERFORMANCE OF ST PETER

Included in the Statement of Financial Activities is the trading results of St Peter, Ruthin.

The trading results of St Peter alone is:

	2025	2024
	£	£
Donations & Legacies	36,059	31,630
Other trading actives	953	8,366
Investment income	10,553	3,062
Total income	47,566	43,058
Other activities	14,358	46,332
Charitable activities	2,383	3,244
Support costs	38,620	50,757
Finance costs	1,074	2,190
Total expenditure	56,434	102,522
Surplus/ (deficit)	(8,869)	(59,464)

FINANCIAL PERFORMANCE OF DYFFRYN CLWYD MA

Included in the Statement of Financial Activities is the trading results of Dyffryn Clwyd MA.

The trading results of Dyffryn Clwyd MA is:

	2025	2024
	£	£
Donations & Legacies	36,431	60,969
Other trading actives	679	5,413
Investment income	22,789	821
Other income	(34,801)	
Total income	25,098	68,204
Other activities	18,200	11,520
Charitable activities	13,986	17,010
Support costs	43,411	159,607
Finance costs	22,581	19,394
Total expenditure	98,178	207,531
Surplus/ (deficit)	(73,080)	(139,328)