Ardal Weinidogaeth
Bro Eleth Ministry Area

Blwyddyn yn Diweddu Rhagfyr 2025
Adroddiad Ariannol -
28 Hydref 2026

Ardal Weinidogaeth
Bro Eleth Ministry Area

Year ending December 2025

Financial

Report

28 October 2026

Adroddiad Ariannol a Datganiadau 2025
gan Lesley Rider, Trysorydd Cyngor Ardal Weinidogaeth (MAC)

Rhagair

Mae'r cyfrifon wedi'u paratoi ar sail Derbyniadau a Thaliadau, yn unol â darpariaethau Deddf Elusennau 2011 a Rheoliadau Cyfrifyddu'r Eglwys yng Nghymru.

Mae'n bosibl bod y cyfrifon a gyflwynir wedi'u talgrynnu i'r bunt (£) agosaf; o ganlyniad, gall ymddangos bod gwahaniaeth rhifyddol o £1. Anwybyddir y gwahaniaethau hyn gan fod y cyfrifon sylfaenol yn cydbwyso.
Mae'r cyfrifon yn cwmpasu'r cyfnod rhwng 1 Ionawr 2025 a 31 Rhagfyr 2025.

Er mwyn hwyluso'r esboniadau ac er mwyn crynoder yn nhestun yr adroddiad hwn, defnyddiwyd talgrynnu i'r rhan agosaf o fil yn aml (e.e. £1.0k).

Ardal Weinidogaeth Bro Eleth

Mae'r Ardal Weinidogaeth hon ar Ynys Môn yn cynnwys chwe eglwys weithredol: Sant Eleth, Amlwch; Sant Eilian, Llaneilian; Sant Gwenllwyfo, Dulas; Sant Mihangel, Penrhoslligwy; Sant Gallgo, Moelfre; a Santes Fair, Llannerch-y-medd.

Yn ogystal, mae'r Fro yn parhau i ofalu am ddwy fynwent sy'n perthyn i eglwysi caeedig yn Rhosybol a Llanfihangel Tre'r Beirdd. Gall claddu barhau yn y ddwy fynwent hyn.

Polisi Cronfeydd Wrth Gefn

Nod Cyngor Ardal Weinidogaeth (PCC) Bro Eleth yw cadw lefel o gronfeydd wrth gefn anghyfyngedig ("rhydd") i ddarparu cyfalaf gweithio ac i allu ymateb i unrhyw ddiffyg mewn derbyniadau neu daliadau annisgwyl yn y dyfodol, sy'n cyfateb o leiaf i dri mis o wariant.

Mae lefel y cronfeydd wrth gefn anghyfyngedig a nodir yn adrannau'r Fantolen yn yr adroddiad hwn yn unol â'r polisi hwn.

Cyflwyniad

Hoffwn ddiolch i Arweinydd yr Ardal Weinidogaeth, y Parchg Jennifer Clarke, a fu yn ei swydd tan fis Mai 2025, ynghyd â Wardeniaid yr Ardal Weinidogaeth, aelodau'r MAC, Wardeniaid yr Eglwys, y Trysoryddion ac aelodau'r cynulleidfaoedd am eu hymdrechion i godi arian yn lleol ac am barhau i reoli gwariant yr eglwysi'n ofalus.
Hoffwn hefyd ddiolch i ddau drysorydd yr eglwysi am yr amser a'r ymdrech a roddwyd ganddynt i gadw cyfrifon dydd i ddydd eu heglwysi mewn trefn dda. Hoffwn hefyd ddiolch yn fawr iMrs Elizabeth Foskett am ei chymorth gyda chynnal ein cofnodion yn y system gyfrifyddu.

Mae wedi bod yn flwyddyn heriol gan ein bod wedi bod heb Arweinydd Ardal Weinidogaeth (Ficer) ers mis Mehefin, ac mae Trysoryddion tair o'r chwe eglwys wedi camu i lawr o'u rolau. Gan na fu modd penodi olynydd i'r swyddi hynny, bu'n rhaid i Drysorydd Bro Eleth ymgymryd â'r cyfrifoldebau ychwanegol hynny.
O ganlyniad i'r newidiadau hyn, treuliwyd llawer o'r flwyddyn yn cwblhau prosesau hir a chymhleth o drosglwyddo cyfrifoldebau ac yn diweddaru llofnodion a manylion ar ein cyfrifon banc a buddsoddi.
Eleni, dechreuwyd cadw cofnodion canolog o nifer y bobl sy'n mynychu gwasanaethau. Mae'r cofnodion hyn yn dangos amcangyfrif o tua 8000 o fynychiadau unigol i wasanaethau, priodasau, bedyddiadau ac angladdau yn ystod y flwyddyn.

2025 Year Finance Report and Statements by Lesley Rider, MAC Treasurer

Foreword

The accounts have been prepared on the Receipts and Payments basis in accordance with the provisions of the Charities Act 2011 and the Church in Wales Accounting regulations.

The accounts presented may be rounded to the nearest pound (£); as a result, there may appear to be arithmetic difference of £1; these differences are ignored because the underlying accounts balance.

The accounts cover the period 1st January 2025 to 31st December 2025.

For explanation and brevity purposes within the text of this report, the use of rounding to the nearest fraction of a thousand has often been made (£1.0K)

Bro Eleth Ministry Area

This Ministry Area on Anglesey includes 6 active churches, St Eleth in Amlwch, St Eilian in Llaneilian, St Gwenllwyfo in Dulas, St Michael in Penrhoslligwy, St Gallgo in Moelfre and St Mair (Mary's) in Llannerch-y-medd. In addition, the Bro still looks after 2 graveyards of the closed churches in Rhosybol and Llanfihangel Tre'r Bierdd. Burials can still take place at both these graveyards.

Reserves Policy

Bro Eleth Ministry Area Council (PCC) aims to retain a balance of unrestricted "free" reserves to provide working capital, and to meet any future shortfalls in receipts or unexpected payments at least equal to three months payments. The unrestricted reserves amount detailed in the Balance Sheet sections of this report is in line with this policy.

Introduction

We would like to thank the Ministry Area Leader, Rev Jennifer Clarke, who was in the post until May 2025, Ministry Area Wardens, MAC members, Churchwardens, Treasurers and congregation members for their efforts in local fund raising and for continuing to control church expenditure. We wish to also thank the 2 church treasurers for their time and effort in keeping day-to-day accounts at their individual churches in good order. Thank you to Mrs Elizabeth Foskett for her help in maintaining our records in the accounting system.

It has been a difficult year as we have been without a Ministry Area Leader (Vicar) since June and the Treasurers of three of the six churches have left that role. As no replacements have been found for those Treasurers the Bro Eleth Treasurer has had to take on that role. These changes have meant that much of the year has been spent on long and difficult processes of handovers and updating of signatures and details on our banking and investment accounts.

This year central recording of numbers attending services has started and these records show an estimate of around 8000 individual attendances at services, weddings, baptisms and funerals.

Dadansoddiad o Incwm a Gwariant

Incwm

- Cyfanswm yr incwm ar gyfer 2025, heb gynnwys gwerthiant y tŷ yn Llannerch-y-medd, oedd £71.8 o'i gymharu â £45K yn 2024, sy'n dangos gwahaniaeth cadarnhaol o £26.8K rhwng y ddwy flynedd.
- Cynyddodd cyfanswm y rhoddion (casgliadau, Cymorth Rhodd, rhoddion ac offrymau eraill) tua £4k o'i gymharu â 2024. Roedd hyn yn bennaf oherwydd cynnydd yn y rhoddion.
- Gostyngodd incwm o weithgareddau elusennol, sy'n cynnwys gwasanaethau angladd, priodasau a chladdedigaethau, tua £2k.
- Gostyngodd incwm o weithgareddau masnachu eraill, gan gynnwys codi arian, tua £500. Dylid nodi bod Sant Eilian, Sant Eleth a Sant Gwenllwyfo yn parhau i wneud gwaith rhagorol yn codi arian ar gyfer eu heglwysi. Mae'n bwysig bod pob eglwys yn cyflawni'r swyddogaeth hon.
- Cynyddodd yr enillion ar fuddsoddiadau (eiddo, cyfranddaliadau a chronfeydd arian parod) tua £3.7k, yn bennaf oherwydd cynnydd yn yr incwm o ddifidendau cyfranddaliadau.
- Cafodd y cronfeydd arian parod hefyd eu hybu gan werthiant y tŷ yn Llannerch-y-medd am £56k.

Gwariant

- Cyfanswm y gwariant yn 2025 oedd £95k, o'i gymharu â £109.5k yn 2024, sef gostyngiad o £14k. Mae'r ffigurau hyn yn cynnwys pob categori o gronfeydd (Anghyfyngedig, Dynodedig a Chyfyngedig).
- Er na wnaed unrhyw waith adeiladu mawr yn ystod 2025, bu angen gwneud rhai atgyweiriadau, a thalwyd rhai o gostau cwblhau'r gwaith atgyweirio a ddechreuwyd yn 2024 yn Sant Eilian yn ystod 2025.
- Drwy gydol y flwyddyn roedd amrywiannau cadarnhaol a negyddol ar draws y codau cyfrifyddu enwol. Er enghraifft, cododd rhai costau oherwydd chwyddiant, tra gostyngodd eraill oherwydd newidiadau i ofynion gwasanaeth, cyflenwyr, rheolaeth ariannol ofalus ac ail-negodi contractau. Ceir y prif amrywiannau isod:
    - Gostyngwyd Cyfran yr Esgobaeth (BMF) Bro Eleth ar gyfer 2025 i £36k. Talwyd yr holl daliadau oedd yn ddyledus i'r Esgobaeth, ond oherwydd diffyg cronfeydd anghyfyngedig mewn nifer o'n heglwysi, nid oedd modd iddynt gyfrannu eu cyfran lawn. Cafodd y diffyg ei dalu drwy ddefnyddio rhan o'r incwm o werthu Church House yn Llannerch-y-medd.
    - Gwerthwyd y tŷ yn Llannerch-y-medd ym mis Gorffennaf ac, er bod yr eiddo wedi bod yn wag ers dechrau 2023, roedd dyledion am drydan a thaliadau sefydlog Dŵr Cymru wedi cronni i gyfanswm o £1,162, ynghyd â Threth y Cyngor 2025 o £773, a oedd yn rhaid eu talu.
    - Talwyd rhai o gostau'r Rheithordy gan Fro Eleth, ond cafodd y costau hyn eu had-dalu gan yr Esgobaeth. O ganlyniad, bu gostyngiad cyffredinol o tua £700 yng nghostau'r tŷ offeiriad i Fro Eleth oherwydd ein cyfnod gwag.
    - Cynyddodd costau trydan a nwy gyda'i gilydd ond £62, oherwydd bod rhai eglwysi wedi ail-negodi eu contractau i sicrhau cyfraddau sefydlog gwell a chyfraddau dyddiol is.
    - Cynyddodd costau rheoli mynwentydd eglwys a thorri gwair i £3,294, o'i gymharu â £3,010 yn 2024.
    - Cynyddodd costau glanhau eglwysi £180, o gymharu â £300 yn 2024.
    - Gostyngodd costau diogelwch tân £200, o £1,778 yn 2024.
    - Derbyniwyd ad-daliad TAW o £6.5k yn 2025 mewn perthynas â'r gwaith atgyweirio a wnaed yn Sant Eilian yn ystod 2024–25. Yn y cyfrifon, dangosir hyn fel grant untro nad yw'n ailadroddu

Analysis of Income / Expenditure

Income

- Total income for 2025, excluding the sale of the house in Llannerchymedd, was £71.8K compared to £45K in 2024 showing a positive variance year to year of £26.8K,
- Overall giving (Collections, gift aid, donations and other offerings) compared to 2024 was up by £4K mainly due to an increase in giving,
- Income from charitable activities which includes funeral services, weddings and burials showed a decrease of approximately £2000,
- Other trading activities which include fund raising were down by approximately £500. It should be noted that St Eilian, St Eleth and St Gwenllwyfo continue excellent efforts in raising funds for their churches. It is important that all churches perform this function,
- Returns on investments (property, shares and cash reserves) were up by approximately £14K due to increased returns on share dividends
- Cash Reserves were also boosted by the sale of the house in Llannerchymedd for £56000.

Expenditure

- Overall expenditure in 2025 was £95k compared to 2024 at £109.5k, a decrease of £14k. These numbers cover all fund categories (Unrestricted, Designated and Restricted)
- Whilst no major building work took place in 2025 some repairs were required and some of the costs of finishing the 2024 repair work at St Eilian were paid in 2025.
- Throughout the year there were positive and negative variances at the various nominal code level i.e. some expenses rose with inflation, and others fell due to a change in service requirements, suppliers, prudence and renegotiations of contracts. The main variances are listed below: -
    - The 2025 Diocesan Share (BMF) due was reduced for Bro Eleth this year to £36K. All payments to the Diocese were made but the lack of unrestricted funds for several of our churches meant that they could not contribute their full share. The shortfall was made up by using some of the income from the sale of Church House in Llannerch-y-medd,
    - The house in Llannerch-y-medd was sold in July and, although the property had been unoccupied since early 2023 debts for electricity and Dwr Cymru Water standing charges had accrued amounting to £1162 plus 2025 Council tax of £773 had to be paid,
    - Some of the costs for the Rectory have been paid by Bro Eleth but these are then refunded by the Diocese, so overall there is a reduction to Bro Eleth of approximately £700 in parsonage costs due to our inter regnum,
    - Electricity and Gas combined expenses only increased by £62 due to some churches having renegotiated contracts to better fixed usage rates and to lower daily rates,
    - Churchyard management costs and grass cutting increased to £3294 from £3010 in 2024.
    - Church cleaning costs were up by £180 compared to the 2024 value of £300
    - Fire protection costs were down £200 from £1778 in 2024,
    - A VAT reclaim of £6.5K was received in 2025 for the repair work that had taken place at St Eilian during 2024 - 25. In the accounts, this is shown as a non-recurring grant.

Mantolen

Gellir crynhoi'r wybodaeth yn y Fantolen yn y tabl canlynol, sy'n rhoi darlun o sefyllfa ariannol Bro Eleth ar 31 Rhagfyr 2025.

Mae'r tabl hwn wedi'i gynnwys yn y Fantolen sy'n rhan o'r adroddiad hwn. Fodd bynnag, ychwanegwyd colofnau ychwanegol ar ddiwedd y tabl er mwyn dangos y newid ariannol a'r newid cyfrannol ym mhob math o gronfa o flwyddyn i flwyddyn.

Cronfeydd (£)				
Math o Gronfa	**2025**	**2024**	**Cynnydd /Gostyngiad 2025 o'I gymharu â 2024**	**Canran o'r Cyfanswm 2025**
Anghyfyngedig	£163302	£163,812	£47,305	18.48%
Cyfyngedig	£687,651	£668,444	28,060.32	77.79%
Gwaddol	£32,998	£32,998	0.00	3.73%
CYFANSWM	**£883,951**	**£865,253**	**£18,697**	

Fel y gwelir, cynyddodd cyfanswm gwerth cronfeydd Bro Eleth tua £18697k. Y prif resymau am hyn yw'r canlynol:

- Ceir y prif resymau dros y cynnydd yn y cronfeydd anghyfyngedig yn yr adran **Dadansoddiad o Incwm a Gwariant**. Defnyddiwyd hefyd amryw o gronfeydd wrth gefn anghyfyngedig i gefnogi ein llif arian yn ystod y flwyddyn.
- Dim ond cynnydd bychan a welwyd yng ngwerth y cronfeydd cyfyngedig rhwng 2024 a 2025.
- Mae'n bwysig nodi'r newid ym mhroffil ein categorïau asedau, fel y dangosir yn y ddwy golofn olaf yn y tabl, yn enwedig y cronfeydd **Anghyfyngedig** a **Chyfyngedig**. Dengys hyn mai dim ond **16%** o gyfanswm ein hasedau sydd ar gael i dalu am wariant arferol. Fodd bynnag, dylid nodi bod **Llaneilian** yn gallu talu am gyfran sylweddol o'i wariant arferol o gronfeydd cyfyngedig oherwydd etifeddiaeth sy'n caniatáu hynny.

Materion Eraill – Edrych Ymlaen at 2026

- Mae gan o leiaf dair o'r eglwysi gronfeydd anghyfyngedig isel iawn, neu ddim cronfeydd anghyfyngedig o gwbl, i dalu eu cyfraniad **BMF** ar gyfer 2026.
- Rhagwelir y bydd angen, yn ystod 2026, oni bai y gellir sicrhau grantiau, defnyddio cyfran sylweddol o'r arian a gafwyd o werthu'r tŷ yn **Llannerch-y-medd** i adnewyddu coed y to ym Mhorth Lych **Santes Fair**.
- Rhagwelir hefyd y bydd cronfeydd wrth gefn **Sant Eilian** yn cael eu defnyddio yn ystod 2026 i ariannu gwaith sylweddol o atgyweirio a chynnal a chadw'r eglwys. Fe wnaeth storm ym mis Rhagfyr dynnu rhai o'r llechi oddi ar ran o feindwr Tŵr y **12fed Ganrif**, ac mae nifer o rannau eraill o'r adeiladau hefyd angen gwaith cynnal a chadw. Mae ceisiadau am grantiau wedi'u cyflwyno, ond mae'n debygol y bydd angen darparu cyllid cyfatebol hefyd.

Casgliad a Chynlluniau

- Mae'r gwaith a wnaed yn ystod 2024 a 2025 gan aelodau **Cyngor Ardal Weinidogaeth (MAC)**, Trysoryddion yr Eglwysi a'r cynulleidfaoedd wedi dechrau datblygu ffyrdd newydd o gydweithio sydd eisoes wedi helpu i leihau costau.
- Mae codi arian yn hollbwysig, a rhaid parhau i chwilio am ffyrdd o godi symiau sylweddol o arian er mwyn lleihau'r pwysau parhaus ar ein cronfeydd anghyfyngedig sy'n deillio o golledion parhaus.

Dyddiad yr adroddiad hwn: 28 Hydref 2026

Balance Sheet

This can be summarised by the following table that shows a snapshot of our financial position as of 31st December 2025. This table appears within the balance sheet included in this report. However, additional columns have been added at the end of the table to show the financial movement and the proportional movement of each fund type year on year

Represented by Funds (£)				
Fund Type	**2025**	**2024**	**Gain /(Loss) 2025 v 24**	**2025% of Total**
Unrestricted	£163,302	£163,812	£47,305	18.48%
Restricted	£687,651	£668,444	£28,060	77.79%
Endowment	£32,998	£32,998	0.00	3.73%
Total	**£883,951**	**£865,254**	**£18,697**	

As can be seen the total funds belonging to Bro Eleth increased in value by £18.697k. The significant reasons for this are as follows: -

- The main reasons for the increase on Unrestricted are shown on the Analysis of Income and Expenditure report and we drew on various unrestricted reserves to help our cash flow,
- The value of restricted reserves shows only a small increase between 2024 and 2025
- It is important to note the change in profile of our asset categories as indicated in the last two columns of the table particularly Unrestricted and Restricted. It shows that only 16% of our total assets can be used to pay for 'normal' expenditure. However, it must be stated that Llaneilian can pay for much of their 'normal' expenditure from restricted funds due to a legacy allowing them to do so.

Other matters – looking into 2026

- At least three of the churches are very low in or have no unrestricted funds available from which to pay their 2026 BMF contribution.
- It is anticipated that in 2026, if we cannot acquire grants, that much of the money gained from the sale of the Llannerch-y-medd house may need to be spent on replacing the roof timbers of the St Mair (Mary's) Lychgate.
- It is also anticipated that in 2026 St Eilian's reserve funds will be used to pay for extensive repairs and maintenance of the church. A storm in December ripped some of the tiles off part of the spire of the 12th Century Tower plus there are many other areas of the buildings that need maintenance. Grants are being sought but may need at least match funding.

Conclusion and Plans

- The work done in 2024 and 2025 by Members of the Ministry Area Council (MAC), Church Treasurers and congregations has started to find potential synergies which have reduced costs.
- Fund raising is key and ways must be found of raising significant funds to mitigate our drain on unrestricted funds due to continuing losses.

This report dated: 28 October 2026

Bro Eleth consolidated

Analysis of income and expenditure
Selected period: 01 January 2025 to 31 December 2025

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Income and endowments from:						
Donations and legacies						
0101 - Standing Order Planned Giving	£980	-	-	-	£980	£325
0102 - Occasional Giving via Bank	£35	-	-	-	£35	£350
0110 - Gift Aid Envelopes - Occasional	£40	-	-	-	£40	£47
0111 - Gift Direct	£2,110	-	-	-	£2,110	£2,893
0112 - Other planned giving	-	-	-	-	-	£438
0114 - Special Service Giving Envelopes	£2,000	-	-	-	£2,000	-
0201 - Loose plate offering	£9,395	-	-	-	£9,395	£8,609
0203 - Offerings - Baptisms	£60	-	-	-	£60	£192
0204 - Offerings - Funerals	£844	-	-	-	£844	-
0301 - Gift day receipts	-	-	£541	-	£541	-
0302 - Wall safe / box donations	£595	-	-	-	£595	£634
0305 - Donations appeals etc	£3,354	-	£75	-	£3,429	£7,224
0306 - Contactless Donations	£892	-	-	-	£892	£870
0402 - Other collections/mission appeals	£150	-	-	-	£150	-
0501 - Recovered HMRC Gift Aid receipts	£60	-	-	-	£60	£599
0503 - Recovered Gift Direct Gift Aid	£645	-	-	-	£645	£37
0601 - Legacies	£1,000	-	-	-	£1,000	£200
0702 - Non-recurring one-off grants	£6,596	-	-	-	£6,596	£3,060
Donations and legacies Totals	**£28,759**	**-**	**£616**	**-**	**£29,375**	**£25,482**
Income from charitable activities (Bro Eleth, St Eilian, St Eleth, St Eugrad & St Gallgo (Llaneugrad & Llanallgo), St Gwenllwyfo, St Mair, St Michael, Penrhoslligwy, St Michael, Llanfihangel-Tre'r-Beirdd, St Tyfrydog)						
0901 - Fees for Occasional Offices	£180	-	-	-	£180	£1,583
0902 - Wedding fee	£1,525	-	-	-	£1,525	£1,515
0905 - Funeral fee	£3,250	-	-	-	£3,250	£1,811
0906 - Burial fee	-	-	£2,200	-	£2,200	£4,068
0907 - Memorial fee	-	-	£389	-	£389	£589
Income from charitable activities Totals	**£4,955**	**-**	**£2,589**	**-**	**£7,544**	**£9,566**
Other trading activities (Bro Eleth, St Eilian, St Eleth, St Eugrad & St Gallgo (Llaneugrad & Llanallgo), St Gwenllwyfo, St Mair, St Michael, Penrhoslligwy, St Michael, Llanfihangel-Tre'r-Beirdd, St Tyfrydog)						
0801 - Fund raising	£2,253	-	-	-	£2,253	£2,239
0802 - Other funds generated	£191	-	-	-	£191	£200
0804 - Magazine/other publication sales	£154	-	-	-	£154	£116
0805 - Sundry income	-	-	-	-	-	£675
0807 - Church Building Rental	£80	-	-	-	£80	-
Other trading activities Totals	**£2,679**	**-**	**-**	**-**	**£2,679**	**£3,230**
Investments (Bro Eleth, St Eilian, St Eleth, St Eugrad & St Gallgo (Llaneugrad & Llanallgo), St Gwenllwyfo, St Mair, St Michael, Penrhoslligwy, St Michael, Llanfihangel-Tre'r-Beirdd, St Tyfrydog)						
1001 - Dividends/investment income	£2,428	-	£5,544	-	£7,972	£709
1020 - Bank and building society interest	£776	£152	£1,417	-	£2,347	£5,909

	General	Designated	Restricted	Endowment	Total This year	Total Last year
Investments Totals	**£3,204**	**£152**	**£6,962**	**-**	**£10,320**	**£6,619**
Other income (Bro Eleth, St Eilian, St Eleth, St Eugrad & St Gallgo (Llaneugrad & Llanallgo), St Gwenllwyfo, St Mair, St Michael, Penrhoslligwy, St Michael, Llanfihangel-Tre'r-Beirdd, St Tyfrydog)						
1101 - Insurance claims	£1,420	-	-	-	£1,420	-
Other income Totals	**£1,420**	**-**	**-**	**-**	**£1,420**	**-**
Income and endowments Grand totals	**£41,018**	**£152**	**£10,167**	**-**	**£51,338**	**£44,898**
Expenditure on:						
Raising funds						
3104 - Costs of fund raising	£180	-	-	-	£180	£621
Raising funds Totals	**£180**	**-**	**-**	**-**	**£180**	**£621**
Expenditure on charitable activities (Bro Eleth, St Eilian, St Eleth, St Eugrad & St Gallgo (Llaneugrad & Llanallgo), St Gwenllwyfo, St Mair, St Michael, Penrhoslligwy, St Michael, Llanfihangel-Tre'r-Beirdd, St Tyfrydog)						
2001 - Diocesan share	£35,576	-	-	-	£35,576	£48,281
2101 - Clergy expenses	£1,092	-	-	-	£1,092	-
2102 - Clergy expenses - mileage	-	-	-	-	-	£1,365
2103 - Clergy expenses - printing/postage/stationery	-	-	-	-	-	£12
2120 - Council tax	£773	-	-	-	£773	£2,154
2145 - Parsonage - water	£542	-	-	-	£542	£897
2147 - Parsonage - electricity	-	-	-	-	-	£526
2149 - Parsonage - other expenses	£160	-	-	-	£160	-
2150 - Clergy - telephone/mobile/internet	-	-	-	-	-	£246
2340 - Maintenance of services	£76	-	£47	-	£123	£285
2341 - Costs of vergers, organists and choir	£380	-	£50	-	£430	-
2342 - Music & performance expenses	£120	-	-	-	£120	£700
2343 - Music Instrument Tuning/Maintenance	£246	-	-	-	£246	-
2402 - Bank and Credit Card Charges	£12	-	-	-	£12	-
2403 - Cost of printing, post and stationery	-	-	-	-	-	£35
2405 - Office and general expenditure	-	-	-	-	-	£325
2409 - Professional Fees	£848	-	-	-	£848	-
2415 - Gifts to individuals	-	-	-	-	-	£234
2450 - MA/LMA central costs	(£205)	-	-	-	(£205)	-
2501 - Church operating costs - insurance	£5,210	-	£1,177	-	£6,388	£5,950
2502 - Church operating costs - electricity	£3,449	-	£886	-	£4,336	£4,175
2503 - Church operating costs - gas	£1,091	-	£714	-	£1,806	£2,029
2504 - Church operating costs - water	£366	-	-	-	£366	£275
2505 - Church operating costs - other	£270	-	£212	-	£482	£1,005
2508 - Church repairs and maintenance	£7,034	£768	£17,328	-	£25,131	£30,428
2509 - Church Cleaning	£295	£189	-	-	£484	£300
2510 - Church operating costs - tel/mob/internet	-	-	-	-	-	£587
2511 - Church operating costs - fire equipment, roof alam, CCTV service	£600	-	£959	-	£1,559	£1,778
2601 - Churchyard management costs	-	-	£444	-	£444	£4,210
2602 - Church hall operating costs - other	-	-	£885	-	£885	-
2613 - Other property - insurance	-	-	-	-	-	£633
2614 - Other property - electricity	£939	-	-	-	£939	-
2617 - Other property - water	£223	-	-	-	£223	-
2641 - Churchyard grass cutting	-	-	£2,850	-	£2,850	£1,200

	General	Designated	Restricted	Endowment	Total This year	Total Last year
2642 - Churchyard structural repairs	-	-	-	-	-	£125
2701 - Major building repairs and renovations	-	-	-	-	-	(£952)
2903 - Support of UK charities	£332	-	-	-	£332	£244
Expenditure on charitable activities Totals	**£59,436**	**£957**	**£25,554**	**-**	**£85,949**	**£107,055**
Other expenditure (Bro Eleth, St Eilian, St Eleth, St Eugrad & St Gallgo (Llaneugrad & Llanallgo), St Gwenllwyfo, St Mair, St Michael, Penrhoslligwy, St Michael, Llanfihangel-Tre'r-Beirdd, St Tyfrydog)						
3001 - Purchase of asstes for church purposes	£121	-	-	-	£121	-
3003 - Loans made	-	-	-	-	-	£1,740
Other expenditure Totals	**£121**	**-**	**-**	**-**	**£121**	**£1,740**
Expenditure Grand totals	**£59,738**	**£957**	**£25,554**	**-**	**£86,250**	**£109,416**

Ardal Weinidogaeth Bro Eleth Ministry Area

Accounts for the Year Ended
31 December 2025

Ardal Weinidogaeth
Bro Eleth
Ministry Area



Registered Charity number 1194296

Bro Eleth Ministry Area
Registered Charity number 1194296
Accounts for the Year Ended 31 December 2025

Independent Examiner's Report to the Members of Bro Eleth Ministry Area

I report to the trustees on my examination of the accounts of the above charity ("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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in, any material respect:

1. accounting records were not kept in accordance with section 130 of the Act; or

2. the accounts do not accord with the accounting records.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Owain Ap Elfed FCCA
on behalf of Williams Denton Cyf
Chartered Certified Accountants / Registered Auditors
Glaslyn
Ffordd Y Parc
Parc Menai
Bangor
Gwynedd LL57 4FE

Date: 26 October 2026

williamsdenton

Ardal Weinidogaeth Bro Eleth Ministry Area
Registered charity number 1194296
Statement of Financial Activities For The Year Ended 31 December 2025
Receipts and Payments Account

	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
Receipts					
Donations and legacies					
Planned Giving	5,165	-	-	5,165	4,054
Loose Collections	10,300	-	-	10,300	8,802
Donations	4,843	616	-	5,459	8,730
For Mission	150	-	-	150	-
Tax Refunds - Gift Aid	705	-	-	705	637
Legacy Gifts Received	1,000	-	-	1,000	200
Grants	6,596	-	-	6,596	3,060
Income from charitable activities					
Fees	4,955	2,589	-	7,544	9,566
Income from Other Trading Activities					
Money Raising	2,679	-	-	2,679	3,231
Income from Investments					
Investment Income	3,357	17,168	-	20,526	6,620
Other Income					
Other Incoming Resources	1,420	-	-	1,420	-
Sale of Investments	10,299	-	-	10,299	-
Proceeds from Sale of Tan yr Hall house, Llanercymedd	56,305	-	-	56,305	-
Total Receipts	107,775	20,374	-	128,148	44,899
Payments					
Raising funds					
Costs of Raising Funds	180	-	-	180	621
Charitable Activities					
Parochial Expenses of Clerics	1,645	-	-	1,645	5,202
General Parish Expenses	615	-	-	615	594
Maintenance of Churches	18,703	21,278	-	39,981	45,579
Maintenance of Other Property	1,163	4,179	-	5,342	6,169
Maintenance of services	678	97	-	775	986
Mission: Home/World	333	-	-	333	244
Parish Share	36,500	-	-	36,500	48,281
Other Expenditure					
Cost of share purchase	-	9,746	-	9,746	-
Capital Payments	122	-	-	122	1,740
Total Payments	59,938	35,301	-	95,239	109,416
Net Receipts/(Payments) for the Year	47,837	(14,927)	-	32,910	(64,518)
Cash at Bank at 1 January 2025	44,904	225,838	32,998	303,741	368,259
Transfers Between Funds	2,651	(2,651)	-	-	-
Cash at Bank at 31 December 2025	95,392	208,261	32,998	336,651	303,741

In accordance with the terms of engagement of Williams Denton Cyf, we approve the accounts for the period ended 31 December 2025 which comprise Receipts and Payments Account and the Statement of Assets and Liabilities. We acknowledge our responsibility for the accounts, including the appropriateness of the accounting basis, and for providing Williams Denton Cyf with all information and explanations necessary for their compilation.

Signed: .....
Elfed Jones, Bro Eleth Warden

Date: 23/10/2026

Signed: .....
Lesley Ryder, Bro Eleth Warden

Date: 23/10/2026

Ardal Weinidogaeth Bro Eleth Ministry Area
Registered charity number 1194296
Statement of Financial Activities For The Year Ended 31 December 2025
Statement of Assets and Liabilities

Cash Funds	Unrestricted Funds	Restricted Funds	Endowment Funds	Total 2025	Total 2024
Bank Accounts					
St Elian Current Account	10,479	(5,171)	-	5,308	5,001
St Eleth Current Account	1,713	3,424	-	5,137	6,800
Llannerch-y-medd Current Account	-	-	-	-	531
St Elian's Reserve Account	13,105	32,039	-	45,143	15,757
St Eleth Guild	281	155	-	436	2,842
St Elian Legacy Account	-	109,753	-	109,753	120,526
Llannerch-y-medd COIF Deposit Fund	1	-	-	1	622
St Eleth NSI Investment	749	-	-	749	749
Bro Eleth Current Account	6,195	6,438	-	12,633	12,423
Current Account- St Eugard/ St Gallgo	12,786	(2,165)	-	10,621	661
Current Account- St Gwenllwyfo	3,699	1,372	-	5,071	4,664
Current Account- Penrhos Llugwy	(2,371)	9,866	-	7,495	8,422
Bro Eleth Natwest Deposit Account	42,185	-	-	42,185	-
Deposit Account- St Euagrd/ St Gallgo	1,070	-	-	1,070	841
Maintenance deposit Account- St Gwenllwfo	3,704	9,940	-	13,644	14,075
Deposit Account- Penrhosllugwy	1,796	2	-	1,798	943
Churchyard Deposit Account- St Gwenllwyfo	-	12,435	-	12,435	13,312
Cash in hand	-	74	-	74	221
CCLA C03069444-001 St Michael's was COIF0002 Churchyard Account	-	12,749	-	12,749	10,874
C03127091-001 was COIF0008C Price Hughes Endowment	-	-	32,998	32,998	32,998
CCLA COIF 0007 Hughie Lewis	2	-	-	2	2
PT2369: Mrs L Fair Deceased	-	14,293	-	14,293	13,718
St Eleth Chancel Repair	-	42	-	42	39
Penrhosllugwy Chancel Repair Fund	-	26	-	26	24
St Elian Church Lands	-	2,991	-	2,991	37,697
Total Cash Funds	95,392	208,261	32,998	336,651	303,741
Investments					
BLM: Blackrock (Charinco)- Main	4,922	12,300	-	17,222	16,962
BLT Blackrock (Charinco)- Tierney	7,564	-	-	7,564	7,449
CCLA:CCLA	-	-	-	-	13,617
Bro Eleth- BDT- Churchyard was BDT2	-	552	-	552	563
Bro Eleth-BDT-General was BDT 1	37,985		-	37,985	38,741
Bro Eleth- BDT- Hall was BDT 3	-	1,104	-	1,104	1,126
National Savings Bond	6,000	-	-	6,000	6,000
Miss Monica Mary Davies deceased legacy	7,843	-	-	7,843	6,885
St Elian Church Lands	-	455,411	-	455,411	412,276
Penrhosllugwy Chancel Repair Fund	-	3,828	-	3,828	3,468
St Eleth- Chancel Repair Fund		6,195	-	6,195	5,610
Royal Bank of ScotlandOrd. Shares	2,713	-	-	2,713	1,882
Santander Ordinary Shares	881	-	-	881	369
Total Investment Funds	67,909	479,391	-	547,300	514,948
Fixed Assets - Tangible Assets					
Tangible fixed asset	-	-	-	-	(3,435)
Tan yr Hall House, Llanerchymedd	-	-	-	-	50,000
Total Fixed Assets	-	-	-	-	46,565
Total	163,302	687,651	32,998	883,951	865,254

Ardal Weinidogaeth Bro Eleth Ministry Area

Registered charity number 1194296

Notes to the Financial Statements For The Year Ended 31 December 2025

Notes

1. The financial statements of the Bro Eleth Ministry Area have been prepared on a Receipts and Payments Basis in line with Charity Commission guidance.

2. Grants Received

The Grants Received during the accounting period are as follows:

	£
LPW Grant	6,596
	6,596

3. The purpose of the restricted funds are as follows:

Bodavon Graves (Llanfihangel TB) - For the maintenance of Bodavon Graveyard

Chancel Repair Fund - For the maintenance of the Chancel of St Eleth church.

Church Lands Charity - For the maintanance and repair of the fabric of the Parish Church of Llaneilian.

Churchyard Fund - St Michael, Llanfihangel-Tre'r-Beirdd - For the care and maintenance of St Michael's churchyard in Llanfihangel-Tre'r-Beirdd.

Churchyard Fund - St Eleth - For the care and maintenance of St Eleth Churchyard

Churchyard Fund - St Michael Penrhosllgwy - For the care and maintenance of St Michael's churchyard in Penrhosllgwy.

Cyd Gwenllwyfo - Churchyard Fund - For the care and maintenance of St Gwenllwyfo churchyard

St Eleth Door Fund - For the repair of St Eleth church door

Guild Fund - Originally set up with funds from the St Eleth Guild, which have been kept to provide funds to purchase consumables and for small repair of St Eleth.

Hall Fund - Restricted funds for the Hall of Moelfre Church

St Eilian Church Lands Charity - For the maintanance and repair of the fabric of the Parish Church of Llaneilian.

Legacy Fund - For the maintenance and fabric of the St Eilian Church.

Church Upkeep Fund - For the maintenance and upkeep of Llanwenllwyfo Parish church.

Youth Fund - For youth activities of the ministry area

Ardal Weinidogaeth Bro Eleth Ministry Area
Registered charity number 1194296
Accounts for the Year Ended 31 December 2025
Restricted Funds Movements

Restricted Funds Movements	Opening Balance 01/01/2025	Net Movement in Receipts and Payments	Adjustments	Transfers	Movements in Investments	Closing Balance 31/12/2025
BodGravesTB - Bodavon Graves (Llanfihangel TB)	3,477	-	-	-	-	3,477
Chancel - Chancel Repair Fund	9,141	5	-	-	946	10,092
ChrchLand - Church Lands Charity	919	-	-	(919)	-	-
Churchyard - Churchyard Fund	7,680	(274)	-		96	7,502
Churchyard - Churchyard	16,790	325	-	-	-	17,115
ChurchYard - Churchyard Fund	19,006	3,610	-	-	-	22,616
ChurchyardTB - Churchyard Llanfihangel TB	232	-	-	-	-	232
Cyd Gwenliwyfo - Churchyard Fund	14,684	(877)	-	-	-	13,807
DoorEleth - St Eleth Door Fund	-	601	-	-	-	601
Guild - Guild Fund	2,932	(2,704)	-	-	-	228
Hall - Hall Fund	1,126	-	-	-	(22)	1,104
HughisLew - Hughie Lewis Fund	2	-	-	(2)	-	-
Josie - Josie Thomas Fund	161	-	-	(161)	-	-
LandsChar - St Elllan Church Lands Charity	449,973	464	-	(35,161)	43,135	458,402
Legacy - Legacy Fund	119,750	(18,291)	-	35,161	-	136,621
Tierney - Tierney Fund	7,449	1,569	(7,564)	(1,569)	114	0
UpkeepFund - Church Upkeep Fund	9,940	-	-	-	-	9,940
Youth - Youth Fund	5,182	654	-	-	80	5,916
	668,445	(14,927)	(7,564)	(2,651)	44,349	687,651