



NEWYDDION BRO YSTUMANNER NEWS

**April 2025
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**The BMF “an imaginary conversation”
Roger Whitehouse**

How much do you know about how churches are financed? Probably little or nothing. Let's talk about one important part, the BMF.

"What does that mean?"

It stands for 'Bishop's Ministry Fund'. It describes money which churches are asked to pay to the Diocese.

"Why do we have to fund the Bishop?"

We don't. The Bishop is funded, like many other parts of the Diocese, from the interest on Church in Wales investments. The purpose of BMF is to enable the Bishop to provide clergy in Ministry Areas to support us in proclaiming the Gospel.

"What costs does it cover?"

Full time clergy receive a stipend (like a salary, but it isn't because they aren't employees), a house to live in, and the Diocese also pays pension contributions and National Insurance.

"I thought all that was paid for by the Church."

Yes it is: but what does 'Church' mean in this context? It means us, the people in our congregations.

"Oh How much is it altogether?"

These are the amounts Bro Ystumanner has been asked to pay recently.

2020	£89,594
2021	£81,143
2022	£59,000
2023	£65,000
2024	£52,000
2025	£36,500

"That's dropped quite a bit. Why was it previously so high?"

That's a long story! The reduction in 2022 was possible because other Ministry Areas generously agreed to pay more towards our Archdeaconry total, and for 2024 and 2025 the Diocese is drawing on its reserves. The 2025 Diocesan budget is based on a deficit of just under £1 million, and *for this year* the BMF is covering just the clergy stipends and National Insurance.

"How do you decide how much each church has to pay?"

Early in each year, our Churchwardens and Treasurers meet. We have before us the average attendance figures for the previous year, excluding services like baptisms and major holidays when there are many occasional visitors. Our first calculation divides BMF in proportion to attendance, but that bears too heavily on some of the smaller churches. Some churches offer more, so a second calculation distributes that to the others to give a benchmark as a basis for discussion, from which an agreed apportionment, some below and some above the benchmark, is recommended to Ministry Area Council. An important underlying principle is that the stronger should support the weaker.

"How do churches find the money to pay their portion of BMF?"

Principally by direct giving at services and by fund raising events. The smaller a church is, the harder it is to put on such events, hence the principle of mutual support.

"Hmmm How much should I give each week?"

Let's break down these large sums of money to something more easily understood. In 2024 our BMF was £1,000 per week: our total average attendance is about 100 per week, making £10 per person per week.

"Oh "

In 2024, St Cadfan's direct giving, including weekly envelopes and the Gift Direct scheme (which has replaced Standing Orders) and giving by visitors, averaged £18 per person (26) per week. Remember that church costs rise with inflation like everything else. £1 given now is worth about the same as 75p ten years ago. Remember also the story of the widow's mite (Luke 21: 1-4):

[Jesus] ... also saw a poor widow put in two small copper coins. He said 'Truly I tell you, this poor widow has put in more than all of them; she ... has put in all she had to live on.'

So the answer to your question is 'please be generous, but no more than you can afford'. Direct giving is an offering, not a church fee or tax for attending services.

"Could we sell our church building, invest the proceeds and save costs by having smaller premises?"

No. We don't own our church building: it's the property of the Church in Wales equivalent of the Church Commissioners, and we are merely its custodians. Moreover, that could impair our ministry to the community through weddings and funerals, when a church can be full. In 2024, of St Cadfan's £18 per person per week, £14 was spent on the costs of ministry. As a result principally of the reduction in BMF, that was the first in over twenty years to show a surplus of recurrent income over recurrent expenditure.

The BMF set by the Diocese for 2025 is part of a recognition that Ministry Areas have been struggling, not only financially. Hence our Archdeaconry now has, funded by the Diocese, a Property Officer, a Book-keeper, and an Administrator, all to help and support Area Leaders and church voluntary officers. A high level working party is looking at how Diocesan reserves can best be used to support Ministry Areas in future.

It is up to us to make good use of the breathing space provided by 2025's artificially low BMF. We paid £3,092 of BMF in 2023 from a Ministry Area fund which went into deficit, and are restoring that fund this year. Nobody knows what 2026's BMF will be: my guess is that it will be significantly more than 2025's. I would love to be proved wrong

Roger Whitehouse

School Pastors

Fiona Mann

15 people attended the meeting to discuss the proposal for School Pastors here in Tywyn, - councillors, representatives from Churches, the school, the police and Transport for Wales School Liaison Officer. British Transport Police informed the meeting that they are fully supportive of this initiative.

The local PCSO felt that School Pastors could only benefit the community and the school. However, it was emphasised that the role of School Pastors is to offer **support/help, care and to listen**. School Pastors do not evangelise but are a visible presence on the streets and among the community. It was agreed that the students here are well behaved, on the whole - just boisterous at the end of a school day.

In order for School Pastors to operate effectively, there needs to be at least 12 committed Christian volunteers, prepared to go out each week, on a monthly basis, term time only, for about an hour and a half, at the end of the school day. Training will be given by the Ascension Trust, the Pastors' umbrella organisation.

Could you give an hour and a half per month, that's 15 hours a year to support/help, listen and care? If so, please do let me know secretary.newtownpowys@streetpastors.org.uk by April 11th 2025

NOT “On the Road to Nowhere” (Talking Heads)

Or “The Road to Hell” (Chris Rea)

BUT

“On the Road to Easter”

St Peter's, Aberdyfi, has a display of pictures and words explaining Jesus' journey towards Easter, until May 28th. The Church will be open between 10am and 3pm daily. Do come and have a look and collect your sticker.

Eco Ystumanner

Max Birchenough

Eco Church in the UK have produced a new version of the questionnaire used by churches to assess their eligibility for Eco Church Awards. This creates a good opportunity to see whether our recent improvements, particularly to the lighting, in St. Cadfan's might make us able to apply for a Silver Award. This would also be a good time to restart our Eco Group meetings, so if anyone feels like joining in discussions of eco Church matters in general, or things we can do in our own churches in particular, please email me on maxbirchenough@yahoo.co.uk



CRAFTS FOR GIVING

Monday 14th April

2.00-4.00 pm

St Cadfan's Church, Tywyn



This will take place as usual on the second Monday afternoon of the month - April 14, Monday in Holy week, 2-4pm in St Cadfan's Glass Room. All knitters and stitchers welcome.

And we are still able to receive finished items to be given away, and oddments of yarn and other needlework materials (any we can't use will be given to someone who can)

Any enquiries to Sue Whitehouse on 07789 442035.



Monthly Prayer Walk



There will not be a Prayer Walk this month as the third Thursday is Maundy Thursday and we'd much rather you came and joined the Good Friday procession of witness in Tywyn instead.

A hot cross bun or two might provide incentive!
See elsewhere in this magazine.

News from the Churches

Aberdyfi



At our Messy Church session at the end of February we celebrated Ruth, a story of Loyalty, Trust, Faith and Love.

Adults and children enjoyed the beautiful story of Ruth followed by fun craft activities and a sing along ending with Refreshments and Prayers.



We prayed especially for our own Rev Ruth and all her family.

We will hold the next Messy Church session during the Easter holidays, if you have yet to experience the joy of one of our Messy sessions come along if you can, you will be very welcome.

We also started following Jesus'

journey to the Cross through prayer from Ash Wednesday and those prayer stations will remain in St Peter's church until the end of May. Warm welcome to all.

Alison Sayes

crafts
messy church
sing
prayer

Jesus is Alive

St Peter's Church

Aberdyfi

JESUS IS ALIVE
WELCOME TO ALL

Tues 22nd Apr
10-11.30

FAMILY FUN FREE!!!
Warm Welcome to All
Croeso Cynnes i Bawb

On the road to Easter

St Peter's Church

Aberdyfi

5th Mar to 28th May
10am until 3pm

Warm Welcome to All
Croeso Cynnes i Bawb



Abergynolwyn

The days are longer and brighter and during my daily walks I have been delighted to see daffodils and primroses, a reminder that once again Spring is with us bringing its wonderful message of hope.

Sunday 30th March is Mothering Sunday and there will be a special service of Morning Prayer at 10:00 led by Worship Leader, Janet Wright.

During April there will be two services of Holy Eucharist, one on the 6th April (Passion Sunday) and one on Easter Sunday 20th April, the highlight of the Christian year. We look forward to seeing as many people as possible at these services.

We continue to hold the Hansford family in our thoughts and prayers, especially Reverend Ruth as we pray for God's healing hand upon her.

We also continue to pray for all the victims of violence and those living with daily strife and misery in war torn areas. Let us pray that those who are working towards peace are successful in their mission and that just and lasting peace may prevail.

Janet Wright

Arthog

We had our Lenten service in March, led by Rev George, with members of the congregation taking part, as always. We are looking forward very much to celebrating Christ's resurrection together at 3pm on Easter Sunday, when everyone is egg-xtra welcome to share some chocolatey treats.



The churchyard at St Catherine's heralded early Spring with drifts of snowdrops and now, in mid-March, there are hundreds of bright daffodils bobbing in the breeze. Ongoing sincere thanks to Peredur and his team for keeping the churchyard looking so welcoming.

Catherine Horton

Fairbourne



On good Friday, we will have Stations of the Cross service and our Easter day service will followed by the traditional egg hunt(Easter Bonnets are optional!)

The Church is open most days, and also by request, for private prayer and contemplation.

We remember those in our community both near and far who have asked for our prayers. We also pray for all those affected by and caught up by the ravages of conflicts across the globe

As always if you know of anyone who would like our prayers or pastoral support, please do get in touch.

Rev George

Llanegryn



We are looking forward to our regular services at 11.15am on Palm Sunday (13 April), Easter Day (20 April) and the Sunday after Easter (27 April). Please do join us if you can.

Ven Robert

Llanfihangel y Pennant

Our church and churchyard always looks lovely in spring. Do come and visit for some soul time. The



church continues to be open during daylight hours, for the many pilgrims who visit, drawn by the story of Mary Jones.

Roger W

Llwyngwril



We are looking forward to our regular services at 9.30am on Passion Sunday (6 April), Easter Day (20 April) and the Sunday after Easter (27 April). A warm welcome will be offered to all!

Pennal

Apart from the lovely daffodils not a lot of evidence of spring until now at last the sun shines ! But we are on the Lenten path to Easter and enjoy welcoming occasional visitors to the church and our services. It is good to hear the Dyfi Singers back practising for their Summer Concerts (please contact me if you would like the choir to come to you for a concert) And we start looking ahead to Easter when we welcome Richard Lingard back to play reflective music on Good Friday and the Eucharist on Easter morning - at which we are very grateful to Rev Kath Rogers for celebrating.



Meanwhile the Heritage Garden is having its spring clean – and the gates at the Lych Gate are now rehung.

Finally we look forward to welcoming the pupils, staff, parents and grandparents of Ysgol Pennal to their end of term service on Friday 13th - when they re-enact the triumphant entry to Jerusalem a few days before the official Palm Sunday - always a memorable event ! They will be singing - hopefully some of the songs they performed so successfully at the recent Urdd preliminaries. And the monthly Coffee and Cake morning follows on Saturday 14th from 10.00-12.00. Everyone as always very welcome

Hugh Ramsbotham

Tywyn



The service on March 9th, when we were joined by Archbishop Andy John, and also by members of most of the churches in the Ministry Area, was a joyful occasion.

Archbishop Andy's address was inspiring and encouraging, and it was lovely to see such a large congregation in St. Cadfan's. (It was enjoyable, too, to have the opportunity to use the resources of the organ to accompany such a congregation!)

We are very privileged to have very committed clergy, mostly retired, to lead our worship while Revd. Ruth is maintaining a safe distance from all but most necessary contact, to avoid infection. In particular, we have enjoyed the visits of Rev. Esther Yates, who will be leading our services on April 6th and 20th, the latter being, of course, Easter Sunday. However, we must not forget the devoted services of Revds. Nigel Adams and Steve Rollins, who also cover our midweek Wednesday morning Communion services. It is good to see the numbers at these remaining steady, and even increasing. We look forward to a joyful Easter season and beyond.

Max Birchenough

Croeso Dydd Mercher

Welcome Wednesdays

2.00 – 4.00 p.m.
Eglwys Cadfan Sant
St Cadfan's Church
Tywyn



Join us at our mid-week meeting point.
Chat, free refreshments, friendship and support.

Board games, quizzes, crafting.

Or just come and enjoy the church.

Drop in and stay as long as you wish.

Contact: Paul Inman 07980 374770

Croeso cynnes i bawb!
A warm welcome for everyone!

Dates for your Diary

Apr	14	Crafts for Giving	2.00pm – 4.00 pm	St Cadfans, Tywyn	
	13-27	See events listings in service details pages			P15 P16
	22	Jesus is Alive	10.00am- 11.30am	St Peters Aberdyfi	P8 P17

Every Wed	Welcome Wednesdays	2-4pm	St Cadfan's, Tywyn	P13
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Deadline for the May Newsletter Friday the 25th of April 2025

Instructions for sending items for the May newsletter:

Please email items to Lee Taylor:

foxeshome@sky.com

Bethany House, College Green, Tywyn, Gwynedd LL36 9BY

Diolch / Thank you

Services in April

Midweek Services

Wednesdays 10.30am Holy Communion St Cadfan's, Tywyn
(April 16th – Followed by Prayers for Healing and Wholeness)

Sunday 6th April – Fifth Sunday of Lent – Passion Sunday

9.30am All Age Worship St Celynnin's, Llwyngwriil
10am Morning Worship St Peter ad Vincula, Pennal
10am Holy Communion St David's, Abergynolwyn
11am Morning Worship St Cynon's, Fairbourne
11.15am All Age Worship St Peter's, Aberdyfi
11.15am Holy Communion St Cadfan's, Tywyn

Sunday 13th April – Sixth Sunday of Lent – Palm Sunday

10am Holy Communion St Peter ad Vincula, Pennal
11.15am Holy Communion St Mary & St Egryn, Llanegryn
11.15am Holy Communion St Peter's, Aberdyfi
11.15am Morning Worship St Cadfan's, Tywyn

Thursday 17th April – Maundy Thursday

6pm Compline St Peter ad Vincula, Pennal
6.30pm United Agape Supper English Chapel, Aberdyfi
(bring and share)
7.30pm Holy Communion St Cadfan's, Tywyn
8.30pm Watch of Prayer St Cadfan's, Tywyn

Friday 18th April – Good Friday

10.30am Music for Reflection St Peter ad Vincula, Pennal
10.30am United Meditation English Chapel, Aberdyfi
11.30am United Procession Aberdyfi
Meet at Literary Institute for refreshments from 11am
12noon United Procession Tywyn
Meet at St David's Church for refreshments from 11.30am
2pm Reflections at the Cross St Peter ad Vincula, Pennal
2pm Reflections at the Cross St Cadfan's, Tywyn
2pm Stations of the Cross St Cynon's, Fairbourne
4pm Stations at Stations Tywyn
Meet at Wharf Station, Talyllyn Railway – free travel, no booking required

We look forward to welcoming you to our churches!

Please safeguard your health and the health of others and do not attend a service if you have symptoms of coronavirus or have a positive test.

Thank you for your support and your consideration of others.

Services in April - continued

Midweek Services

Wednesdays 10.30am Holy Communion St Cadfan's, Tywyn

Sunday 20th April – Easter Day

6am	United Sunrise Service	Tywyn <i>Victorian Shelter, Promenade</i>
9.30am	Holy Communion	St Celynnin's, Llwyngwrl
10am	Holy Communion	St Peter ad Vincula, Pennal
10am	Holy Communion	St David's, Abergynolwyn
11am	Holy Communion	St Cynon's, Fairbourne
11.15am	Holy Communion	St Mary & St Egryn, Llanegryn
11.15am	Holy Communion	St Peter's, Aberdyfi
11.15am	Holy Communion	St Cadfan's, Tywyn
3pm	Holy Communion	St Catherine's, Arthog

Sunday 27th April – Second Sunday of Easter

9.30am	Morning Worship	St Celynnin's, Llwyngwrl
10am	Morning Worship	St Peter ad Vincula, Pennal
11.15am	Morning Worship	St Mary & St Egryn, Llanegryn
11.15am	Holy Communion	St Peter's, Aberdyfi
11.15am	All Age Worship	St Cadfan's, Tywyn

We look forward to welcoming you to our churches!

Please safeguard your health and the health of others and do not attend a service if you have symptoms of coronavirus or have a positive test.

Thank you for your support and your consideration of others.

Crafts

Stories



Fun

Friends

Jesus is Alive

St Peter's Church

Aberdyfi



Tues 22nd Apr
10 - 11.30

FAMILY FUN FREE !!!

Warm Welcome to All
Croeso Cynnes i Bawb

Contacts

Vicar and Ministry Area Team Leader	Rev Dr Ruth Hansford	Please contact Archdeacon Robert roberttownsend@cinw.org.uk 07789 940049
Self-Supporting Associate Vicars	Rev Christina ten Wolde Rev Dr Steve Rollins Rev George Williams (Distinctive Deacon)	01654 767047 01654 288538 / 07594 976699 steverollins@cinw.org.uk 01341 250204
Retired Clergy	Revs Celia & Nigel Adams	01654 711604
Readers	Meryl Gover Sue Whitehouse	01654 710135 07789 442035
Licensed Lay Ministers	<i>Pastoral Minister</i> Fiona Covington Mann <i>Family Ministers</i> Zoe Hobbs Alison Sayes	01654 711892 01341 250993 01654 767474
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Aberdyfi, St Peter		
Churchwardens Emeritus Deputy	Eluned Fowles Alison Sayes	01654 767570 01654 767474
Organist	Fiona Covington-Mann	01654 711892
Abergynolwyn, St David		
Churchwarden	Janet Wright	01654 782632
Arthog, St Catherine		
	Ven Robert Townsend	07789 940049
Fairbourne, St Cynon		
Representative	Rev George Williams	01341 250204
Llanegryn, St Mary & St Egryn		

Churchwarden	William Williams Wynne	
Llanfihangel y Pennant, St Michael		
Vicar	Rev Dr Ruth Hansford	01654 710255
Llangelynnin Old Church, St Celynnin		
Deputy Churchwarden	Pat Griffiths	01341 250131
Llwyngwrl, St Celynnin		
Deputy Churchwarden	Pat Griffiths	01341 250131
Pennal, St Peter ad Vincula		
Churchwardens	Hugh Ramsbotham Alan Fisher	01654 702121 01654 791651
Tywyn & Bryncreug, St Cadfan		
Churchwardens	Charles Benedetto John Vaughan Jones	01654 710640/ 07707 483612 01654 712116
Warden Emeritus	Meryl Gover	01654 710135
Sacristan	Linda Birchenough	01654 288473
Organists	Max Birchenough Carol Thomas	01654 288473 01654 712 652

Flowers	Margaret Evans Sarah Taylor	
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On the road to Easter



St Peter's Church

Aberdyfi

5th Mar to 28th May

10am until 3pm

Warm Welcome to All

Croeso Cynnes i Bawb