



Cyngor Tref Aberteifi :: Cardigan Town Council

Cofnodion Cyfarfod Arbennig o'r Cyngor i drafod y Gyllideb a gosod y Praesept am y flwyddyn ariannol 2026-2027, a gynhaliwyd nos Fawrth, 6 Ionawr 2026 am 7.15yh yn rhithiol ac yn Ystafell Cyfarfod, Tŷ Cadwgan, Castell Aberteifi.

Minutes of the Special Meeting of the Council to discuss the Budget and set the Precept for the 2026-2027 financial year, held at 7.15pm on Tuesday, 6 January 2026 virtually and in the meeting room, Tŷ Cadwgan at Cardigan Castle.

Oherwydd natur gyfrinachol y busnes oedd i'w gynnal, thrafodwyd yr eitemau i gyd mewn pwyllgor. Cytunwyd ar hyn gan y cyngor llawn.

In view of the confidential nature of the business to be transacted, the council discussed all items in committee. This was agreed by full council.

Presennol/Present—Y Cynghorwyr/Councillors: Olwen Davies (**yn y gadair** / in the chair), Richard Davies, Siân Maehrlein, David Maehrlein, Nick Bolton, John Adams-Lewis, Philippa Noble, Mark Cole, Trystan Phillips, Richard Jones, Clive Davies, a / and Eleri Maskell (**Clerc/Clerk**).

1. Croeso'r Cadeirydd a Materion Personol.

Diolchodd y Maer, y Cyng Olwen Davies, i'r cynghorwyr am aros am gyfarfod ychwanegol i drafod y gyllideb yn dilyn eu cyfarfod misol arferol.

The Chair's Welcome and Personal Matters.

The Mayor, Cllr Olwen Davies, thanked councillors for staying on for an additional meeting to discuss the budget following their regular monthly meeting.

2. I dderbyn ymddiheuriadau am absenoldeb

Derbyn ymddiheuriadau am absenoldeb a cytuno a'r rhesymau a roddwyd.

Y Cyng Catrin Miles – ar gwyliau; Elaine Evans – ar gwyliau; Teresa Harries – materion teuluol.

To receive apologies for absence

To receive, and consider for approval, apologies for absence and reasons given.

Cllr Catrin Miles – on holiday; Elaine Evans – on holiday; Teresa Harries – family matters.

3. I dderbyn datganiadau o ddiddordeb

Atgoffir aelodau i ddatgan unrhyw fuddiant ar unrhyw eitem ar yr Agenda hon ar yr adeg hon neu ar unrhyw adeg yn ystod y cyfarfod yn unol â Chod Ymddygiad Cyngor Tref Aberteifi.

To receive declarations of interest

Members are reminded to declare any interest on any item on this Agenda at this point or at any point during the meeting in accordance with Cardigan Town Council's Code of Conduct.

<i>Y Cyng / Cllr Richard Davies: Eitem 4 Categori A19 Tâl y Bachan Deche / Item 4 Category A19 Handyperson's Pay.</i>	<i>Y Cyngorydd yw Bachan Deche Cyngor y Dref / The Councillor is the Town Council Handyman.</i>
<i>Y Cyng / Cllrs Clive Davies, Olwen Davies, John Adams-Lewis a/and Richard Davies: Eitem 4 Categori B6 Gefeillio / Item 4 Category B6 Twinning.</i>	<i>Mae'r cynghorwyr yn aelodau o'r Pwyllgor Gefeillio / The councillors are Twinning Committee members.</i>
<i>Y Cyng / Cllr Richard Davies: Eitem 4 Categori B10 Toiledau Cyhoeddus / Item 4 Category B10 Public Conveniences.</i>	<i>Y Cyngorydd yw Bachan Deche Cyngor y Dref sy'n gwneud y glanhau a'r cynnal a chadw / The Councillor is the Town Council Handyman carrying out the cleaning and maintenance.</i>
<i>Y Cyng / Cllrs Olwen Davies a/and John Adams-Lewis: Eitem 4 Categori D4 Gwyl Fawr / Item 4 Category D4 Gwyl Fawr.</i>	<i>Mae'r cynghorwyr yn aelodau o'r Pwyllgor / The councillors are Committee members.</i>
<i>Y Cyng / Cllr Clive Davies: Eitem 4 Categori D6 Canolfan Cyngor ar Bopeth / Item 4 Category D6 Citizens Advice Bureau.</i>	<i>Mae'r cynghorwr yn aelod o'r Pwyllgor / The councillor is a committee member.</i>
<i>Y Cyng / Cllr Clive Davies: Eitem 4 Categori D8 Castell Aberteifi / Item 4 Category D8 Cardigan Castle.</i>	<i>Mae'r Cyngorydd yn ymddiriedolwr / The Councillor is a trustee.</i>
<i>Y Cyng / Cllr Olwen Davies a/and Mark Cole: Eitem 4 Categori D11 Gwyl Afon a Bwyd / Item 4 Category D11 River and Food Festival.</i>	<i>Mae'r Cynghorwyr yn ymddiriedolwyr Menter Teifi / The Councillors are trustees for Menter Teifi.</i>

4. Trafod y Gyllideb a gosod y Praesept am y flwyddyn ariannol 2026-27.

Adolygu pob llinell gyllideb a phennu gwariant priodol.

Danfônwyd y dogfenni perthnasol ymlaen gan y clerc ymlaen llaw:

Cyllideb Awgrymedig y Clerc; Adroddiad Incwm a Gwariant hyd ddiwedd Rhagfyr 2025; Braslun o amcangyfrifon y clerc.

Aethpwyd ati i drafod yr argymhellion tuag at y gyllideb am y flwyddyn ariannol 2026-27.

Cytunwyd â'r argymhellion yn gyffredinol gan y Cynghorwyr gyda'r categorïau canlynol yn mynnu trafodaeth fanylach gan arwain at addasiad:

Categori A3 (Treuliau'r Cyngorydd): Penderfynwyd cynyddu'r swm hwn i £2912 yn unol â'r taliadau gorfodol a nodir gan Gomisiwn Ffiniau Cymru.

Categori A4 (Sefydlu'r Maer): Mae cost y seremoni urddo, gan gynnwys lluniaeth ysgafn ar ôl y digwyddiad, wedi codi i o amgylch £750.

Categori A8 (Post): Penderfynwyd lleihau'r swm i £50. Mae'r rhan fwyaf o ohebiaeth yn electronig.

Categori A9 (Rhent a Threthi): Penderfynwyd lleihau'r swm hwn i £4500, sy'n gywir i'r costau.

Categori A11 (Yswiriant): Penderfynwyd cynyddu'r swm hwn i £4500. Bydd y cytundeb yswiriant hirdymor yn dod i ben ym mis Mehefin 2026, roedd y cynghorwyr yn rhagweld cynnydd oherwydd y gwerthusiad newydd o'r Cadwyni Swydd.

Categori A12 (Ffioedd Aelodaeth): Penderfynwyd cynyddu'r swm hwn i £1300 i ddarparu ar gyfer y cynnydd blynyddol mewn aelodaeth a wneir gan Un Llais Cymru.

Categori A13 (Ffioedd Archwilio): Penderfynwyd lleihau'r swm hwn i £750, bydd y cyngor yn cael archwiliad sylfaenol am y ddwy flynedd nesaf, sy'n golygu llai o gostau.

Categori A20 (Cysylltiad Ffôn a Rhynggrwyd): Penderfynwyd lleihau'r swm i £500 oherwydd yr arbedion sylweddol a wnaed drwy ganslo'r gwasanaeth llinell dir a chyflwyno ffôn symudol swyddfa.

Categori A21 (Treuliau'r Clerc): Penderfynwyd lleihau'r swm i £100, nid oes unrhyw dreuliau wedi'u hawlio yn ystod y 5 mlynedd diwethaf.

Categori A22 (Ffioedd Cyfreithiol): Penderfynwyd cynyddu'r swm i £2000 oherwydd y costau sy'n gysylltiedig â Gweinyddu'r Gofrestrfa Tir ar gyfer y pedwar adeilad Cyfleusterau Cyhoeddus.

Categori A24 (Hyfforddiant): Penderfynwyd lleihau'r swm hwn i £500 i adlewyrchu gwariant y blynyddoedd blaenorol.

Categori B7 (Prosiect Dinasyddion Hŷn): Penderfynwyd cynyddu'r swm hwn i £1500 i dalu am y Ciniawau Nadolig blynyddol sy'n tyfu mewn poblogrwydd.

Categori B8 (Prosiectau Canol Tref): Penderfynwyd cynyddu'r swm hwn i £5000 i dalu am y 4 polyn baner newydd.

Categori B10 (Toiledau Cyhoeddus): Cytunwyd i ostwng hwn i £30,000 i dalu am gynnal a chadw'r pedwar cyfleuster cyhoeddus a fabwysiadwyd.

Categori C2 (Partneriaeth Canol Tref): Cytunwyd cynyddu'r swm i £1000 i ddarparu ar gyfer cost paratoi'r dref ar gyfer yr eisteddfod.

Categori C3 (Y Brenin Siôr V): Penderfynwyd cynyddu'r swm i £20,000 ar gyfer cyllid cyfatebol ar gyfer grantiau posibl a sicrhawyd i uwchraddio'r ardal chwarae.

Categori D3 (Cronfa Gymunedol): Cytunwyd i gynyddu'r swm i £10,000 oherwydd bod y llinell dros y gyllideb y llynedd.

Categori D4 (Gŵyl Fawr): Gostyngwyd y llinell hon i £0 oherwydd nad oes digwyddiad eleni.

Categori D6 (Canolfan Cynghori i Ddinasyddion): Cytunwyd i leihau'r swm i £0, ni wnaed unrhyw geisiadau am grant yn ystod y 3 blynedd diwethaf.

Categori D7 (Age Cymru Ceredigion): Penderfynwyd tynnu Age Cymru Ceredigion o'r adroddiad gwariant a mewnosod Theatr y Byd Bach yn y llinell hon gyda chyllideb o £2000, sydd wedi bod yn rhodd reolaidd ers sawl blwyddyn.

Categori D9 (Pwll Nofio Aberteifi): Cytunwyd i leihau'r swm i £0 oherwydd cau'r pwll nofio.

Categori D12 (Digwyddiadau'r Haf): Penderfynwyd lleihau'r swm hwn i £1000 i adlewyrchu gwariant diweddar.

Categori D13 (Digwyddiadau'r Gaeaf): Penderfynwyd lleihau'r swm hwn i £1000 i adlewyrchu gwariant diweddar.

Yn dilyn yr argymhellion uchod, cytunwyd y byddai gwariant y cyngor yn £177,937 ar gyfer y flwyddyn 2026-27. Cynigiwyd y dylai'r cyngor gynyddu'r praesept 10% i £108,926.62. Roedd pob aelod o blaid.

(Ar y sail hon, amcangyfrifwyd y bydd y praesept hwn o'r dreth gyngor i dref Aberteifi ar gyfer y flwyddyn 2026-27 yn ôl graddfa D yn £56.03, cynnydd o £4.38 ar gyfradd y llynedd, sy'n cyfrifo i .08 ceiniog yr wythnos

To discuss the Budget and set the Precept for the 2026-27 financial year.

To review each budget line and set appropriate spending.

The relevant documents have been forwarded by the clerk beforehand:

Clerk's Estimated Budget; Income and Expenditure Report to end of December 2025;

Précis of the clerk's calculations.

The recommendations towards the budget for the financial year 2026-27 were discussed.

The recommendations were generally agreed by the Councillors with the following categories requiring a more detailed discussion resulting in an adjustment:

Category A3 (Councillor's Expenses): It was resolved to increase this amount to £2912 in line with the mandatory payments set out by the Boundary Commission for Wales.

Category A4 (Mayor Making): The cost of the inauguration ceremony including light refreshment post event has risen to approximately £750 therefore it was resolved to increase the amount to the cover the cost.

Category A8 (Postage): It was resolved to reduce the amount to £50. Most correspondence is electronic.

Category A9 (Rent and Rates): It was resolved to reduce this amount to £4500 which is accurate to the costs.

Category A11 (Insurance): It was resolved to increase this amount to £4500. The long-term insurance agreement will end in June 2026; councillors anticipated a rise due to the new valuation of the Chains of Office.

Category A12 (Membership Fees): It was resolved to increase this amount to £1300 to accommodate the annual increase in membership made by One Voice Wales.

Category A13 (Audit Fees): It was resolved to reduce this amount to £750, the council will be having a basic audit for the next two years, which means less costs.

Category A20 (Phone and Internet Connection): It was resolved to reduce the amount to £500 due to the considerable savings made by cancelling the land line service and introducing an office mobile phone.

Category A21 (Clerk's Expenses): It was resolved to reduce the amount to £100, there has been no expenses claimed for the last 5 years.

Category A22 (Legal Fees): It was resolved to increase the amount to £2000 due to the costs involved in Land Registry Administration for the four Public Conveniences buildings.

Category A24 (Training): It was resolved to reduce this amount to £500 to reflect the previous year's spending.

Category B7 (Senior Citizen's Project): It was resolved to increase this amount to £1500 to pay for the annual Christmas Dinners which are growing in popularity.

Category B8 (Town Centre Projects): It was resolved to increase this amount to £5000 to pay for the 4 new flagpoles.

Category B10 (Public Toilets): It was agreed to reduce this to £30,000 to cover the maintenance of the four adopted public conveniences.

Category C2 (Town Centre Partnership): It was agreed to increase the amount to £1000 to accommodate the expense of preparing the town for the Eisteddfod.

Category C3 (King George V): It was resolved to increase the amount to £20,000 for match funding for possible grants secured to upgrade the play area.

Category D3 (Community Fund): It was agreed to increase the amount to £10,000 because the line was over budget last year.

Category D4 (Gwyl Fawr): This line was reduced to £0 because there is no event this year.

Category D6 (Citizens' Advice Centre): It was agreed to reduce the amount to £0 no grant applications have been made in the last 3 years.

Category D7 (Age Cymru Ceredigion): It was resolved to remove Age Cymru Ceredigion from the expenditure report and insert The Small World Theatre in this line with a budget of £2000, which has been a regular donation for several years.

Category D9 (Cardigan Swimming Pool): It was agreed to reduce the amount to £0 due to the closure of the swimming pool.

Category D12 (Summer Events): It was resolved to reduce this amount to £1000 to reflect recent spending.

Category D13 (Winter Events): It was resolved to reduce this amount to £1000 to reflect recent spending.

Following the recommendations above, it was agreed that the council's expenditure would be £177,937 for the year 2026-27.

It was proposed that the council increase the precept by 10% to £108,926.62. All members were in favour.

(On this basis, it has been estimated that this precept from the council tax to the town of Cardigan for the year 2026-27 according to scale D will be £56.03, an increase of £4.38 on the last year's rate, which calculates to .08 pence per week.

5. Adolygiad o asedau'r Cyngor.

Danfonwyd y dogfenni perthnasol ymlaen gan y clerc ymlaen llaw:

Rhestr yr Asedau (i'w hyswiro ac er mwyn prisio).

Trafodwyd rhestr o'r asedau sydd i'w hyswiro gyda Zurich Municipal am y flwyddyn yn dechrau 7 Mehefin 2025 hyd 6 Mehefin 2026.

Yn ôl cyfarwyddyd cwmni yswiriant Zurich, mae rhestr yr eitemau i'w hyswiro wedi cynyddu i = £262,211.24

Mae cyfanswm asedau'r cyngor nawr yn £2

Roedd pawb yn gytûn bod y ddwy gofrestr uchod yn cael eu derbyn fel rhai cywir.

Nododd y Clerc bod y cynllun taliadau yswiriant presennol yn dod i ben ar 7 Mehefin 2026. Ystyriwyd ei bod yn briodol adolygu'r asedau a llunio a diweddarau rhestr i sylw Zurich Municipal ac yswirwyr eraill cyn cytuno i delerau yswiriant newydd.

Review of council assets

The relevant documents have been forwarded by the clerk beforehand:

List of Assets (to be insured and for valuation purposes).

The list of items to be insured with Zurich Municipal for the year commencing 7 June 2025 until 6 June 2026 was discussed.

Following the advice of Zurich, the total value of items to be insured increased to = £262,211.24

It was agreed that the sum total of council assets is now £395,083.95

All members were in favour of the above registers being recorded as correct.

The Clerk noted that the current insurance payment scheme will end on the 7 June 2026.

It was considered appropriate to review the assets and compile and updated list for the attention on Zurich Municipal and other insurers prior to agreeing to a new term of insurance.

6. Eitem 8 f) Gohebiaeth Rhif 430.

Penderfynwyd mynnu cynnwys cymal torri cydfuddiannol ar y 7fed pen-blwydd a phob pen-blwydd wedi hynny yn y cytundeb prydles nesaf rhwng Cyngor Tref Aberteifi a Chlwb Rygbi Aberteifi.

Item 8 f) Correspondence Number 430.

It was resolved to insist on including a mutual break clause on the 7th and each subsequent anniversary into the next lease agreement between Cardigan Town Council and Cardigan Rugby Club.

Gan nad oedd materion pellach i'w trafod, daeth y cyfarfod i ben am 8.35yh.

There being no further business to discuss, the meeting closed at 8.35pm.

Arwyddwyd/Signed (Cadeirydd/Chairperson) Dyddiad/Date