Registered Charity Number: 1203311

MYNYDD BEDWELLTE MINISTRY AREA UNAUDITED TRUSTEES' REPORT AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

MYNYDD BEDWELLTE MINISTRY AREA

YEAR ENDED 31 DECEMBER 2025

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MYNYDD BEDWELLTE MINISTRY AREA

YEAR ENDED 31 DECEMBER 2025

REFERENCE AND ADMINISTRATIVE DETAILS

Chair	Rev Matthew Peter Davis
Trustees	Corrine Patricia Robertson (Secretary) Kathleen Rist (Lay Co-Chair) Stephen Kenneth Holdroyd Gerald Hales Rev Elizabeth Jones David Colwyn Mayne Sarah Jones Andrea Thomas (Churchwarden) Alwyn George Duncan Robertson Gaynor Anne Williams (resigned after 31/12/25) Rev Raphael Gbenga Aladese Peter Harrington (Churchwarden) Mark Gwynne
Charity registration number	1203311
Registered Office	St Georges Vicarage Church Street Tredegar NP22 3DU
Contact	Tel: 01495 722672 Email: contact@mynyddbedwellte.church Web: Mynyddbedwellte.church
Independent Examiner	Green & Co Chartered Certified Accountants Pembroke House Llantarnam Park Way Cwmbran Torfaen NP44 3AU

Mynydd Bedwellte

MINISTRY AREAS

2025 Annual Report



Prayers

Draw us into your love, Christ Jesus : **and deliver us from fear.**

God of our Strength,
May You Grow Your Church
In our Presence,
Empower Us To Love Your World
And all People,
Lead Us To Worship You in Truth and Faith,
And Make Us Into Your Body Here on Earth
We Ask This in the Name of Jesus Christ, Amen.

A Poem

Since every gift comes down from the All-Giver,
How can I choose between the Giver's gifts
Or say which should come first, the fish or river?

He scatters first, and then calls us to gather,
To lavish on his work our smaller crafts
And sail our praise upstream, back to the Giver.

He gives His gifts when we are met together,
Not in our splits, our schisms, and our rifts:
We cannot prize the Fish and not the River,
Divide the two and say
'which would you rather?'
We float through time on fragile little rafts,
But time and life alike flow from the Giver.

Away upstream, it all flows from the Father:
The stream is His own Spirit, giving gifts;
His Son, our brother, joins us in the River.

He is our 'both-and' God, not 'or', or 'either';
He gives full measure: steady, heady draughts!
The Giver must come first, always the Giver,
We prize alike His gifts: both Fish and River.
Malcom Guite

Colossians 3

Therefore, as God's chosen people, holy and dearly loved, clothe yourselves with compassion, kindness, humility, gentleness and patience. Bear with each other and forgive one another if any of you has a grievance against someone. Forgive as the Lord forgave you. And over all these virtues put on love, which binds them all together in perfect unity. Let the peace of Christ rule in your hearts, since as members of one body you were called to peace. And be thankful. Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts. And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus, giving thanks to God the Father through him.

God, grant me courage : that I may plant seeds of peace.

Silent pray for ourselves, the ministry area, our churches and those we love.
Our Father

Through our lives and by our prayers : may your kingdom come!
In the name of the Father, and of the Son, and of the Holy Spirit. Amen.

MYNYDD BEDWELLTE MINISTRY AREA

Church Reports

2025

St David's, Rhymney
St Dingat's, New Tredegar
St George's, Tredegar
St Sannan's, Bedwellty
St Paul's, Abertysswg

"Give thanks to the Lord, for he is good; his love endures for ever."

Psalm 107:1

Ministry Area Leader's Report

Across the Ministry Area, 2025 gave us real reasons to be encouraged. The growth has not looked the same in every place, but it is there and it matters.

Our churches have grown. At St George's, young people have become part of the regular Sunday congregation. At St Dingat's, the growth of Mini Marvels has been followed by baptisms and new people joining worship. St David's has seen a steady increase in attendance, and St Sannan's has welcomed new faces. At St Paul's, regular worship has continued and the great Christian festivals have been celebrated. We should be careful not to reduce people to statistics. Each new face is a person to know, welcome and help to belong.

We have also been visible in our communities. Our churches have stood alongside their towns and villages at Remembrance, opened their doors at Easter and Christmas, and created places where people can meet through children's groups, craft, afternoon teas, bingo, bell ringing and other events. St Dingat's has continued a monthly service in a local older persons' complex. These connections matter. They remind people that the Church is present, praying and willing to serve.

One of my own joys in 2025 was recording a podcast conversation with Ralph. It was enjoyable in itself, but it also reminded me that a simple conversation can open a door. The same is true of so many of the little things we do. A short recording, a children's activity, an afternoon tea, a welcome at the door or a conversation after worship may seem small, but together they help people encounter faith and discover that there is a place for them.

The structure that supports the life

If we are to build on this growth, we must also strengthen the institutional structure that enables it. Governance is not the mission of the Church, but good governance allows mission to be safe, accountable and sustainable. A church may have energy and ideas, but without wardens, trustees, council members, treasurers, safeguarding officers, rotas and people who care for the fabric, that energy is difficult to sustain.

Positions of trust, authority and support are not about status. They are forms of service. I want to encourage people to consider whether they could take on one of these responsibilities, whether as a warden, a representative, a trustee, a council member or someone offering practical and administrative support. No one person should carry everything, and our structures are healthier when responsibility is shared.

At the same time, we need to become better at seeing the gifts that are already walking through our doors. New people should be welcomed before they are recruited. We need to learn their names, listen to their stories and notice the skills and experience they bring. When the time is right, we can make a clear invitation and give them room to contribute, lead and grow.

The challenges before us are real. Buildings need care, finances remain under pressure and some areas of church life depend on too few people. Yet 2025 gives us grounds for confidence, not complacency. God has been at work through faithful worship, new relationships and many small acts of service. Our task now is to build wisely on what has begun.

Thank you for all you have offered during the year. I look forward to seeing how, together, we can deepen our faith, welcome more people and strengthen the shared life that makes ministry possible.

St George's Church

TREDEGAR

The year showed a church rooted in regular worship, increasingly welcoming younger people, and active in the life of the town.

Worship at the heart

Weekly Sunday worship continued throughout 2025, bringing people together to pray, celebrate Holy Communion and grow in faith. The regular pattern was enriched by services through Lent and Easter, Remembrance and the Advent and Christmas seasons.

Young people became part of the regular congregation and were present most weeks. Their participation has been especially encouraging because they are not asking for church to be turned into something else. They are coming to worship and to belong.

The church marked Remembrance Sunday with its own service and participation in the town's remembrance parade. During Advent and Christmas, the Carol Service, Nativity Live and a family Christmas Eve service brought regular worshippers and members of the wider community together.

Life beyond Sundays

TredegART continued to thrive, giving children a lively and creative place to meet. Crafting Kindness provided a relaxed and supportive space for adults, while the lunch club and afternoon teas offered valued social opportunities as well as raising funds. Monthly bingo evenings also supported the ministry and upkeep of the church.

Volunteers continued to care for the church building and churchyard, prepare for worship, welcome visitors and support fundraising. Their time, skills and generosity have allowed St George's to remain open, cared for and available to its community.

Looking ahead

St George's enters the coming year with much to build on: a steady pattern of worship, young people finding a place, community groups with real life in them, and a team of people willing to serve. The next step is to deepen those relationships, share responsibility more widely and help more people move from attending an event to belonging within the life of the church.

St David's Church

RHYMNEY

The wardens described another year sustained by worship, willing volunteers and a growing sense of community.

A steady year of growth

Thursday and Sunday services were well attended, with a steady increase in the congregation during the year. Alongside regular worship, the church held additional services at Easter, Harvest and Christmas. Remembrance Sunday remained an important occasion, with worship in church followed by the procession to the Cenotaph and a short service there.

Events, groups and fundraising

A Christmas Afternoon Tea was enjoyed by all who attended and raised a substantial sum. The sale of handmade cards, small gifts and cakes continued to provide a modest but steady income each month.

The Easter Egg Hunt for children was again a great success, and St David's Den continued to go from strength to strength. The Thursday evening Bingo Club retained a small but steady group and provided a regular contribution to church funds.

Thanks and prayer

The wardens recorded their thanks to the many people who help make worship possible and create such warm experiences for those who attend. They also gave particular thanks to Rev'd Matt for his work across the churches of the Ministry Area.

St David's closes the year with gratitude for what has been achieved and with the prayer expressed in the wardens' report: that the Lord will keep the church in his grace and help its people to carry on this work.

St Dingat's Church

NEW TREDEGAR

St Dingat's grew slowly but steadily during 2025, with encouraging links between children's ministry, baptisms and Sunday worship.

Growth in worship and Mini Marvels

Mini Marvels increased during the year. This was followed by an increase in baptisms and in the Sunday congregation, showing how contact with children and families can grow into a deeper connection with the worshipping life of the church.

There were five baptisms during 2025, ten funerals and no weddings. The number of funerals was lower than in the previous reporting period.

Ministry in the community

The monthly service at a local older persons' complex continued to go well, with numbers growing. There was also encouraging interest from members of the congregation who wished to become involved in the church council.

Building plans and a busy programme

Plans for a new toilet block and kitchen continued to progress and remain an important part of improving the church's facilities.

Fundraising and community events included two raffles, a table-top sale, a Christmas fayre, and the Christmas tree lighting with carols followed by a one-man pantomime. The 100 Club also continued to raise money for the church. It was a busy year, made possible by the work of church members and the ministry of Rev'd Ralph.

St Sannan's Church

BEDWELLTY

A small increase in Sunday attendance, memorable community services and the faithful work of volunteers gave much to celebrate.

Worship through the year

Sunday services continued throughout 2025 and attendance rose slightly. The Seven Stations of the Cross on Good Friday was interesting and well attended, followed by worship on Easter Sunday.

In November, the church took part in the Remembrance service at the Cenotaph in Markham. The event was well attended, refreshments were provided by the Community Centre, and Rob represented St Sannan's and the wider Ministry Area with distinction.

December's Service of Nine Lessons and Carols brought together Markham Brass Band, bell ringers and Aberbargoed Ladies Choir. The church was full, refreshments were shared afterwards, and the involvement of the wider community made it a particularly successful occasion. Midnight Mass was held at 11.00 pm and was well attended, and the final service of the year was celebrated on Christmas Day.

Bells, building and volunteers

The boiler had been flooded in November 2024 and a replacement was installed in January 2025. The new boiler was very welcome, but the cost significantly reduced the church's financial reserves. At the time of the report, no support had yet been received from the Chancel Fund or other grants.

The church welcomed two visiting groups of bell ringers, and the bells were serviced and repaired. Monday evening bell-ringing practice continued successfully.

Volunteers cleaned the church on the first Saturday of each month and welcomed visitors at the same time. The church remains grateful to the small, faithful group who keep the building clean, prepared and ready for worship.

Community life, fundraising and celebrations

Working with St Dingat's, the church held two successful cake bake and coffee mornings, together with Easter and Christmas raffles. A new Craft and Chat group began at the end of September. Its start was slower than hoped despite advertising, and it will need continued encouragement.

Weddings, baptisms and funerals were held during the year. In October, Sheila and Alan celebrated their Diamond Wedding Anniversary. They had been married at St Sannan's, and Sheila has worshipped there for many years. Family and friends gathered to give thanks, and an afternoon buffet helped make it a joyful occasion.

Challenges to carry together

The year brought memorable occasions and a few new additions to the congregation, but the church continues to face pressure in its finances and in finding enough volunteers for cleaning, grounds maintenance and other practical work. The slight rise in attendance and the strong community response to major services provide a good foundation, but sustaining the church will require wider participation and shared responsibility.

St Paul's Church

ABERTYSSWG

Regular worship continued throughout 2025, sustaining a place of prayer and Christian presence within the village.

The congregation gathered through the ordinary Sundays of the year and also celebrated special occasions, including Easter and Christmas. These services gave a rhythm to the year and kept the story of Jesus at the heart of church life.

We give thanks for those who prepared the church, took part in worship, welcomed others and quietly kept things going. This work can easily be overlooked, yet without it the building would not remain available and worship would not happen.

The coming year calls us to strengthen links with the wider community, invite more people to share in worship and service, and broaden the group willing to help with practical care and leadership. St Paul's remains part of the worshipping life and witness of the Ministry Area, and we look ahead in hope.

Trustees Report 2025

The trustees have pleasure in presenting their report and financial statements for the charity for the year ending 31st December 2025

Structure and Governance.

Mynydd Bedwellte Ministry Area is a grouping of five Anglican churches in the Archdeaconry of the Valleys, within the Diocese of Monmouth and the Church in Wales:

- St David's Church, Rhymney

- St Dingat's Church, New Tredegar

- St George's Church, Tredegar

- St Paul's Church, Abertysswg

- St Sannan's Church, Bedwellty

- St Peter's, Aberbargoed transferred to the Islwyn Ministry Area during 2024 and was therefore outside the scope of this report.

The Representative Body of the Church in Wales holds land and property on behalf of the Church in Wales and administers certain provincial arrangements, including clergy stipends and the Church in Wales Gift Aid scheme. The Ministry Area is not a body corporate. Its composition, procedures and powers are governed by the Constitution of the Church in Wales and the arrangements applying to Ministry Areas.

Governance and appointment of trustees

The Ministry Area Council is the governing body of the charity and its members act as charity trustees. It also fulfils the relevant functions of a parochial church council across the Ministry Area. Membership is determined in accordance with the Church in Wales Constitution and includes clergy, wardens, elected representatives and any members appointed or co-opted under the applicable rules.

The Council met four times during 2025. The trustees received induction, safeguarding training. Day-to-day ministry and administration were delegated to clergy and officers within policies and budgets approved by the Council.

The source draft identifies the following key officers. Their roles and service dates should be checked before publication:

- Ministry Area Leader: Rev'd Matthew Davis

- Ministry Area Secretary: Corinne Robertson

- Ministry Area Treasurer: VACANT

- Ministry Area Warden appointed by the Ministry Area Leader: Andrea Thomas

- People’s Warden elected at the Annual Vestry Meeting:

- Safeguarding Officer: Sarah Jones

During 2025 the clergy team was led by Rev'd Matthew Davis working along side Rev'd Ralph Aladese and Rev'd Elizabeth Jones.

Objectives and Activities

The charity's purpose is to promote the whole mission of the Church, pastoral, evangelistic, social and ecumenical, within the Mynydd Bedwellte Ministry Area. In pursuing this purpose, the charity seeks to serve both those who participate in the life of its churches and the wider communities in which the churches are located.

The charity carries out its purposes through:

- Regular public Christian worship, including the Holy Eucharist and services connected with baptisms, marriages and funerals
- The maintenance and use of five churches, churchyards and associated buildings for worship, community service and Christian burial
- Teaching, prayer, discipleship and the study of Scripture and Christian practice
- Pastoral care, including support for people who are bereaved, sick, dying, housebound or otherwise in need
- Activities that encourage fellowship and community connection across all ages
- Children's, families' and schools ministry
- Ecumenical partnership and collaboration with community organisations
- Support for other charities and local initiatives consistent with the charity's purposes

In preparing this report and making decisions during the year, the trustees have had due regard to the Charity Commission's guidance on public benefit. The trustees considered how the charity's worship, pastoral care, buildings and community activities would benefit the public, including people who are not regular members of the congregations.

Activities

During 2025 the Ministry Area continued to provide worship, pastoral care, community activities and opportunities for service across its five churches. Much of this work was delivered by volunteers in partnership with clergy, local organisations and the wider community.

Worship, Prayer and Pastoral Care

- Regular Eucharistic worship and seasonal services were maintained across the Ministry Area. Congregations also gathered for Ministry Area services, Harvest, patronal festivals, Remembrance and major Christian festivals. Family services and special events created accessible opportunities for children, families and occasional worshippers to take part.
- Baptisms, weddings and funerals took place in the church buildings. Funeral services were also conducted in local crematoria and funeral directors' chapels. Clergy and lay people supported those who were bereaved, sick, housebound or in hospital, both in person and by telephone.
- Study and prayer groups were held during the year. The Electoral Roll contained 195 members. Attendance was reported as showing signs of growth.
- Regular pastoral visit happened in the year.
- We celebrated occasional offices but it should be noted that there is a reduction of these on previous years.

Fundraising & Social Events

A varied programme of social and fundraising activity helped strengthen relationships and support the work of the churches. Activities included craft and food fairs, bake sales, children's activities, male voice choir evenings and other concerts, bingo nights, fish and chip suppers, raffles and history evenings. Church halls and other spaces were hired for community groups, polling stations, birthdays and other local occasions.

Mission & Community Outreach

Children and families were served through activities including St David's Den, TredegART, baby and toddler provision, family church events and Nativity LIVE. The Ministry Area also worked with local schools through assemblies, lessons, visits and service on governing bodies.

The Ministry Area worked with the Making Space Community and other local partners. Community activity during the year included lunch clubs, coffee mornings, Mothers' Union, crochet and craft gatherings, reflection days, concerts, fun days and the Ministry Area pilgrimage. Saints continued to develop worship and community engagement in Tredegar.

Creation care and outdoor activity included the Growing Space allotment and St David's Space for Nature community nature reserve. The churches also supported charitable appeals, including Christian Aid.

Risk Review

The Ministry Area Council is responsible for identifying and managing the principal risks faced by the charity. Risks were considered through Council and local church discussions, with action taken where reasonably practicable to reduce the likelihood or impact of harm.

Buildings and churchyards: ageing and listed buildings create significant repair, maintenance, health and safety and financial risks. Regular inspection, quinquennial surveys, prioritised maintenance, professional advice and grant applications are used to manage these risks.

Financial sustainability: rising utilities and maintenance costs, changes in attendance and giving, and dependence on volunteer-led fundraising affect the charity's resilience. Budgets, regular monitoring, stewardship, fundraising and spending review are the principal responses.

Safeguarding: the Ministry Area has adopted the Church in Wales safeguarding policy.

Volunteer and governance capacity: a limited number of volunteers hold key responsibilities.

Information governance: policies and procedures are maintained to support compliance with data protection law.

Fabric

The charity has responsibility for the care and use of five churches and their associated buildings and churchyards. Three of the five churches are listed buildings, comprising two Grade II* and one Grade II building. Regular local inspections and quinquennial inspections by an independent architect help the trustees identify and prioritise work.

General maintenance and minor repairs were undertaken during 2025. Significant repair or development needs remained at three churches.

Reserves Policy

Due to restructuring in the Ministry Area the trustees are in the process of reviewing our reserves policy to balance our commitment to both achieving the Charity's aims in the present and ensuring the viability of the Ministry Area in the long term.

This will involve identifying appropriate uses for the restricted funds available to us, in order to ensure sufficient unrestricted reserves are available to deal with any unforeseen or unplanned events as and when they arise while ensuring the aims are attainable.

Investment Policy

Financial assets are administered across Ministry Area and local church funds under the overall responsibility of the trustees. Those responsible for each fund seek an appropriate balance of security, liquidity and return when selecting deposit accounts. Assets are also held under arrangements with the Representative Body of the Church in Wales.

Serious incidents

The trustees confirm that there were no serious incidents during 2025 that should have been reported to the Charity Commission and remained unreported at the date this report was approved

Volunteers

The trustees are deeply grateful to the volunteers whose time, care and skills sustained worship, governance, pastoral care, fundraising, welcome, music, children's work, administration, maintenance and community outreach. Their contribution is central to the life and public benefit of the charity. .

Statement Of Ministry Area Council Responsibilities

The trustees are responsible for preparing the trustees' annual report and financial statements in accordance with applicable law and the charity's governing framework. They are responsible for keeping accounting records that disclose with reasonable accuracy the financial position of the charity and record its income, expenditure, assets and liabilities.

The trustees are also responsible for safeguarding the charity's assets, ensuring that they are applied for the charity's purposes, and taking reasonable steps to prevent and detect fraud, error and other irregularities.

Looking Forward ~ 2026

In 2026 the trustees intend to build on the opportunities created during 2025, while addressing the financial and property challenges facing the churches. Priorities include:

- Deepening worship, prayer, discipleship and shared Ministry Area life
- Welcoming new people and developing ministry with children, families and schools
- Strengthening pastoral care and community partnerships
- Developing Saints and other accessible forms of worship and mission
- Improving regular giving, stewardship, fundraising and financial planning
- Progressing priority repairs and making church buildings sustainable, safe and useful to their communities
- Strengthening governance, safeguarding, volunteer recruitment and succession planning
- Continuing creation care and the responsible management of churchyards and green spaces

Approved by the Trustees and signed on their behalf
by Rev'd Matthew Davis

MYNYDD BEDWELLTE MINISTRY AREA

YEAR ENDED 31 DECEMBER 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Approved by order of the board of trustees on 28/08/2026 and signed on its behalf by:



Rev Matthew Peter Davis – Chair of Trustees

MYNYDD BEDWELLTE MINISTRY AREA

YEAR ENDED 31 DECEMBER 2025

INDEPENDENT EXAMINER'S REPORT

I report to the charity trustees on my examination of the accounts of the charity for the year ended 31st 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

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.

T Metcalfe

Tracey Metcalfe
Green and Co
Chartered Certified Accountants
Pembroke House
Llantarnam Park Way
Cwmbran
Torfaen
NP44 3AU
28/08/2026

MYNYDD BEDWELLTE MINISTRY AREA

STATEMENT OF FINANCIAL ACTIVITIES

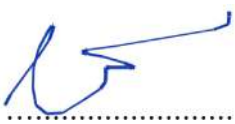
FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £	Prior year total funds £
Income and endowments from:					
Donations and legacies	68,972	269		69,241	101,209
Other income	50,151			50,151	2,389
Income from charitable activities	11,987	54		12,041	15,296
Other trading activities	43,250	3,873		47,123	28,660
Investments	1,680			1,680	226
Total income	176,039	4,196	0	180,236	147,781
Expenditure on:					
Expenditure on charitable activities	168,005	16,789		184,794	207,412
Other expenditure	4,794			4,794	
Raising funds	665			665	987
Total expenditure	173,464	16,789	0	190,253	208,399
Net income / (expenditure) resources before transfer	2,575	(12,593)	0	(10,018)	(60,618)
Transfers:					
Gross transfers between funds - in				0	0
Gross transfers between funds - out				0	0
Other recognised gains / losses					
Gains/losses on investment assets	11,315		7,520	18,835	(662)
Gains on revaluation				0	199,611
Net movement in funds	13,890	(12,593)	7,520	8,817	138,330
Reconciliation of funds					
Total funds brought forward	135,724	17,044	221,555	374,323	235,993
Total funds carried forward	149,614	4,451	229,075	383,140	374,323

MYNYDD BEDWELLTE MINISTRY AREA
BALANCE SHEET
AS AT 31 DECEMBER 2025

	As at 31/12/2025	As at 31/12/2024
Fixed assets		
Investments	211,054	198,948
	211,054	198,948
Current assets		
Cash At Bank And In Hand	174,366	175,374
	174,366	175,374
Liabilities		
Creditors: Amounts Falling Due In One Year	(2,280)	0
Net current assets less current liabilities	172,086	175,374
Total assets less current liabilities	383,140	374,323
Total net assets less liabilities	383,140	374,323
Represented by		
Unrestricted	149,614	135,724
Designated	4,451	17,044
Restricted	229,075	221,555
Fund Totals	383,140	374,323

The financial statements were approved by the Board of Trustees and authorised for issue on 28/08/2026 and were signed on its behalf by:



.....

Rev Matthew Peter Davis – Chair of Trustees

HEART OF MONMOUTHSHIRE MINISTRY AREA

NOTES TO THE FINANCIAL STATEMENTS
FOR YEAR ENDED 31 DECEMBER 2025

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.

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.

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.

2. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Money raising	38,634	22,874
	38,634	22,874

3. TRUSTEES' REMUNERATION AND BENEFITS

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

4. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted funds £	Restricted funds £	Total funds £
Income and endowments from:			
Donations and legacies	100,109	1,100	101,209
Other income	2,389		2,389
Income from charitable activities	15,178	118	15,296
Other trading activities	28,660	0	28,660
Investments	226	0	226
Total income	146,563	1,218	147,781
Expenditure on:			
Expenditure on charitable activities	207,412		207,412
Other expenditure			0
Raising funds	987		987
Total expenditure	208,399	0	208,399
Net income / (expenditure) resources before transfer	(61,836)	1,218	(60,618)
Transfers:			
Gross transfers between funds - in			0
Gross transfers between funds - out			0
Other recognised gains / losses			
Gains/losses on investment assets	96,916	102,032	198,948
Net movement in funds	35,080	103,250	138,330
Reconciliation of funds			
Total funds brought forward	117,688	118,305	235,993
Total funds carried forward	152,768	221,555	374,323

5. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	2,280	0
	2,280	0

6. TAXATION

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

7. MOVEMENT IN FUNDS

	At 1/1/25	Net Movement in funds	At 31/12/25
	£	£	£
Unrestricted funds			
General fund	135,724	13,890	149,614
Designated funds			
MA Fund	(4,675)	(14,115)	(18,789)
St Dingat - Concerts	2,306	-	2,306
St Dingat - Designated Fund	5,053	459	5,512
St Dingat - Foodbank Fund	(42)	0	(42)
St Dingat - Garden Of Rememberance	2,261	0	2,261
St Dingat - Living Room	3,000	0	3,000
St Dingat - Lunch Club Fund	5,071	1,009	6,080
St George's Choir Fund	1,370	0	1,370
St Peter - Designated Fund	618	0	618
St Sannan - Designated Fund	2,081	0	2,081
St Sannans Churchyard Fund	0	54	54
Unrestriced and desginated total	152,768	1,297	154,065
Restricted funds			
Christmas Fund	217	0	217
Church And Churchyard Fabric Fund	64,818	4,348	69,167
FHG Bequest	29,113	2,329	31,442
St Davids Maintenance Fund	47,003	0	47,003
St Dingats Christmas Activity Fund	1,000	0	1,000
St George's Allotment Fund	400	0	400
St George's Lunch Club	700	0	700
St George's Organ Fund	3,714	0	3,714

7. MOVEMENT IN FUNDS - continued

	At 1/1/25	Net Movement in funds	At 31/12/25
	£	£	£
Restricted funds - continued			
St Sannans - Chancel Fund	8,101	843	8,944
St Sannans Churchyard Fund	66,489	0	66,489
Restricted total	221,555	7,520	229,075
Total funds	374,323	8,817	383,140

8. RELATED PARTY TRANSACTIONS

There were no related party transactions for the year ended 31st December 2025 or the year ended 31st December 2024.

MYNYDD BEDWELLTE MINISTRY AREA
DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

		General funds	Designated funds	Restricted funds	Total funds	2024
Income and endowments from:						
Donations and legacies	Planned Giving	28,791			28,791	35,698
	Loose collections	18,883	249		19,132	15,702
	Donations	4,223	20		4,243	5,484
	Grants	9,331			9,331	24,050
	Tax refunds - Gift Aid	2,745			2,745	3,316
	Legacy gifts received	5,000			5,000	16,960
SubTotal Donations and legacies		68,972	269	0	69,241	101,209
Other income	Insurance claim	14,995			14,995	2,389
	Sale of assets	35,156			35,156	
SubTotal Other income		50,151	0	0	50,151	2,389
Income from charitable activities	Fees	11,987	54		12,041	15,296
SubTotal Income from charitable activities		11,987	54	0	12,041	15,296
Other trading activities	Money raising	37,386	1,247		38,634	22,874
	Rental income	2,400	120		2,520	1,610
	Parish share rebate		2,506		2,506	3,270
	Sundry income	3,463			3,463	906
SubTotal Other trading activities		43,250	3,873	0	47,123	28,660
Investments	Investment income	1,680			1,680	226
SubTotal Investments		1,680	0	0	1,680	226
Total Income and endowments from:		176,039	4,196	0	180,236	147,781
Expenditure on:						
Expenditure on charitable activities	Parish Share	50,112	16,841		66,953	65,398
	General parish expenses	18,146	(1,420)		16,726	18,361
	Maintenance of Churches	64,157			64,157	61,427
	Maintenance of other property	27,620			27,620	34,230
	Maintenance of Services	1,859	497		2,355	4,430
	Parochial Expenses of Clerics	2,102	391		2,493	5,221
	Mission:home/world	3,978	481		4,459	17,503
	Mission:parish	30			30	843
SubTotal Expenditure on charitable activities		168,005	16,789	0	184,794	207,412
Other expenditure	Purchase of assets for church	2,514			2,514	
	Accountancy	2,280			2,280	
SubTotal Other expenditure		4,794	0	0	4,794	0
Raising funds	Cost of money raising	665			665	987
SubTotal Raising funds		665	0	0	665	987
Total Expenditure on:		173,464	16,789	0	190,253	208,399
EXCESS OF RECEIPTS OVER PAYMENTS		2,575	(12,593)	0	(10,018)	(60,618)