

Tabernacl Penrhyndeudraeth

England & Wales · Charity number 1174601

Details

Other names	CAPEL FRON, CAPEL FRON EVANGELICAL CHURCH, PORTHMADOG EVANGELICAL CHRISTIAN FELLOWSHIP (PECF)
Status	Registered
Legal form	CIO
Registered	2017-09-12
Register	View on the Charity Commission register

Contact

Address	3 Osmond Terrace Minffordd Penrhyndeudraeth Gwynedd LL48 6HW
Phone	01766770596
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Website	www.tabpenrhyn.org

Activities

Objects: THE PURPOSES OF THE CHURCH ARE: 1) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN PENRHYNDEUDRAETH AND THE SURROUNDING NEIGHBOURHOOD; AND2) SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE MEMBERS OF THE CHURCH IN GENERAL MEETING, PUT INTO PRACTICE THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH, INCLUDING BUT NOT LIMITED TO: THE PREVENTION AND RELIEF OF NEED, HARDSHIP AND SICKNESS AND THE ADVANCEMENT OF EDUCATION;PROVIDED THAT THE ADVANCEMENT OF SUCH PURPOSES MUST BE UNDERTAKEN IN A MANNER THAT IS CONSISTENT WITH THE DOCTRINAL DISTINCTIVES AND ETHICAL STATEMENTS AS MAY BE ADOPTED AND AMENDED BY THE CHURCH FROM TIME TO TIME IN ACCORDANCE WITH THE PROVISIONS OF THE CHURCH HANDBOOK.

Activities: Christian Church where the Bible is taught, social and craft activities are organised for local children. Humanitarian help is given to those in need locally or internationally, whatever their creed or colour.

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- Gwynedd

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£153,955	£275,293	-	-
2024-12-31	£122,491	£151,836	-	-
2023-12-31	£176,055	£255,887	-	-
2022-12-31	£189,369	£57,217	-	-
2021-12-31	£47,479	£49,219	-	-
2020-12-31	£52,180	£50,396	-	-

Trustees

Name	Role	Appointed
Rev Peter William Roy Campbell	Chair	2017-09-17
John Gerrard Bolger		2023-11-18
Robert Williams Mr		2017-11-22

Tabernacl Penrhyndeudraeth

England & Wales - Charity number 1174601

Accounts

Dear Brothers & Sisters

Please find the Trustees Report for Tabernacl Penrhyndeudraeth 2025.

Many of you will remember that in previous years I would have gone through the report page by page, but I will go through it line by line. At the top of the first page, you will see two titles, Unrestricted Funds and Restricted Funds. A Restricted Fund contains money that has been given for a specific cause, and therefore its use is Restricted for that use only. For us, last year that was only Tabernacl.

In **A1**, all the entries are self-explanatory.

A2 is for the sale of assets & investments. As we have not sold any, there are no entries here.

A3 Payments. The titles used here differ from what we were used to, and some items appear under different titles, eg A304 Administration Expenses which includes Fire Protection, which could have been displayed more prominently, and A308 where all our Audio Visual Expenditure has just been called 'Other Expenses!' Also the rent we have paid for the container in Porthmadog has gone under 'Licences and Subscriptions'. Brian and I emptied this in February, so this expenditure has gone, saving us about £65 a month.

You will notice that Connect Supply have provided analysis of the payments in Notes To The Financial Statements, sections A301 to A304. However, a further analysis of our Missionary Giving is as follows :-

	£
Lydia Adams	1212
Lois Adams	540
Grace Village	1212
Slavic Gospel	2160
Fiec	1000
Heledd Job	<u>1150</u>
	7274

Expenses paid to visiting Missionary Speakers were as follows :-

	£
Indian Gentleman	60
Hannah Johnson	40
Sam Duffin	40
Heledd Job	80
Sasra	<u>120</u>
	340

Also £345 was collected for Helping Point, giving a grand total of £7959 given. You will notice that this differs from the £6959 (£6779 & £180) stated by Connect Supply. This is because they have placed the £1000 given to the Fiec by itself as 'Gift'. I have not bothered to raise this with them as they have had so much hassle with me over the last twelve months, and have performed wonders. I have not kept count, but from the files of paperwork I estimate that we made over twice the number of payments in 2025 compared to 2024, and each one had to be categorised by Connect Supply.

The Travel Expenses of £888 include both Pete and John/Betsan' s travelling.

Again, for this year, I cannot give an accurate estimate, but again it will be difficult. We still need to spend on items for Tabernacl to get it running smoothly, and there are projects such as rerendering, new guttering and facia boards that will have to be done in the near future. Thank you to those who have bought items for the church but have not asked for remuneration, and to all of you who have helped in all sorts of practical ways.

Thank you for reading this, and thanks for all your prayers and help over the last twelve months. Again, if you have any questions, please phone me, email o ask a question at the AGM.

Robin (on behalf of the Trustees)

Tabernacl Penrhyndeudraeth

Charity Information for the year ended 31st December 2025.

The Office Address is Tabernacl Penrhyndeudraeth, c/o Preswylfa, 3 Osmond Terrace, Minffordd, Penrhyndeudraeth. Gwynedd LL48 6HW

The Trustees are
Peter Campbell (Pastor)
John Bolger (Elder)
Robert Williams (Elder)

All office holders are appointed in accordance with the Church Handbook, copies of which are available from the Church Office.

Charitable Status. Tabernacl Penrhyndeudraeth is a Charitable Incorporated Organisation, registered in England & Wales, No 1174601 and is centred on the town of Penrhyndeudraeth in Gwynedd.

Structure, Governance and Management. Tabernacl Penrhyndeudraeth is governed by its constitution. The Trustees committee is not a Body Corporate, its composition, procedures, and powers are regulated by its Constitution, which provides that before assuming office every member must be a member of Tabernacl Penrhyndeudraeth, voted into membership as per Clause 9 of the Constitution.

There must be at least three trustees, which will be either Elders or Deacons. Deacons are appointed for a three-year term, but may be re-elected for many terms.

Objectives and Activities. Tabernacl Penrhyndeudraeth seeks to advance the Christian religion both locally and world-wide through like-minded organisations. The Trustees' objectives are to ensure that our church life seeks to fulfil this mission, both locally and more widely.

Tabernacl Penrhyndeudraeth Trustees are aware of the Charity Commission's guidance on public benefit in '*the Advancement of Religio for the Public Benefit*' and have regard to it in the administration of the work. The Trustees acknowledge the importance of their working together to achieve the whole mission of the church, pastoral, evangelistic, and social need. It provides a benefit to the public by :-

- A) Providing resources and facilities for public worship of God, pastoral care, Spiritual, moral, and intellectual development, both for its members and anyone else who wishes to benefit from what the church offers.
- B) Promoting Christian Values and service by members of the church to their communities, to the benefit of individuals and society as a whole.

The Trustees are responsible, inter alia for the financial budget and expenditure there under, and any other action referred to in the Church Constitution.

Achievements and Performance. Tabernacl Penrhyndeudraeth is keen to offer a range of services not only on Sundays, but also during the week, that our community will find both beneficial and spiritually fulfilling. All -age Prayer Meetings and Bible Studies are held on Tuesdays, and on Thursdays

the Mother & Toddler Group meets in the morning, followed by a Ladies Meeting. In the evening there is a Young Men's Bible Study Meeting. At the very end of the year sufficient progress had been made on Tabernacl Building for all our meetings to be moved there from the Neuadd Goffa.

The work on Tabernacl has taken over two years from the purchase, surveying, planning, and carrying out the Internal Modifications. An external Site Manager, who was also a skilled joiner, was employed. He subcontracted work to other skilled tradesmen. An architect was also employed, and they all liaised with a Church Building Committee who held formal meetings about every three weeks.

Through our connection with the South Gwynedd Foodbank, we have delivered supplies to several needy families and individuals in the area.

Review of Church Activities. Please see the attached reports following the financial report.

Volunteers. The Church has benefited from the work of many volunteers, both members and non-members, and the Trustees would like to thank them all for making this a lively and vibrant community.

Bankers. HSBC Bank, Porthmadog. Gwynedd

Policy for Holding Financial Reserves. Unless a gift for a specific item such as a charitable appeal or Building/Fabric Fund, it will be held in the General Fund.

Statement of the Value of Financial Assets 31st Dec 2025

Unrestricted Funds	Restricted Funds	Total
£	£	£
2305 \	17821 \	20126 \

Signed by Peter W R Campbell (Chair of Trustees) on the

Peter Campbell 5/5/26

Departmental Reports

Services

The main work of the church is the gathering for the worship of God, and the preaching of His word has carried on over the last year. We have transmitted Audio Recordings of our services online for those unable to attend. We are again encouraged by the small numbers of individuals who have started to attend our meetings for the first time over this year, although some other members have died or moved away. We were pleased when Pete Campbell was able to resume his ministry following his illness at the beginning of the year, but to help with his recovery he only preached three Sundays out of every four.

Our last Sunday at y Neuadd Goffa was the 21st December, and since Christmas Day we have been meeting full time at Tabernacl.

Sunday School and Creche

This has continued through the year with about 4 children attending regularly, more on some weeks, and other children coming when they are on holiday. There is teaching from the Bible and craft activities. We are grateful for the three helpers who run both activities, and a good time of learning and fun is had by all.

Question Mark Class

This runs at the same time as the Sunday School. It is led by one member, but always with another member present to meet the need of our Child Protection Policy.

Mums and Toddlers

This is run every Thursday Morning during the school termtime. During 2024 it was held in the Neuadd Goffa, but now has moved to Tabernacl along with all our other activities. There are two helpers. Mothers, some of whom have other links with the church attend with their children for craft, Bible Stories, cups of tea for the Mums, squash, and fruit for the children. We are hoping to see this work grow by word of mouth, and advertising in the village, as we feel it meets a real need.

Ladies Meetings

These are run weekly on Thursday Mornings, after the Mums and Toddlers. About a dozen ladies attend where they have some meetings where they read a spiritual book, and some where they socialize.

Open Air

The church continues to support one of our Elders, John Bolger, and his team in their witness on the streets of Pwllheli and Porthmadog. John gives talks about the Christian message, and hands out Christian literature. We support John in prayer and by helping with his travel expenses.

Awdit o gyfrifon Capel Tabernacl ar gyfer y flwyddyn 2025
Audit of Capel Tabernacl accounts for the year 2025

Er mwyn ymgymryd â'r awdit edrychwyd ar y dogfennau a baratowyd, sef:
In order to undertake the audit the following presented items were examined:

Llyfrau siec cyfrif cyfredol	<i>Current account cheque books</i>
Llyfrau talu mewn cyfrif cyfredol	<i>Paying in books for the current account</i>
Llyfrau talu mewn cyfrif cadw/adeilad	<i>Paying in books for the building/reserve account</i>
Cyfriflenni banc cyfrif cyfredol	<i>Current account bank statements</i>
Cyfriflenni banc cyfrif cadw/adeilad	<i>Building/Reserve account bank statements</i>
Anfonebau	<i>Invoices</i>
Cysoniad banc	<i>Bank reconciliation</i>
Adroddiad ymddiriedolwyr (yn cynnwys y fantolen)	<i>Trustees Report (including the balance sheet)</i>
Sylwadau ar gyfer yr awdit	<i>Notes for the audit</i>

Byddai wedi bod yn ddefnyddiol petai taenlenni Connect Supply hefyd wedi eu cyflwyno.
It would have been useful had the Connect Supply spreadsheets also been presented.

1. Cafwyd bod y symiau a dalwyd yn cydfynd gyda'r symiau a nodwyd ar y 'stwb' yn y llyfr sieciau, yr anfonebau a'r cyfriflenni banc.
2. Cafwyd bod y symiau a dderbyniwyd yn cydfynd gyda'r symiau a nodwyd ar y 'stwb' yn y llyfrau talu i mewn, y cysoniad a'r cyfriflenni banc.
3. Yn y cysoniad misol a therfynol, roedd y cyfansymiau yn cydfynd gyda'r symiau ar gyfer pob pennawd fel y'i paratowyd.

1. *The amounts paid matched the sums on the cheque stubs, the invoices and the bank statements.*
2. *The amounts received matched the sums on the paying in book stubs, the reconciliation and the bank statements.*
3. *In the reconciliation the monthly and total amounts matched the amounts for each heading, as they had been presented.*

Roedd y dogfennau i gyd wedi eu cyflwyno yn drefnus, yn ôl dyddiad, gyda thystiolaeth bod anfonebau wedi eu talu gyda sêl bendith person arall, lle'r oedd yn briodol.
Roedd y dogfennau yn dangos arweiniad clir trwy'r gwariant ac incwm, yn hwyluso y gwaith o groeswrio'r taliadau.

The files were neatly presented in date order, with evidence attached that each invoice had been paid with the seal of approval of another person, where relevant.
The files showed a clear guidance through the expenditure and income, which facilitated the work of cross-checking the payments.

Serch hynny, gyda'r drefn newydd o gadw'r cyfrifon a gwneud taliadau cyflog ac ati, mae rhai anhawsterau yn anrffod. Adnabuwyd y canlynol:

- Nid yw'r drefn newydd yn caniatáu adnabod sieciau sydd heb eu cyflwyno.
- Nid yw bob amser yn glir pa dderbyniadau sy'n gymwys ar gyfer 'gift aid' neu GASDS.
- Roedd taenlen Connect Supply wedi clustnodi ambell i swm o dan y pennawd anghywir, ond nid yw'n amharu ar y fantolen derfynol.
- Nid yw'r dadansoddiad o'r cyflog, Treth Incwm, cyfraniad YG a chyfraniad Pensiwn yn cael ei ddangos ar wahan yn y cysoniad.

However, with the new system of record keeping and making payroll payments etc, a small number of issues will inevitably arise. The following were identified:

- *The new system does not identify any cheques that have not been presented.*
- *It isn't always clear which donations are eligible for gift aid or GASDS.*
- *Connect Supply's spreadsheet has recorded a couple of entries under the incorrect headings, but hasn't affected the overall balance sheet.*
- *The breakdown of the salary, Income tax, NI contribution and Pension contribution is not shown separately in the reconciliation.*

Yn olaf, dylid nodi hefyd roedd 2025 yn flwyddyn anarferol wrth i adnewyddu capel Tabernacl fynd yn ei flaen, ynghyd â'r costau perthnasol.

Finally, it should also be noted that 2025 was an extraordinary year because of the upgrading of Capel Tabernacl, along with the associated costs.

Yn gywir,

Medwyn Williams

Medwyn Williams
21/04/2026

TABERNACL PENRHYNDEUDRAETH

SECTION A - RECEIPTS & PAYMENTS

For year ended 31 December 2025

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Last Year £
A1 Receipts					
Donations - GASDS		7,779		7,779	7,289
Donations - Gift Aid Declaration		31,269	6,650	37,919	38,597
Donations - Non Gift Aid		11,250	5,000	16,250	65,937
Grants	A101		40,000		
Gifts from Other Churches		28,000	11,578		
Gift Aid Relief		10,002		10,002	7,328
Bank Interest		1,398		1,398	2,881
Other Receipts	A102	1,030		1,030	460
Sub Total		90,727	63,228	153,955	122,492
A2 Assets and Investment Sales					
Sub Total		-	-	-	-
Total Receipts		90,727	63,228	153,955	122,492
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Last Year £
A3 Payments					
Missionary Causes Expenses	A301	6,959		6,959	7,462
Cost of Spreading the Word	A302	5,077		5,077	3,611
Payroll Expenses	A303	34,451	-	34,451	34,525
Administration Expenses	A304	7,324	-	7,324	8,699
Professional Charges	A305	955	-	955	1,703
Rent - Neuadd Goffa		5,058		5,058	6,744
Tabernacl Building Expenses	A307	146,782	62,345	209,128	89,092
Other Expenses	A308	2,589		2,589	-
Utilities		3,752		3,752	
A4 Asset Purchase					
Sub-Total		-	-	-	
Total Payments		212,948	62,345	275,293	151,836
Net Receipts/ (Payments)		(122,221)	883	(121,338)	(29,345)
A5 Transfer between Funds		-	-		-
A6 Cash Funds last year end	B1	102,059	39,405	141,464	141,464
Cash funds this year end	B1	(20,162)	40,287.70	20,126	112,119

TABERNACL PENRHYNDEUDRAETH

SECTION B - STATEMENT OF ASSET & LIABILITIES

As at 31 December 2025

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total
		£	£	£	£
B1 Cash Funds					
Building and Reserve Account			17,821	-	17,821
Current Account		2,305		-	2,305
Total		<u>2,305</u>	<u>17,821</u>	<u>-</u>	<u>20,126</u>

B2 Other Monetary Assets

HMRC Gift Aid Due		7,337	1,913	-	9,250
HMRC PAYE Credit (overpaid)		718		-	718
Total		<u>7,337</u>	<u>1,913</u>	<u>-</u>	<u>9,250</u>

B4 Assets retained for the charity's own use

Note	Fund to which asset belongs
Tabernacl Building	Building - Restricted

B5 Liabilities

	Fund to which liability relates	Amount due (optional)	When due (optional)
		£	
Payroll Liabilities	Unrestricted	-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
<i>Peter W R Campbell</i>	Peter W R Campbell	5/5/26
<i>Robert M Williams</i>	Robert M Williams	5-5-26

TABERNACLE PENRHYNDEUDRAETH

NOTES TO THE FINANCIAL STATEMENTS

For year ended 31 December 2025

A101 Grants and Gifts from Other Churches	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
Borris Park		10,000	10,000	
Garfield Weston		20,000	20,000.00	
Newtown Evangelical		1,000	1,000	
Minister Christian Tabernacle		428	428.1	
C&CT		20,000	20,000	
Idan Wel Baptist		150	150	
Shaftesbury Charity	25,000		25,000.00	
Heath Church	3,000		3,000	
A102 Other Receipts				
Pastoral Insurance Claim	830		829.65	
Helping Point	200		200	

A301 Missionary Causes Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Missions - Causes	6,779		6,779	8,070
Missions - Visiting Speakers	180		180	40
	<u>6,959</u>	<u>-</u>	<u>6,959</u>	<u>8,110</u>

A302 Cost of Spreading the Word	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Activities and Crafts	47		47	109
Sunday School	69			
EMW Camps	120			
Mother and Toddler	74			
Question Mark Club	48			
Peter Campbell Christmas Allowance	150			
Bibles and Literature	170		170	138
Evangelistic literature	336		336	
Food and Hospitality			-	37
Pastor Discretionary Fund			-	-
Preaching	1,700		1,700	1,760
Outreach			-	101
Gifts	1,000			
Communion				54
Conference Expense	475		475	330
Events				216
Travel Expenses	888		888	867
	<u>5,077</u>	<u>-</u>	<u>5,077</u>	<u>3,612</u>

A303 Payroll Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Wages	32,504		32,504	33,315
Taxes	718	-	718	
Pension	1,230		1,230	1,210
	<u>34,452</u>	<u>-</u>	<u>34,451</u>	<u>34,525</u>

A304 Administration Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Advertising/Promotional	67	-	67	36
Bank Charges	189	-	189	151
Cleaning and Hygiene		-	-	-
Computer Costs		-	-	19
Health and Safety and Fire Protection	133		133	-
Insurances	4,550	-	4,550	902
Licences and Subscriptions	1,884	-	1,884	1,749
General Administrative	150	-	150	70
Postage and Stationery		-	-	-
Telephone and Internet	350	-	350	311
Small Equipment		-	-	-
	<u>7,324</u>	<u>-</u>	<u>7,324</u>	<u>3,239</u>

A305 Professional Charges	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Monthly Bookkeeping	672	-	672	753
Independent Examination	100	-	100	-
Tabernacl Purchase Legal Costs	-	-	-	-
Architect Fees				950
	<u>772</u>	<u>-</u>	<u>772</u>	<u>753</u>

A307 Building Expenses

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Building Regs consent	554		554	
Disabled toilets		519	519	
Electrical work	4,859	572	5,430	
Fire Protection system	3,042		3,042	
New staircase	1,205		1,205	
Skips	1,563		1,563	
Tabernacl Architect Fees	760		760	
Tabernacl clock refurbishment	95		95	
Tabernacl heaters	7,117		7,117	
Tabernacl internal modifications	106,936	61,255	168,191	
Tabernacl plumbing	1,432		1,432	
Tabernacl Roof Work	380		380	
Tabernacl windows	17,000		17,000	
Tabernacl Surveys				
Other Building Work (as detailed last year)				89,092
	<u>144,942</u>	<u>62,345</u>	<u>207,287</u>	<u>-</u>

A308 Other Expenses

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Audio Visual	2,589		2,589	
	<u>2,589</u>	<u>-</u>	<u>-</u>	<u>2,589</u>

A309 Utilities

	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Gas and Electricity	3,527			1,400
Water	225			236
	<u>3,752</u>	<u>-</u>	<u>-</u>	<u>1,636</u>

Distribution account	January 2025	February 2025	March 2025	April 2025	May 2025	June 2025	July 2025	August 2025	September 2025	October 2025	November 2025	December 2025	Total
Income													
Audio Visual									1,670.00				1,670.00
Bank Interest	221.53	203.34	214.35	182.95	129.15	113.28	100.92	72.97	49.82	40.55	40.44	28.25	1,397.55
Donations	31,000.00	3,000.00				25,000.00					428.10		59,428.10
Donations - GASDS	397.00	430.00	664.00	573.00	730.00	1,076.00	712.00	674.00	690.00	677.00	561.00	595.00	7,779.00
Donations - Gift Aid Declaration	6,831.00	2,318.00	1,790.00	1,730.00	3,255.00	1,955.00	2,520.00	1,770.00	4,290.00	5,650.00	2,095.00	1,945.00	36,249.00
Donations - Non Gift Aid	415.00	1,465.00	20,355.00	355.00	345.00	537.50	1,595.00	1,131.50	2,065.00	6,653.50	807.00	675.00	36,399.50
Helping point						200.00							200.00
Total for Donations	38,743.00	7,213.00	22,809.00	2,658.00	4,330.00	28,768.50	4,827.00	3,575.50	7,045.00	12,980.50	3,891.10	3,215.00	£140,055.60
HMRC Gift Aid Tax Relief			5,507.11							4,494.75			10,001.86
pastoral Insurance claim				829.65									829.65
Total for Income	38,964.53	7,416.34	28,530.46	3,670.60	4,459.15	28,881.78	4,927.92	3,648.47	8,764.82	17,515.80	3,931.54	3,243.25	£153,954.66
Cost of Sales													
Gross Profit	38,964.53	7,416.34	28,530.46	3,670.60	4,459.15	28,881.78	4,927.92	3,648.47	8,764.82	17,515.80	3,931.54	3,243.25	£153,954.66
Expenses													
Activities and Crafts		46.99											46.99
Advertising/Promotional		35.00	32.00										67.00
Audio Visual Expenditure									2,438.30	144.00	6.95		2,589.25
Bank Charges	14.95	14.18	15.03	10.65	13.10	13.92	14.33	13.16	17.42	39.82	12.22	9.44	188.22
Bibles and Literature		155.65											155.65
Christmas Allowance												150.00	150.00
Conference Costs					180.00		295.00						475.00
EMW Camps				120.00									120.00
Gift									1,000.00				1,000.00
Health and Safety and Fire Protection				133.00									133.00
Holi/Ask Magazines											290.64	44.90	335.54
Insurances	364.64	368.14	368.14	368.14	385.15	385.15	385.15	385.15	385.15	385.15	385.15	385.15	4,550.26
Interest Payable							1.03						1.03
Internet cost								29.63					29.63
Licences and Subscriptions	81.60	81.60	231.60	149.58	228.55	81.60	81.60	81.60	81.60	602.29	81.60	100.88	1,883.90
Missions - Causes	517.00	517.00	517.00	587.00	517.00	842.00	537.00	517.00	517.00	557.00	517.00	637.00	6,779.00
Missions - Visiting Speakers						180.00							180.00
Mother and Toddler							49.95				23.89		73.84
Expenditures												150.00	150.00
Pastor's Book Allowance												14.30	14.30
Payroll Expenses													
Pension		102.48		102.48	102.48	102.48	102.48	102.48	102.48	102.48	102.48	102.48	1,024.80
Taxes		271.03		345.75	345.75	345.75	345.75	345.75	345.75	345.75	345.75	345.75	3,382.78
Wages	2,172.00	2,722.00	2,171.80	2,722.00	2,722.00	2,722.00	2,722.00	2,722.00	2,722.00	2,722.00	2,722.00	2,722.00	31,563.80

Total for Payroll Expenses	2,172.00	3,095.51	2,171.80	3,170.23	3,170.23	3,170.23	3,170.23	3,170.23	3,170.23	3,170.23	3,170.23	3,170.23	£35,971.38
Preaching	230.00	200.00	65.00	185.00	80.00	80.00	120.00	100.00	370.00		130.00	140.00	1,700.00
Professional Fees - Finance	60.00	120.00	60.00	135.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	855.00
Independent Examiner				100.00									100.00
Total for Professional Fees - Finance	60.00	120.00	60.00	235.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	60.00	£955.00
Question Mark club							47.99						47.99
Rent - Neuadd Goffa		356.00	842.00	366.00		862.00	336.00	370.00		545.00	925.00	456.00	5,058.00
Sunday School										69.00			69.00
Tabernacl Building Costs													
Building Regs consent					553.81								553.81
Disabled toilets					518.50								518.50
Electrical work			571.68	2,638.66					2,220.00				5,430.34
Fire Protection system									3,041.68				3,041.68
New staircase					1,205.00								1,205.00
Skips		369.00		372.00		372.00		372.00	78.00				1,563.00
Tabernacl Architect Fees			760.00										760.00
Tabernacl clock refurbishment							95.00						95.00
Tabernacl heaters		7,117.45											7,117.45
Tabernacl internal modifications	12,345.04	9,322.51	12,845.49	19,040.05	31,977.04	19,413.69	12,088.23	19,569.83	9,867.62	2,899.51	8,076.48	12,745.70	168,191.19
Tabernacl plumbing	1,431.60												1,431.60
Tabernacl Roof Work								379.70					379.70
Tabernacl windows				17,000.00									17,000.00
Total for Tabernacl Building Costs	13,776.64	16,808.96	14,177.17	39,050.71	34,254.35	19,785.59	12,183.23	20,321.53	15,207.30	2,899.51	8,076.48	12,745.70	£207,287.27
Telephone and Internet	28.61	28.61	28.61	28.61	28.61	29.63	29.63		29.63	29.63	29.63	29.63	320.83
Travel Expenses	46.00	46.00	46.00	46.00	207.10	46.00	109.45	48.00	46.00	87.40	116.38	46.00	888.33
Utilities	74.32	161.02	152.58	468.10	191.08	116.50	125.41	161.71	157.82		1,918.49		3,527.03
Utilities - Water							37.50	37.50	37.50	37.50	37.50	37.50	225.00
Total for Utilities	74.32	161.02	152.58	468.10	191.08	116.50	162.91	199.21	195.32	37.50	1,955.99	37.50	£3,752.03
Total for Expenses	17,365.76	22,034.66	18,706.93	44,918.02	39,315.17	25,652.72	17,583.50	25,293.51	23,617.95	8,626.53	13,781.16	18,176.53	£274,972.44
Net Operating Income	21,598.77	-14,618.32	9,823.53	-41,247.42	-34,856.02	3,229.06	-12,655.58	-21,645.04	-14,753.13	8,889.27	-9,848.62	-14,933.28	-£121,017.78
Other Income													
Other Expenses													
Furniture											1,840.32		1,840.32
Total for Other Expenses											1,840.32		£1,840.32
Net Other Income											-1,840.32		-£1,840.32
Net Income	21,598.77	-14,618.32	9,823.53	-41,247.42	-34,856.02	3,229.06	-12,655.58	-21,645.04	-14,753.13	8,889.27	-11,889.94	-14,933.28	-£122,858.10

Cash Basis Wednesday, January 14, 2026 01:38 PM GMTZ

Tabernacl Penrhyndeudraeth

England & Wales - Charity number 1174601

Accounts

Dear Brothers & Sisters,

Please find the Trustees Report for Tabernacl Penrhyndeudraeth 2024.

Whereas previously I would have gone through the report page by page, it will be easier if I go through them line by line. At the top of the first page, you will see two titles, Unrestricted Funds and Restricted Funds. A Restricted Fund contains money that has been given for a specific cause, and therefore its use is Restricted for that use only. For us, last year, that was only Tabernacl.

In **A1**, all the entries are self-explanatory, apart from 'Other Receipts' which covers the sale of surplus items.

A2 This is for sale of assets & investments. As we have not sold any, there are no entries here.

A3 Payments. The titles used here differ from what we were used to, and some items appear under different titles. The increase of about £10,000 in Payroll Expenses was because Pete's 2023 pay award was not paid until April 24, and there was another pay award in Sept 2024. You will be aware that we have made a claim against our Executive Income Replacement Plan (Insurance) with Unum. This was rejected. We have appealed against this decision, using written evidence from Phil Swann. We are awaiting their reply.

In line with Pete's increased salary, we have increased the amounts we give to Missionary Causes, although the total amount given has decreased as we have ceased to support Rob & Gill Burrridge, and Andrew Facer.

You will notice that Connect Supply have provided analysis of the payments in Notes To The Financial Statements, sections A301 to A304. However, a further analysis of our Missionary Giving is as follows :-

	£
Lydia Adams	1256
Lois Adams	560
Grace Village	1256
Slavic Gospel	2240
Heledd Job	1050
Fiec	950
	7312
Visiting Speaker	150
	7462

The Travel Expenses £867 A302 includes both Pete and John Bolger's travelling.

On the last page, in B1, you will see £102,059 in Restricted Funds. Theoretically this should be the amount available to spend on Tabernacl on the 31st Dec 2024. However, £30,000 had not been transferred from the Unrestricted, giving a total of £132,059 and leaving us with a Cash Reserve of £9,405.

B2 shows the Gift Claim for the last quarter of 2024. That has now been received. The 'Financial Activities by Month' show how money has come in over the year, but includes gifts for Tabernacl and General Fund together.

Again, for this year, I cannot give an accurate estimate, but again it will be difficult. The expenditure on Tabernacl will remain high, but we endeavour to get value for money. Thank you to those who have bought items for the church but have not asked for remuneration, and to all of you who have helped in all sorts of practical ways.

Thank you for reading this, and thanks for all your prayers and help over the last twelve months. Again, if you have any questions, please phone me, email, or ask a question at the AGM.

Robin (on behalf of the Trustees)

Tabernacl Penrhyndeudraeth

Charity Information for the year ended 31st December 2024

The Office Address is Capel Fron, c/o Preswylfa, 3 Osmond Terrace, Minffordd, Penrhyndeudraeth. Gwynedd LL48 6HW.

The Trustees are
Peter Campbell (Pastor)
John Bolger (Elder)
Robert Williams (Elder)

Derrick Adams retired as a Trustee on the 24th February 2024

All office holders are appointed in accordance with the Church Handbook, copies of which are available from the Church Office.

Charitable Status. Tabernacl Penrhyndeudraeth is a Charitable Incorporated Organisation, registered in England & Wales, No 1174601 and is centred on the town of Penrhyndeudraeth in Gwynedd.

Structure, Governance and Management. Tabernacl Penrhyndeudraeth is governed by its constitution. The Trustees Committee is not a Body Corporate, its composition, procedures, and powers are regulated by its Constitution, which provides that before assuming office every member must be a member of Tabernacl Penrhyndeudraeth, voted into membership as per Clause 9 of the Constitution.

There must be at least three trustees, which will be either Elders or Deacons. Deacons are appointed for a three-year term, but may be re-elected for many terms.

Objectives and Activities. Tabernacl Penrhyndeudraeth seeks to advance the Christian religion both locally and world-wide through like-minded organisations. The Trustees' objectives are to ensure that our church life seeks to fulfil this mission, both locally and more widely.

Tabernacl Penrhyndeudraeth Trustees are aware of the Charity Commission's guidance on public benefit in '*the Advancement of Religion for the Public Benefit*' and have regard to it in the administration of the work. The Trustees acknowledge the importance of their working together to achieve the whole mission of the church, pastoral, evangelistic, and social need. It provides a benefit to the public by :-

- A) Providing resources and facilities for public worship of God, pastoral care, Spiritual, moral, and intellectual development, both for its members and anyone else who wishes to benefit from what the church offers.
- B) Promoting Christian Values and service by members of the church to their communities, to the benefit of individuals and society as a whole.

The Trustees are responsible, inter alia for the financial budget and expenditure there under, and any other action referred to in the Church Constitution.

Achievements and Performance. Tabernacl Penrhyndeudraeth is keen to offer a range of services not only on Sundays, But also during the week, that our community will find both beneficial and spiritually fulfilling. Prayer Meetings are held on Wednesday Afternoons and Evenings. Through our connection with the South Gwynedd Foodbank, we have delivered supplies to several needy families and individuals in the area. We continue with the refurbishment and modernisation of Capel Tabernacl,, and have been able to transfer our Sunday Evening Services, and some mid-week meetings there. However, it will take several more months to refurbish the property to fully meet our needs. Until then we will continue to meet in the Neuadd Goffa, as necessary.

Review of Church Activities. Please see the attached reports following the financial report.

Volunteers. The Church has benefited from the work of many volunteers, both members and non-members, and the Trustees would like to thank them all for making it a lively and vibrant community.

Bankers. HSBC Bank, Porthmadog. Gwynedd.

Policy for Holding Financial Reserves. Unless a gift for a specific item such as a charitable appeal or Building/Fabric Fund, it will be held in the General Fund.

Statement of the Value of Financial Assets 31st Dec 2024

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Building & Reserve Account	36,280	102,059	138,339
Current Account	3,125		3,125
	39,405	102,059	141,464

Signed by Peter W R Campbell (Chair of Trustees) on the 20 April 25

Pete Campbell

Departmental Reports

Services

The main work of the church is the gathering for the worship of God, and the preaching of His word has carried on over the last year. We transmit Audio Recordings of our services online for those unable to attend. We are again encouraged by the small numbers of individuals who have started to attend our meetings for the first time over this year, although some other members have died or moved away. From 1st March to 31st May, Dave Owen a ministry trainee from Newtown Evangelical Church was seconded to us for work experience. Unfortunately, our pastor, Peter Campbell was off sick from mid-September to the end of the year. The two remaining trustees were greatly supported by other church members, as well as visiting ministers and members from other churches.

Sunday School and Creche

This has continued through the year with about 6 children attending regularly, more on some weeks, and other children coming when they are on holiday. There is teaching from the Bible and craft activities. We are grateful for the three helpers who run both activities, and a very good time of learning & fun is had by all.

Youth Class

Due to the increasing number of young teenagers attending, it was decided to start a Youth Class (now known as the ? Class) which runs at the same time as the Sunday School. This is led by one member, but always with another member present to meet the need of our Child Protection Policy.

Mums and Toddlers

This has continued throughout the year, and runs on a Thursday in the back room of the Neuadd Goffa. There are two helpers. Mothers, some of whom have on other links with the church attend with their children for craft, Bible Stories, cups of tea for the Mums, squash, and fruit for the children. We are hoping to see this work grow by word of mouth and advertising in the village, as we feel it meets a real need.

Explorers Children's Club

This ran on a weekly basis during term time until the end of July. The difficult decision to postpone the work was taken due to the falling number of volunteers. About fifteen children of primary school age had attended each week.

Ladies Meetings

These are run twice a month on Thursday Mornings, after the Mums & Toddlers. About a dozen ladies attend where they have some meetings where they read a spiritual book, and some where they socialize.

Open-Air

The church continues to support one of our members, John Bolger, and his team in their witness on the streets of Pwllheli and Porthmadog. John gives talks about the Christian message and hands out Christian literature. We support John in prayer and by helping with his travel expenses.

Awdit o gyfrifon Capel Tabernacl ar gyfer y flwyddyn 2024
Audit of Capel Tabernacl accounts for the year 2024

Er mwyn ymgymryd â'r awdit edrychwyd ar y dogfennau a baratowyd, sef:
In order to undertake the audit the following presented items were examined:

Llyfrau siec cyfrif cyfredol	<i>Current account cheque books</i>
Llyfrau talu mewn cyfrif cyfredol	<i>Paying in books for the current account</i>
Llyfrau talu mewn cyfrif cadw/adeilad	<i>Paying in books for the building/reserve account</i>
Cyfriflenni banc cyfrif cyfredol	<i>Current account bank statements</i>
Cyfriflenni banc cyfrif cadw/adeilad	<i>Building/Reserve account bank statements</i>
Anfonebau	<i>Invoices</i>
Cysoniad banc	<i>Bank reconciliation</i>
Adroddiad ymddiriedolwyr (yn cynnwys y fantolen)	<i>Trustees Report (including the balance sheet)</i>
Sylwadau ar gyfer yr awdit	<i>Notes for the audit</i>

Byddai wedi bod yn ddefnyddiol petai'r taenlenni Connect Supply hefyd wedi eu cyflwyno.
It would have been useful had the Connect Supply spreadsheets also been presented.

1. Cafwyd bod y symiau a dalwyd yn cydfynd gyda'r symiau a nodwyd ar y 'stwb' yn y llyfr sieciau, yr anfonebau a'r cyfriflenni banc.
2. Cafwyd bod y symiau a dderbyniwyd yn cydfynd gyda'r symiau a nodwyd ar y 'stwb' yn y llyfrau talu i mewn, y cysoniad a'r cyfriflenni banc.
3. Yn y cysoniad misol a therfynol, roedd y cyfansymiau yn cydfynd gyda'r symiau ar gyfer pob pennawd fel y'i paratowyd.

1. *The amounts paid matched the sums on the cheque stubs, the invoices and the bank statements.*
2. *The amounts received matched the sums on the paying in book stubs, the reconciliation and the bank statements.*
3. *In the reconciliation the monthly and total amounts matched the amounts for each heading, as they had been presented.*

Roedd y dogfennau i gyd wedi eu cyflwyno yn drefnus, yn ôl dyddiad, gyda thystiolaeth bod anfonebau wedi eu talu gyda sêl bendith person arall, lle'r oedd yn briodol.

Roedd y dogfennau yn dangos arweiniad clir trwy'r gwariant ac incwm, yn hwyluso y gwaith o groeswiro'r taliadau.

The files were neatly presented in date order, with evidence attached that each invoice had been paid with the seal of approval of another person, where relevant.

The files showed a clear guidance through the expenditure and income, which facilitated the work of cross-checking the payments.

Serch hynny, gyda'r drefn newydd o gadw'r cyfrifon a gwneud taliadau cyflog ac ati, mae rhai anhawsterau yn anorfod. Adnabuwyd y canlynol:

- Nid yw'r drefn newydd yn caniatáu adnabod sieciau sydd heb eu cyflwyno.
- Nid yw bob amser yn glir pa dderbyniadau sy'n gymwys ar gyfer 'gift aid' neu GASDS.
- Nid yw'r dadansoddiad o'r cyflog, Treth Incwm, cyfraniad YG a chyfraniad Pensiwn yn cael ei ddangos ar wahan yn y cysoniad.

However, with the new system of record keeping and making payroll payments etc, a small number of issues will inevitably arise. The following were identified:

- *The new system does not identify any cheques that have not been presented.*
- *It isn't always clear which donations are eligible for gift aid or GASDS.*
- *The breakdown of the salary, Income tax, NI contribution and Pension contribution is not shown separately in the reconciliation.*

Yn olaf, dylid nodi hefyd fe welwyd gwariant anarferol wrth adnewyddu capel Tabernacl yn ystod y flwyddyn, ac sydd yn parhau ar hyn o bryd, ynghyd â'r costau perthnasol.

Finally, it should also be noted that the extraordinary expenditure of upgrading Capel Tabernacl happened during the year, and which is still ongoing, along with the associated costs.

Yn gywir,

Medwyn Williams

Medwyn Williams
19/04/2025

Tabernacl Penrhyndeudraeth

SECTION A - RECEIPTS & PAYMENTS

For the Year ended 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Last Year £
A1 Receipts					
Donations - GASDS		7,289	-	7,289	5,220
Donations - Gift Aid Declaration		35,024	3,573	38,597	30,501
Donations - Non Gift Aid		27,521	38,416	65,937	126,975
Gift Aid Relief		7,328	-	7,328	8,857
Bank Interest		2,881	-	2,881	4,427
Other Receipts		460	-	460	75
Sub Total		80,503	41,989	122,491	176,055
Total Receipts		80,503	41,989	122,491	176,055

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Last Year £
A3 Payments					
Missionary Causes Expenses	A301	7,462	-	7,462	8,345
Cost of Spreading the Word	A302	3,611	-	3,611	2,665
Payroll Expenses	A303	34,525	-	34,525	24,819
Administration Expenses	A304	8,699	-	8,699	8,266
Professional Charges	A305	1,703	-	1,703	5,958
Rent - Neuadd Goffa		6,744	-	6,744	6,823
Tabernacl Building Expenses	A306	-	89,092	89,092	4,196
Other Expenses		-	-	-	341
Sub Total		62,744	89,092	151,836	61,413

A4 Asset Purchase

Purchase of Tabernacl Building		-	-	-	196,433
Sub-Total		-	-	-	-
Total Payments		62,744	89,092	151,836	61,413

Net Receipts/ (Payments)		17,759	(47,104)	(29,345)	(59,454)
A5 Transfer between Funds		-	-	-	-
A6 Cash Funds last year end	B1	21,646	149,163	170,809	250,641
Cash funds this year end	B1	39,404.96	102,059.35	141,464	191,187

Tabernacl Penrhyndeudraeth

NOTES TO THE FINANCIAL STATEMENTS

For the Year ended 31 December 2024

A301 Missionary Causes Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Missions Causes	7,312	-	7,312	8,070
Missions - Visiting Speakers	150	-	150	40
	<u>7,462</u>	<u>-</u>	<u>7,462</u>	<u>8,110</u>
A302 Cost of Spreading the Word	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Activities and Crafts/Sunday School	109	-	109	207
Bibles and Literature	138	-	138	153
Communion	54	-	54	-
Conference/Camps Costs	330	-	330	-
Evangelistic literature	-	-	-	370
Events e.g. Christmas	216	-	216	-
Food and Hospitality	37	-	37	169
Outreach e.g. Mother and Toddler	101	-	101	233
Preaching	1,760	-	1,760	870
Travel Expenses	867	-	867	719
	<u>3,611</u>	<u>-</u>	<u>3,611</u>	<u>2,722</u>
A303 Payroll Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Wages 2022 (HMRC bill paid in 2023)	-	-	-	3,237
Wages 2024	33,315	-	33,315	27,418
Pension 2022 (paid in 2023)	-	-	-	181
Pension 2023/2024	1,210	-	1,210	1,083
	<u>34,525</u>	<u>-</u>	<u>34,525</u>	<u>31,919</u>
A304 Administration Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Advertising/Promotional	33	-	33	36
Bank Charges	157	-	157	151
Cleaning and Hygiene	-	-	-	-
Computer Costs	19	-	19	19
Health and Safety and Fire Protection	102	-	102	-
Insurances	4,471	-	4,471	902
Licences and Subscriptions	1,803	-	1,803	1,749
General Administrative	100	-	100	70
Postage and Stationery	-	-	-	-
Telephone and Internet	337	-	337	311
Electricity	1,400	-	1,400	-
Water	236	-	236	24
Small Equipment	41	-	41	-
Conference Expense	-	-	-	395
	<u>8,699</u>	<u>-</u>	<u>8,699</u>	<u>3,658</u>
A305 Professional Charges	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Monthly Bookkeeping	753	-	753	672
Independent Examination	-	-	-	100
Tabernacl Purchase Legal Costs	-	-	-	495
Architect Fees	950	-	950	-
	<u>1,703</u>	<u>-</u>	<u>1,703</u>	<u>1,267</u>

A306 Building Expenses

	Unrestricted Funds £	Restricted Funds £	Total Funds £	Last Year £
Tabernacl Surveys	-	660	660	4,096
Electrical work	-	2,276	2,276	-
Purchase Solicitors fees	-	3,546	3,546	-
Skips	-	1,198	1,198	-
Stonework	-	1,308	1,308	-
Tabernacl Asbestos work	-	834	834	-
Tabernacl Building Expenses	-	2,476	2,476	-
Tabernacl Floor	-	17,414	17,414	-
Tabernacl Floorboard and Pew	-	6,170	6,170	-
Tabernacl internal modifications	-	18,270	18,270	-
Tabernacl Plastering	-	720	720	-
Tabernacl Rebuild	-	4,590	4,590	-
Tabernacl Roof Work	-	4,415	4,415	-
Tabernacl Scaffold Hire	-	1,220	1,220	-
Tabernacl schoolroom painting	-	2,268	2,268	100
Tabernacl Structural Mods	-	2,510	2,510	-
Tabernacl windows	-	17,000	17,000	-
Tabernacl Woodworm Treatment	-	2,216	2,216	-
	-	89,092	89,092	4,196

Tabernacl Penrhyndeudraeth

SECTION B - STATEMENT OF ASSET & LIABILITIES

As at 31 December 2024

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total
		£	£	£	£
B1 Cash Funds					
Building and Reserve Account		36,280	102,059	-	138,339
Current Account		3,125	-	-	3,125
Total		<u>39,405</u>	<u>102,059</u>	<u>-</u>	<u>141,464</u>

B2 Other Monetary Assets

HMRC Gift Aid Due		4,856	-	-	4,856
HMRC GASDS Due		617	-	-	617
Total		<u>5,472</u>	<u>-</u>	<u>-</u>	<u>5,472</u>

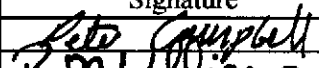
B4 Assets retained for the charity's own use

Note	Fund to which asset belongs
Tabernacl Building	Building - Restricted

B5 Liabilities

	Fund to which liability relates	Amount due (optional)	When due (optional)
		£	
Payroll Liabilities:HMRC	Unrestricted	-	
Total		<u>-</u>	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
	PETER W R CAMPBELL	20 Apr 25
	ROBERT M WILLIAMS	20 Apr 25

Tabernacl Penrhyndeudraeth **Financial Activities by Month**

January - December 2024

	Jan 2024	Feb 2024	Mar 2024	Apr 2024	May 2024	Jun 2024	Jul 2024	Aug 2024	Sep 2024	Oct 2024	Nov 2024	Dec 2024	Total
Income													
Bank Interest	275.00	261.33	262.56	267.35	254.76	256.98	243.68	248.66	220.74	180.29	204.75	204.84	2,880.94
Donations										2,500.00	25,000.00		27,500.00
Donations - GASDS	530.00	445.00	444.00	658.00	613.00	496.00	949.00	687.00	918.00	686.00	506.00	357.00	7,289.00
Donations - Gift Aid													
Declaration	2,718.00	2,418.00	2,318.00	2,658.00	2,411.00	2,191.00	2,703.00	1,758.00	3,163.00	10,323.00	2,433.00	3,253.00	38,347.00
Donations - Non Gift Aid	705.00	9,515.00	495.00	582.00	525.00	679.00	1,525.00	435.00	2,145.00	875.00	9,825.00	11,380.51	38,686.51
	£	£	£	£	£	£	£	£	£	£	£	£	£
Total Donations	3,963.00	12,378.00	3,267.00	3,898.00	3,549.00	£3,366.00	5,177.00	£2,880.00	6,226.00	14,384.00	37,764.00	14,990.51	111,822.51
HMRC Gift Aid Tax Relief			1,338.49			2,218.25					3,771.00		7,327.74
Sales													0.00
Sale of surplus items			180.00			250.00	30.00						460.00
	£	£	£	£	£	£	£	£	£	£	£	£	£
Total Sales	0.00	0.00	180.00	0.00	0.00	£ 250.00	30.00	£ 0.00	0.00	0.00	0.00	0.00	460.00
	£	£	£	£	£	£	£	£	£	£	£	£	£
Total Income	4,228.00	12,639.33	5,038.05	4,166.35	3,803.76	£6,091.23	5,450.68	£3,128.66	6,446.74	14,564.29	41,739.75	15,195.35	122,491.19
	£	£	£	£	£	£	£	£	£	£	£	£	£
Total	4,228.00	12,639.33	5,038.05	4,166.35	3,803.76	£6,091.23	5,450.68	£3,128.66	6,446.74	14,564.29	41,739.75	15,195.35	122,491.19

Tabernacl Penrhyndeudraeth
Balance Sheet
As of December 31, 2024

	Total
Fixed Asset	
Total Fixed Asset	
Cash at bank and in hand	
Building and Reserve Account	138,339.37
Current Account	3,014.60
Total Cash at bank and in hand	£ 141,353.97
Net current assets	£ 141,353.97
Creditors: amounts falling due within one year	
Current Liabilities	
Payroll Liabilities	0.00
HMRC	488.23
Pension	-238.84
Total Payroll Liabilities	£ 249.39
Total Current Liabilities	£ 249.39
Total Creditors: amounts falling due within one year	£ 249.39
Net current assets (liabilities)	£ 141,104.58
Total assets less current liabilities	£ 141,104.58
Total net assets (liabilities)	£ 141,104.58
Charity funds	
Opening Balance Equity	118,378.64
Retained Earnings	52,319.72
Surplus/(Deficit)	-29,593.78
Total Charity funds	£ 141,104.58

Monday, Jan 13, 2025 03:26:11 pm GMT0 - Cash Basis

Tabernacl Penrhyndeudraeth

England & Wales - Charity number 1174601

Accounts

Dear Brothers & Sisters,

Please find the Trustees Report for Capel Fron 2023.

As I have stated previously, the style of presentation I now use is very different to previous years as the financial side has been prepared by Connect Supply, who use a more modern presentation of the accounts than I was taught many decades ago. You will also notice that all the figures in the Expenditure have been rounded to the nearest pound.

Whereas previously I would have gone through the report page by page, it will be easier if I go through them nearly line by line. At the top of the first page, you will see two titles, Unrestricted Funds and Restricted Funds. A Restricted Fund contains money that has been given for a specific cause, and therefore its use is Restricted for that use only. For us, last year, that was only Tabernacl.

In **A1**, all the entries are self-explanatory, apart from 'Other Receipts' which covers the sale of surplus items.

A2 is self-explanatory.

A3 Payments. The titles used here differ from what we are used to , and some items now appear under different titles. The payroll expenses were higher last year due to a payment of about £3000 which we had made late 2022, did not clear through the books until 2023. You will remember that I referred to a pay award for Pete in last year's report. This was agreed last summer, but I was not informed of the details until recently. The new rate, and arrears of pay will be paid in April. The corresponding increase in the Missionary Giving will also be made at the same time.

The rent we have paid for the Neuadd Goffa was higher last year, but as you are aware we will be able to use Tabernacl more in 2024, so that will bring down the costs.

The Building Expenses mostly represents all the surveys that were carried out on Tabernacl.

You will notice that Connect Supply have provided analysis of the payments in Notes To The Financial Statements, sections A301 to A304. However, a further analysis of our Missionary Giving is as follows :-

	£
Lydia Adams	1080.00
Arab World Mission	1080.00
Lois Adams	480.00
Abrahams Oasis	1080.00
Slavic Gospel Association	1120.00
Heledd Job	960.00
Andrew Facer	640.00
FIEC	<u>900.00</u>
	7340.00

£730 was also collected for Tear Fund.

The Travel Expenses (£719) listed in A302 includes both Pete and John Bolger's travelling.

On the last page, in **B1 Restricted Funds**, you will see the sum of £149,163. This is the amount available as of 31st Dec 2023 for Tabernacl.

Again, for this year, I cannot give an accurate estimate – but it will be tough. The Teacher's (& Pete's) pay agreement is up for renegotiation this summer. We do not know what the outcome will be.

The expenditure on Tabernacl will be great, but we will endeavour to get value for money. As Trustees we are looking to cut other costs, but not at the expense of the Gospel. Thank you to those who have bought items for the church but have not asked for remuneration, and to all of you who have helped in all sorts of practical ways.

Thank you for reading this, and thanks for all your prayers and help over the last twelve months. Again, if you have any questions, please phone me, email, or ask a question at the AGM.

A handwritten signature in black ink, appearing to read 'Robin', with a small horizontal line underneath.

Robin (on behalf of the Trustees)

Capel Fron

Charity Information for the year ended 31st December 2023

The Office Address is Capel Fron, c/o Preswylfa, 3 Osmond Terrace, Minffordd, Penrhyndeudraeth. Gwynedd LL48 6HW.

The Trustees are

Peter Campbell (Pastor)

Derrick Adams (Pastor of Eglwys Efengylaidd Cymraeg Aberystwyth)

Robert Williams (Elder)

Philip W Thomas retired as a Trustee & Elder on the 18th February 2023

All office holders are appointed in accordance with the Church Handbook, copies of which are available from the Church Office.

Charitable Status. Capel Fron is a Charitable Incorporated Organisation, registered in England & Wales, No 1174601 and is centred on the town of Penrhyndeudraeth in Gwynedd.

Structure, Governance and Management. Capel Fron is governed by its constitution. The Trustees Committee is not a Body Corporate, its composition, procedures, and powers are regulated by its Constitution, which provides that before assuming office every member must be a member of Capel Fron, voted into membership as per Clause 9 of the Constitution.

There must be at least three trustees, which will be either Elders or Deacons. Deacons are appointed for a three-year term, but may be re-elected for many terms.

Objectives and Activities. Capel Fron seeks to advance the Christian religion both locally and world-wide through like-minded organisations. The Trustees' objectives are to ensure that our church life seeks to fulfil this mission, both locally and more widely.

Capel Fron Trustees are aware of the Charity Commission's guidance on public benefit in '*the Advancement of Religion for the Public Benefit*' and have regard to it in the administration of the work. The Trustees acknowledge the importance of their working together to achieve the whole mission of the church, pastoral, evangelistic, and social need. It provides a benefit to the public by :-

- A) Providing resources and facilities for public worship of God, pastoral care, Spiritual, moral, and intellectual development, both for its members and

anyone else who wishes to benefit from what the church offers.

- B) Promoting Christian Values and service by members of the church to their communities, to the benefit of individuals and society as a whole.

The Trustees are responsible, inter alia for the financial budget and expenditure there under, and any other action referred to in the Church Constitution.

Achievements and Performance. Capel Fron is keen to offer a range of services not only on Sundays, But also during the week, that our community will find both beneficial and spiritually fulfilling. Prayer Meetings are held on Wednesday Afternoons and Evenings. Through our connection with the South Gwynedd Foodbank, we have delivered supplies to several needy families and individuals in the area. We completed the purchase of Capel Tabernacl, on the High Street in Penrhyndeudraeth on the 23rd November 2023. We intend to hold some meetings in that building soon, but it will take approximately two years to refurbish the property to fully meet our needs. Until then we will continue to meet in the Neuadd Goffa.

Review of Church Activities. Please see the attached reports following the financial report.

Volunteers. The Church has benefited from the work of many volunteers, both members and non-members, and the Trustees would like to thank them all for making it a lively and vibrant community.

Bankers. HSBC Bank, Porthmadog. Gwynedd.

Policy for Holding Financial Reserves. Unless a gift for a specific item such as a charitable appeal or Building/Fabric Fund, it will be held in the General Fund.

Statement of the Value of Financial Assets 31st Dec 2023

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Building & Reserve Account	15,987	149,163	165,150
Current Account	<u>5,659</u>	<u> </u>	<u>5,659</u>
	21,646	149,163	170,809

Signed by Peter W R Campbell (Chair of Trustees) on the 1st May 2024



Departmental Reports

Services

The main work of the church is the gathering for the worship of God, and the preaching of His word has carried on over the last year. We transmit Audio Recordings of our services online for those unable to attend. We are encouraged by the small numbers of individuals who have started to attend our meetings for the first time over this year.

Sunday School and Creche

This has continued through the year with about 6 children attending regularly, more on some weeks, and other children coming when they are on holiday. There is teaching from the Bible and craft activities. We are grateful for the three helpers who run both activities, and a very good time of learning & fun is had by all.

Mums and Toddlers

This has continued throughout the year, and runs on a Thursday in the back room of the Neuadd Goffa. There are two helpers. Mothers, some of whom have on other links with the church attend with their children for craft, Bible Stories, cups of tea for the Mums, squash, and fruit for the children. We are hoping to see this work grow by word of mouth and advertising in the village, as we feel it meets a real need.

Explorers Children's Club

This has run throughout the year, during the school term time, and about fifteen children of primary school age attend each week. It is staffed by volunteers.

Ladies Meetings

These are run twice a month on Thursday Mornings, after the Mums & Toddlers. About a dozen ladies attend where they have some meetings where they read a spiritual book, and some where they socialize.

Open-Air

The church continues to support one of our members, John Bolger, and his team in their witness on the streets of Pwllheli and Porthmadog. John gives talks about the Christian message and hands out Christian literature. We support John in prayer and by helping with his travel expenses.

Awdit o gyfrifon Capel Fron ar gyfer y flwyddyn 2023

Audit of Capel Fron accounts for the year 2023

Er mwyn ymgymryd â'r awdit edrychwyd ar y dogfennau a baratowyd, sef:

In order to undertake the audit the following presented items were examined:

Llyfrau siec	<i>Cheque books</i>
Llyfrau talu mewn	<i>Paying in books</i>
Cyfriflenni banc	<i>Bank statements</i>
Anfonebau	<i>Invoices</i>
Cysoniad banc	<i>Bank reconciliation</i>
Taenlenni Connect Supply	<i>Connect Supply spreadsheets</i>
Adroddiad ymddiriedolwyr (yn cynnwys y fantolen)	<i>Trustees Report (including the balance sheet)</i>
Sylwadau ar gyfer yr awdit	<i>Notes for the audit</i>

1. Cafwyd bod y symiau a dalwyd yn cydfynd gyda'r symiau a nodwyd ar y 'stwb' yn y llyfr sieciau, yr anfonebau a'r cyfriflenni banc.
2. Roedd y cyfansymiau ar gyfer y penawdau, ac is-benawdau, yn y fantolen yn cyd-fynd a'r hyn roedd wedi nodi yn taenlenni Connect Supply.
3. Yn y cysoniad, roedd y cyfansymiau yn cydfynd gyda'r symiau ar gyfer pob pennawd fel y'i paratowyd.

1. *The amounts paid matched the sums on the cheque stubs, the invoices and the bank statements.*
2. *The totals for each heading, and sub-heading, in the balance sheet agreed with what was given in the Connect Supply spreadsheets.*
3. *In the reconciliation the total amounts matched the amounts for each heading, as they had been presented.*

Roedd y dogfennau i gyd wedi eu cyflwyno yn drefnus, yn ôl dyddiad, gyda thystiolaeth bod anfonebau wedi eu talu gyda sêl bendith person arall.

Roedd y dogfennau yn dangos arweiniad clir trwy'r gwariant ac incwm, yn hwyluso y gwaith o groeswiro'r taliadau.

The files were neatly presented in date order, with evidence attached that each invoice had been paid with the seal of approval of another person.

The files showed a clear guidance through the expenditure and income, which facilitated the work of cross-checking the payments.

Serch hynny, gyda'r drefn newydd o gadw'r cyfrifon a gwneud taliadau cyflog ac ati, mae rhai anhawsterau yn anorfod. Adnabuwyd y canlynol:

- Nid yw'r drefn newydd yn caniatáu adnabod sieciau sydd heb eu cyflwyno.

- Byddai'n ddymunol gallu rhannu unrhyw daliad arian parod i'r banc i mewn i'r is-benawdau priodol ar y daenlen.
- Mae rhai derbyniadau a thaliadau yn cael eu nodi fel '-split-' a nid yw bob amser yn glir o dan pa bennawd y maen't i fod.

However, with the new system of record keeping and making payroll payments etc, there are a small number of problems. The following were identified:

- *The new system does not identify any cheques that have not been presented.*
- *It would be useful if any cash payments could be split into the appropriate sub-headings on the spreadsheet.*
- *Some income and payments are recorded as '-spilt-', and it isn't always clear under which heading they belong.*

Dylid nodi hefyd fe welwyd y gwariant anarferol o brynu capel Tabernacl yn ystod y flwyddyn, ynghyd â'r costau perthnasol.

It should also be noted that the extraordinary expenditure of buying Capel Tabernacl happened during the year, along with the costs involved.

Y ffi am y gwaith yw £75.

Gan obeithio fod hyn yn dderbyniol.

The fee for the work is £75.

Hoping this is acceptable.

Yn gywir,

Medwyn Williams

Medwyn Williams

29/04/2024

CAPEL FRON

SECTION A - RECEIPTS & PAYMENTS

For the Year ended 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Last Year £
A1 Receipts					
Donations - GASDS		5,220		5,220	5,085
Donations - Gift Aid Declaration		25,895	4,606	30,501	27,692
Donations - Non Gift Aid		15,750	111,225	126,975	22,619
Gift Aid Relief		8,857		8,857	8,742
Bank Interest		4,427		4,427	181
Other Receipts		75		75	49
Sub Total		60,224	115,831	176,055	64,369
A2 Assets and Investment Sales					
Proceeds from Sales of Building		-	-	-	125,000
Sub Total		-	-	-	125,000.00
Total Receipts		60,224	115,831	176,055	189,369
A3 Payments					
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Last Year £
Missionary Causes Expenses	A301	7,380	730	8,110	8,345
Cost of Spreading the Word	A302	2,722	-	2,722	2,665
Payroll Expenses	A303	31,919	-	31,919	24,819
Administration Expenses	A304	3,658	-	3,658	8,266
Professional Charges	A305	772	495	1,267	5,958
Rent - Neuadd Goffa		7,582	-	7,582	6,823
Building Expenses	A306	-	4,196	4,196	-
Other Expenses		-	-	-	341
Sub Total		54,033	5,421	59,454	57,217
A4 Asset Purchase					
Purchase of Tabernacl Building			196,433	196,433	-
Sub-Total		-	196,433	196,433	-
Total Payments		54,033	201,854	255,887	57,217
Net Receipts/ (Payments)		6,191	(86,023)	(79,832)	156,971
A5 Transfer between Funds		-	-	-	-
A6 Cash Funds last year end	B1	15,455	235,186	250,641	118,489
Cash funds this year end	B1	21,646	149,163.00	170,809	275,460

CAPEL FRON
NOTES TO THE FINANCIAL STATEMENTS

For the Year ended 31 December 2023

A301 Missionary Causes Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Missionary Causes	7,340	730	8,070	7,875
Missions - Visiting Speakers	40	-	40	470
	<u>7,380</u>	<u>730</u>	<u>8,110</u>	<u>8,345</u>
A302 Cost of Spreading the Word	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Activities and Crafts	207	-	207	39
Bibles and Literature	153	-	153	334
Evangelistic Literature	370	-	370	180
Food and Hospitality	169	-	169	87
Pastor Discretionary Fund	-	-	-	172
Preaching	870	-	870	760
Outreach	233	-	233	-
Travel Expenses	719	-	719	1,093
	<u>2,722</u>	<u>-</u>	<u>2,722</u>	<u>2,665</u>
A303 Payroll Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Wages 2022 (HMRC bill paid in 2023)	3,237	-	3,237	-
Wages 2023	27,418	-	27,418	23,736
Pension 2022 (paid in 2023)	181	-	181	-
Pension 2023	1,083	-	1,083	1,083
	<u>31,919</u>	<u>-</u>	<u>31,919</u>	<u>24,819</u>
A304 Administration Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Advertising/Promotional	36	-	36	67
Bank Charges	151	-	151	192
Cleaning and Hygiene	-	-	-	100
Computer Costs	19	-	19	199
Insurances	-	902	902	4,258
Licences and Subscriptions	1,749	-	1,749	1,261
General Administrative	70	-	70	70
Postage and Stationery	-	-	-	68
Telephonic and Internet	311	-	311	280
Electricity	-	-	-	1,346
Water	24	-	24	88
Historic HMRC bill	-	-	-	65
Conference Expense	395	-	395	273
	<u>2,756</u>	<u>902</u>	<u>3,658</u>	<u>8,266</u>
A305 Professional Charges	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Monthly Bookkeeping	672	-	672	39
Independent Examination	100	-	100	334
Tabernacl Purchase Legal Costs	-	495	495	180
	<u>772</u>	<u>495</u>	<u>1,267</u>	<u>553</u>
A306 Building Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Tabernacl Surveys	-	4,096	4,096	23,736
Consumables	-	100	100	1,083
	<u>-</u>	<u>4,196</u>	<u>4,196</u>	<u>24,819</u>

CAPEL FRON

SECTION B - STATEMENT OF ASSET & LIABILITIES

As at 31 December 2023

	Note	Unrestricted funds	Restricted funds	Endowment funds	Total
		£	£	£	£
B1 Cash Funds					
Building and Reserve Account		15,987	149,163	-	165,150
Current Account		5,659	-	-	5,659
Total		<u>21,646</u>	<u>149,163</u>	<u>-</u>	<u>170,809</u>

B2 Other Monetary Assets

HMRC Gift Aid Due		1,329	-	-	1,329
Total		<u>1,329</u>	<u>-</u>	<u>-</u>	<u>1,329</u>

B4 Assets retained for the charity's own use

Tabernacl Building	Note	Fund to which asset belongs
		Building - Restricted

B5 Liabilities

	Fund to which liability relates	Amount due (optional)	When due (optional)
		£	
Payroll Liabilities:HMRC	Unrestricted		
Payroll Liabilities:Pension	Unrestricted		
Total		<u>-</u>	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
<i>P W R Campbell</i>	P W R CAMPBELL	1 MAY 2024
<i>R M Williams</i>	R M WILLIAMS	1 MAY 2024

Capel Fron
Financial Activities by Month
January - December 2023

	AUG 2023	SEP 2023	OCT 2023	NOV 2023	DEC 2023	TOTAL
Income						
Bank Interest	401.57	590.70	586.52	520.15	252.21	£4,428.56
Donations		100,000.00				£100,000.00
Donations - GASDS	737.00	472.00	617.00	263.00	357.00	£5,220.00
Donations - Gift Aid Declaration	2,248.00	2,697.00	2,643.00	2,393.00	2,843.00	£30,500.52
Donations - Non Gift Aid	800.00	1,965.00	770.00	1,740.00	2,280.00	£28,975.00
Total Donations	3,785.00	105,134.00	4,030.00	4,396.00	4,880.00	£162,895.52
HMRC Gift Aid Tax Relief				4,236.98		£8,857.14
Other Income						£75.00
Total Income	£4,186.57	£105,694.70	£4,616.52	£8,153.03	£5,142.21	£178,054.82
TOTAL	£4,186.57	£105,694.70	£4,616.52	£8,153.03	£5,142.21	£178,054.82
Expenditure						
Activities and Crafts					49.06	£207.35
Advertising/Promotional						£36.00
Bank Charges	10.17	8.86	11.20	39.30	8.74	£151.11
Bibles and Literature			30.81			£153.15
Building Repair and maintenance					89.72	£89.72
Computer Costs						£18.20
Conference Costs		185.00				£395.00
Evangelistic Materials						£370.00
Food and Hospitality		19.00			150.00	£189.00
Insurance	82.84	82.84	82.84	82.84	82.84	£307.28
Licences and Subscriptions	78.00	557.28	86.40	78.00	78.00	£1,748.03
Missions - Causes	630.00	550.00	550.00	550.00	1,450.00	£8,070.00
Missions - Visiting Speakers						£40.00
Office/General Administrative Expenses					70.00	£70.00
Outreach	100.00				133.16	£233.16
Payroll Expenses						£0.00
Pension	90.28	90.28	90.28	90.28	90.28	£1,083.36
Taxes	0.00	0.00	0.00	0.00	0.00	£0.00
Wages	2,257.00	2,257.00	2,257.00	2,257.00	2,257.00	£27,417.77
Total Payroll Expenses	2,347.28	2,347.28	2,347.28	2,347.28	2,347.28	£28,501.13
Preaching	110.00				70.00	£270.00
Professional Fees - Finance	50.00	60.00	50.00	50.00	60.00	£772.00
Professional Fees - Legal and Other						£496.00
Purchase of Tabernacle				198,433.00		£198,433.00
Rent - Nouadji Boffa	455.00	690.00	738.00	808.00		£7,082.00
Tabernacle Surveys		300.00	1,343.00	1,728.00	720.00	£4,096.00
Telephone and Internet	27.28	27.28	27.28	27.28	27.28	£311.21
Travel Expenses	46.00	206.00	46.00	46.00	46.00	£719.36
Utilities						£50.00
Utilities - Water						£24.00
Total Utilities						£24.00
Total Expenditure	£3,837.57	£5,024.86	£3,327.91	£201,989.70	£5,382.07	£282,468.58
NET OPERATING INCOME	£349.00	£100,670.04	£-711.39	£-192,846.67	£-240.86	£-76,414.06
NET INCOME/EXPENDITURE	£349.00	£100,670.04	£-711.39	£-192,846.67	£-240.86	£-76,414.06

Capel Fron
Financial Activities by Month
January - December 2023

	JAN 2023	FEB 2023	MAR 2023	APR 2023	MAY 2023	JUN 2023	JUL 2023
Income							
Bank Interest	355.24	207.16	262.45	207.00	307.84	327.43	338.68
Donations							
Donations - GASDS	296.00	420.00	290.00	361.00	441.00	443.00	623.00
Donations - Gift Aid Declaration	2,540.00	2,120.00	4,439.00	1,865.00	2,496.00	2,344.52	2,473.00
Donations - Non Gift Aid	900.00	1,260.00	11,275.00	965.00	1,000.00	2,080.00	2,010.00
Total Donations	3,796.00	3,800.00	16,004.00	3,121.00	3,896.00	4,867.52	5,006.00
HMRC Gift Aid Tax Relief		1,266.76					3,253.50
Other Income					75.00		
Total Income	£4,091.24	£5,273.82	£16,266.45	£3,418.00	£4,318.84	£5,194.95	£8,698.19
TOTAL	£4,091.24	£5,273.82	£16,266.45	£3,418.00	£4,318.84	£5,194.95	£8,698.19
Expenditures							
Activities and Crafts		39.15	80.00		36.15		
Advertising/Promotional		36.00					
Bank Charges		15.31	7.84	15.48	8.82	13.04	10.13
Bibles and Literature	82.44				58.90		
Building Repair and maintenance							
Computer Costs					19.20		
Conference Costs						210.00	
Evangelistic Literature	370.00						
Food and Hospitality							
Insurance	51.89	62.48	62.48	62.48	82.82	82.84	82.84
Licences and Subscriptions	62.40	70.80	207.40	62.40	212.35	84.40	171.60
Missions - Causes	470.00	470.00	1,200.00	470.00	470.00	630.00	630.00
Missions - Visiting Speakers					40.00		
Office/General Administrative Expenses							
Outreach							
Payroll Expenses							
Pension	90.28	90.28	90.28	90.28	90.28	90.28	90.28
Taxes	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Wages	2,267.00	2,680.77	2,267.00	2,267.00	2,267.00	2,267.00	2,267.00
Total Payroll Expenses	2,947.28	2,861.05	3,447.28	2,947.28	3,447.28	2,947.28	2,947.28
Preaching		80.00		280.00	110.00	220.00	
Professional Fees - Finance	50.00	50.00	150.00				82.00
Professional Fees - Legal and Other	495.00			50.00	50.00	50.00	
Purchase of Tabernacle							
Rent - Newydd Goffa	1,210.00	512.00	680.00	686.00	620.00	584.00	688.00
Tabernacle Surveys							
Telephone and Internet	24.06	24.05	24.05	24.05	24.05	27.28	27.28
Travel Expenses	63.36	46.00	46.00	46.00	46.00	46.00	46.00
Utilities							
Utilities - Water	12.00	12.00					
Total Utilities	12.00	12.00					
Total Expenditures	£5,808.52	£4,198.86	£4,806.08	£4,063.70	£4,130.67	£4,294.84	£4,086.18
NET OPERATING INCOME	£-1,117.28	£1,075.07	£11,460.38	£-645.70	£188.17	£900.11	£4,603.09
NET INCOME/(EXPENDITURE)	£-1,117.28	£1,075.07	£11,460.38	£-645.70	£188.17	£900.11	£4,603.09

Capel Fron

Balance Sheet

As of December 31, 2023

	TOTAL
Fixed Asset	
Tangible assets	
Fixtures and Fittings Cost	50.00
Total Tangible assets	£50.00
Total Fixed Asset	£50.00
Cash at bank and in hand	
Building and Reserve Account	165,150.02
Current Account	5,659.24
Total Cash at bank and in hand	£170,809.26
NET CURRENT ASSETS	£170,809.26
Creditors: amounts falling due within one year	
Current Liabilities	
Payroll Liabilities	
HMRC	4,237.38
Pension	0.00
Total Payroll Liabilities	4,237.38
Total Current Liabilities	£4,237.38
Total Creditors: amounts falling due within one year	£4,237.38
NET CURRENT ASSETS (LIABILITIES)	£166,571.88
TOTAL ASSETS LESS CURRENT LIABILITIES	£166,621.88
TOTAL NET ASSETS (LIABILITIES)	£166,621.88
Charity funds	
Opening Balance Equity	118,489.04
Retained Earnings	128,733.78
Surplus/(Deficit)	-80,600.94
Total Charity funds	£166,621.88

Tabernacl Penrhyndeudraeth

England & Wales - Charity number 1174601

Accounts

Dear Brothers & Sisters,

Please find the Trustees Report for Capel Fron 2022.

As I have stated previously, the style of presentation for this year is very different to previous years as the financial side has been prepared by Connect Supply, who have used a more modern presentation of the accounts than I was taught many decades ago. You will also notice that all the figures in the Expenditure have been rounded to the nearest pound.

Whereas previously I would have gone through the report page by page, it will be easier if I go through them nearly line by line. At the top of the first page, you will see two titles, Unrestricted Funds and Restricted Funds. A Restricted Fund contains money that has been given for a specific cause, and therefore its use is Restricted for that use only. For us last year that was Tabernacl, Ukraine Fund, and Andrew Facer.

In **A1**, all the entries are self-explanatory, apart from 'Other Receipts' which covers wayleaves and the sale of surplus items from Capel Fron.

A2 is self-explanatory.

A3 Payments. The titles used here differ from what we are used to , and some items now appear under different titles. The 'Other Expenses' refers to various small items which we might have given their own listings in previous years.

The rent for the Neuadd Goffa is higher than stated in last years' estimates. This is because that stated last year was just for Sundays & Bible Studies, Explorers and Mother & Tots were costed under their own headings. We now just pay one invoice (which is itemised) per month for rent.

You will notice that Connect Supply have provided analysis of the payment in Notes To The Financial Statements, sections A301 to A304. However, a further analysis of our Missionary Giving is as follows :-

	£
Lydia Adams	1080.00
Arab World Mission	1080.00
Lois Adams	480.00
Abrahams Oasis	1080.00
Slavic Gospel Association	960.00
Heledd Job	980.00
FIEC	<u>850.00</u>
	6510.00

Also, £355 was collected for Andrew Facer, and £1010 for Ukraine.

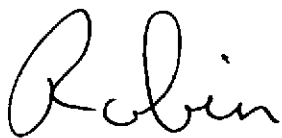
The Travel Expenses (£1093) listed in A302 includes both Pete and John Bolger's travelling, where in previous years these would have been listed separately.

On the last page, in **B1 Restricted Funds**, you will see the sum of £235,186. This is the amount available as of 31st Dec 2022 for Tabernacl.

You will also see at the bottom of the page Payroll Liabilities HMRC £3076.92. Sorry, this is my fault, I thought that Connect Supply would be making the payments to them, when they were not. This will have been paid by March 1st.

As for this year, I cannot give an accurate estimate – but it will be tough. Thankfully Pete will be getting a pay award, so the amounts given to Missionary Causes will increase by a similar percentage. As Trustees we are looking to cut other costs, but not at the expense of the Gospel. Thank you to those who have bought items for the church but have not asked to be paid for them, and to all of you who have help in all sorts of practical ways.

Thank you for reading this, and thanks for all your prayers and help over the last twelve months. Again, if you have any questions, please phone me, email, or ask a question at the AGM.

A handwritten signature in black ink that reads "Robin". The script is cursive and fluid, with the first letter 'R' being particularly large and stylized.

Robin (on behalf of the Trustees)

Capel Fron

Charity Information for the year ended 31st December 2022

The Office Address is Capel Fron, c/o Preswylfa, 3 Osmond Terrace, Minffordd, Penrhyndeduraeth. Gwynedd LL48 6HW.

The Trustees are
Peter Campbell (Pastor)
Philip Thomas (Elder)
Robert Williams

All office holders are appointed in accordance with the Church Handbook, copies of which are available from the Church Office.

Charitable Status. Capel Fron is a Charitable Incorporated Organisation, registered in England & Wales, No 1174601 and is centred on the town of Penrhyndeudraeth in Gwynedd.

Structure, Governance and Management. Capel Fron is governed by its constitution. The Trustees Committee is not a Body Corporate, its composition, procedures, and powers are regulated by its Constitution, which provides that before assuming office every member must be a member of Capel Fron, voted into membership of the church as per Clause 9 of the constitution.

There must be at least three trustees, which will be either Elders or Deacons. Deacons are appointed for a three-year term, but may be re-elected for many terms.

Objectives and Activities. Capel Fron seeks to advance the Christian religion both locally and world-wide through like-minded organisations. The Trustees' objectives are to ensure that our church life seeks to fulfil this mission, both locally and more widely.

Capel Fron Trustees are aware of the Charity Commission's guidance on public benefit in '*the Advancement of Religion for the Public Benefit*' and have regard to it in the administration of the work. The Trustees acknowledge the importance of their working together to achieve the whole mission of the church, pastoral, evangelistic, and social need. It provides a benefit to the public by:-

- A) Providing resources and facilities for public worship of God, pastoral care. Spiritual, moral, and intellectual development, both for its members and anyone who wishes to benefit from what the church offers.
- B) Promoting Christian Values and service by members of the church to their communities, to the benefit of individuals and society as a whole.

The Trustees are responsible, inter alia for the financial budget and expenditure there under, and any other action referred to in the Church Constitution.

Achievements and Performance. Capel Fron is keen to offer a range of services not only on Sundays, but also during the week, that our community will find both beneficial and spiritually fulfilling. Prayer Meetings are held on Wednesday Afternoons, and Evenings. Through our connection with the South Gwynedd Foodbank, we have delivered supplies to several needy families and individuals in the area.

Our property, Capel Fron was sold on the 30th November 2022, and all our services have been carried out at the Neuadd Goffa Penrhyndeudraeth. However, we have purchased, subject to contract the Tabernacl Chapel Building on the High Street in Penrhyneduraeth, and hope to use that building after it has been modified for our needs.

Review of Church Activities. Please see the attached reports following the financial report.

Volunteers. The Church has benefited from the work of many volunteers, both members and non-members, and the Trustees would like to thank them all for making it a lively and vibrant community.

Bankers. HSBC Bank, Porthmadog. Gwynedd.

Policy for holding Financial Reserves. Unless a gift for a specific item such as a charitable appeal or Building/Fabric Fund, it will be held in the General Fund.

Statement of the Value of Financial Assets 31st Dec 2022

	Unrestricted Funds	Restricted Funds	Total
	£	£	£
Building & Reserve Account	8093	234.911	243,004
Current Account	<u>7362</u>	<u>275</u>	<u>7,637</u>
	15455	235,186	250,641

Signed by Peter W R Campbell (Chair of Trustees) on the 11th March 2023



Departmental Reports

Services

The main work of the church in gathering for the worship of God and the preaching of his word has carried on over the last year. We continue to show videos of our services online for those unable to attend. We are encouraged as some with little previous church contact have started attending our services.

Sunday School and Creche

This has continued in the last year with about 4 children attending regularly and other children coming when they are on holiday. There is teaching from the Bible and craft activities. We are grateful for the two helpers which run it, and a very good time of learning and activities is had by all. We are also able to offer creche facilities when required.

Mums and Toddlers.

This has continued through 2022, and runs on a Thursday in the back room of the Neuadd Goffa. There are two helpers, and we now welcome about 4 mums and their children for craft, Bible stories, cup of tea for Mums, squash, and fruit for children, and have toys out. We are hoping to see this work grow by word of mouth and advertising in the village, as we feel it meets a real need.

Explorers Children's Club.

This has restarted, and about fifteen children of primary school age attend each week. It is staffed by four volunteers.

Ladies Meetings.

These are run twice a month on Thursday Mornings, after the Mums & Toddlers. About a dozen ladies attend where they have some meetings where they read a spiritual book, and some where they just socialize.

Open-Air

The church continues to support one of our members, John Bolger, and his team in their witness on the streets of Pwllheli and Porthmadog. John gives talks about the Christian message and hands out Christian literature. We support John in prayer and by helping with his travel expenses.

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Awdit o gyfrifon Capel Fron ar gyfer y flwyddyn 2022

Audit of Capel Fron accounts for the year 2022

Er mwyn ymgymryd â'r awdit edrychwyd ar y dogfennau a baratowyd, sef:

In order to undertake the audit the following presented items were examined:

Llyfr siec	<i>Cheque book</i>
Llyfrau talu mewn	<i>Paying in books</i>
Cyfriflenni banc	<i>Bank statements</i>
Anfonebau	<i>Invoices</i>
Cysoniad banc	<i>Bank reconciliation</i>
Mantolen y trysorydd	<i>Treasurer's balance sheet</i>
Taenlenni Connect Supply	<i>Connect Supply spreadsheets</i>
Adroddiad ymddiriedolwyr	<i>Trustees Report</i>
Sylwadau ar gyfer yr awdit	<i>Notes for the audit</i>

Hefyd, cafwyd cyfarfod gyda'r trysorydd, i gynorthwyo gyda esboniad o'r drefn newydd gyda Connect Supply. Diolch o galon i Mr Williams.

Also, a meeting was held with the treasurer, to explain the new system of keeping the accounts with Connect Supply. Many thanks to Mr Williams.

1. Cafwyd bod y symiau a dalwyd yn cydfynd gyda'r symiau a nodwyd ar y 'stwb' yn y llyfr sieciau, yr anfonebau a'r cyfriflenni banc.
2. Roedd y cyfansymiau ar gyfer y penawdau, ac is-benawdau, ym mantolen y trysorydd yn cydfynd a'r hyn roedd wedi nodi yn taenlenni Connect Supply.
3. Yn y cysoniad, roedd y symiau yn cydfynd gyda'r symiau ar gyfer pob pennawd fel y'i paratowyd.

1. *The amounts paid matched the sums on the cheque stubs, the invoices and the bank statements.*
2. *The totals for each heading, and sub-heading, in the treasurer's balance sheet agreed with what was given in the Connect Supply spreadsheets.*
3. *In the reconciliation the amounts matched the amounts for each heading, as they had been presented.*

Roedd y dogfennau i gyd wedi eu cyflwyno yn drefnus, yn ôl dyddiad, gyda thystiolaeth bod anfonebau wedi eu talu gyda sêl bendith dau berson.

Roedd y dogfennau yn dangos arweiniad clir trwy'r gwariant ac incwm, yn hwyluso y gwaith o groeswiro'r taliadau.

The files were neatly presented in date order, with evidence attached that each invoice had been paid with the seal of approval of two persons.

The files showed a clear guidance through the expenditure and income, which facilitated the work of cross-checking the payments.

Serch hynny, wrth drosglwyddo i drefn newydd o gadw'r cyfrifon a gwneud taliadau cyflog ac ati, mae anhawsterau cychwynnol yn anorfod. Adnabuwyd y canlynol:

- Nid yw'r drefn newydd yn caniatáu adnabod sieciau sydd heb eu cyflwyno.
- Mae angen gallu rhannu unrhyw daliad i'r banc i mewn i'r is-benawdau priodol ar y daenlen.
- Mewn nifer fach o achosion nid oedd pob incwm wedi ei gofnodi o dan yr is-bennawd cywir.

However, in changing to a new system of record keeping and making payroll payments etc, there are bound to be teething problems. The following were identified:

- *The new system does not identify any cheques that have not been presented.*
- *It would be useful if any cash payments could be split into the appropriate sub-headings on the spreadsheet.*
- *On a small number of occasions payments hadn't been entered under the appropriate sub-heading.*

Cafwyd esboniad clir am y gwerthiant o Capel Fron, ynghyd â'r costau perthnasol.

An clear explanation was given of the sale of Capel Fron, along with the costs involved.

Rwyf wedi cyflwyno mantolen wedi ei addasu rhyw fymryn, ond gyda'r un cyfansymiau terfynol ar gyfer eich ystyriaeth.

I have presented a slightly adapted balance sheet, but with the same totals for your consideration.

Y ffi am y gwaith yw £100.

Gan obeithio fod hyn yn dderbyniol.

The fee for the work is £100.

Hoping this is acceptable.

Yn gywir,

Medwyn Williams

07/03/2023

CAPEL FRON

SECTION A - RECIEPTS & PAYMENTS

For the Year ended 31 December 2022

	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Last Year £
A1 Receipts					
Donations - GASDS		5,085.00		5,085.00	11,001.00
Donations - Gift Aid Declaration		26,016.00	1,676.00	27,692.00	25,962.00
Donations - Non Gift Aid		11,493.00	11,126.00	22,619.00	2,776.00
Gift Aid Relief		8,742.04	-	8,742.04	7,143.02
Bank Interest		181.46	-	181.46	11.07
Other Receipts		49.47	-	49.47	9.47
Sub Total		51,566.97	12,802.00	64,368.97	46,902.56
A2 Assets and Investmet Sales					
Proceeds from Sales of Building		-	125,000.00	125,000.00	-
Sub Total		-	125,000.00	125,000.00	-
Total Receipts		51,566.97	137,802.00	189,368.97	46,902.56
A3 Payments					
	Notes	Unrestricted Funds £	Restricted Funds £	Total Funds £	Last Year £
Missionary Causes Expenses	A301	6,980	1,365	8,345	6,270
Cost of Spreading the Word	A302	2,665	-	2,665	2,580
Payroll Expenses	A303	24,819	-	24,819	33,451
Administration Expenses	A304	8,230	36	8,266	6,542
Professional Charges		1,180	4,778	5,958	-
Rent - Neuadd Goffa		6,823	-	6,823	-
Other Expenses		341	-	341	376
Sub Total		51,038	6,179	57,217	49,219
Net Receipts/ (Payments)		529	131,623	132,152	(2,316)
A5 Transfer between Funds		-		-	
A6 Cash Funds last year end	B1	14,926	103,563	118,489	120,465
Cash funds this year end	B1	15,455	235,186	250,641	118,149

CAPEL FRON

NOTES TO THE FINANCIAL STATEMENTS

For the Year ended 31 December 2022

A301 Missionary Causes Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Missions Causes	6,510	1,365	7,875	6,210
Missions - Visiting Speakers	470	-	470	60
	<u>6,980</u>	<u>1,365</u>	<u>8,345</u>	<u>6,270</u>
A302 Cost of Spreading the Word	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Activities and Crafts	39	-	39	348
Bibles and Literature	334	-	334	
Evangelistic literature	180	-	180	540
Food and Hospitality	87	-	87	962
Pastor Discretionary Fund	172	-	172	-
Preaching	760	-	760	500
Travel Expenses	1,093	-	1,093	230
	<u>2,665</u>	<u>-</u>	<u>2,665</u>	<u>2,580</u>
A303 Payroll Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Wages	23,736	-	23,736	32,548
Pension	1,083	-	1,083	903
	<u>24,819</u>	<u>-</u>	<u>24,819</u>	<u>33,451</u>
A304 Administration Expenses	Unrestricted Funds	Restricted Funds	Total Funds	Last Year
	£	£	£	£
Advertising/Promotional	67	-	67	-
Bank Charges	156	36	192	-
Cleaning and Hygiene	100	-	100	600
Computer Costs	199	-	199	205
DBS Checks	129	-	129	186
Insurances	4,258	-	4,258	1,976
Licences and Subscriptions	1,132	-	1,132	668
General Administrative	70	-	70	1,836
Postage and Stationery	68	-	68	
Telephone and Internet	280	-	280	266
Electricity	1,346	-	1,346	533
Water	88	-	88	122
Historic HMRC bill	65	-	65	
Conference Expense	273	-	273	150
	<u>8,230</u>	<u>36</u>	<u>8,266</u>	<u>6,542</u>

CAPEL FRON

SECTION B - STATEMENT OF ASSET & LIABILITIES

As at 31 December 2022

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
B1 Cash Funds					
Building and Reserve Account		8,093	234,911	-	243,004
Current Account		7,362	275	-	7,637
Total		<u>15,455</u>	<u>235,186</u>	<u>-</u>	<u>250,641</u>

	Note	Unrestricted funds £	Restricted funds £	Endowment funds £	Total £
B2 Other Monetary Assets					
Total		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>

B5 Liabilities	Fund to which liability relates	Amount due (optional) £	When due (optional)
Payroll Liabilities:HMRC	Unrestricted	3,076.92	
Payroll Liabilities:Pension	Unrestricted	180.62	
Total		<u>3,257.54</u>	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of Approval
<i>Pete Campbell</i>	PETER W R CAMPBELL	11 Mar 23
<i>R M Williams</i>	ROBERT M WILLIAMS	11 Mar 23

Tabernacl Penrhyndeudraeth

England & Wales - Charity number 1174601

Accounts

Capel Fron

Charity Information for the year ended 31st December 2021

The Office Address is Capel Fron, Ffordd Beddgelert, Penrhyndeduraeth. Gwynedd LL48 6DL

The Trustees are
Peter Campbell (Pastor)
Philip Thomas (Elder)
Robert Williams (Deacon)

We were sad to lose Simon Facer as a Trustee, but rejoice that he has been called as Pastor to Nantgwyn Baptist Church in Powys.

All office holders are appointed in accordance with the Church Handbook, copies of which are available from the Church Office.

Charitable Status. Capel Fron is a Charitable Incorporated Organisation, registered in England & Wales, No 1174601 and is centred on the town of Penrhyndeudraeth in Gwynedd.

Structure, Governance and Management. Capel Fron is governed by its constitution. The Trustees Committee is not a Body Corporate, its composition, procedures, and powers are regulated by its Constitution, which provides that before assuming office every member must be a member of Capel Fron, voted into membership of the church as per Clause 9 of the constitution.

There must be at least three trustees, which will be either Elders or Deacons. Deacons are appointed for a three-year term, but may be re-elected for many terms.

Objectives and Activities. Capel Fron seeks to advance the Christian religion both locally and world-wide through like-minded organisations. The Trustees' objectives are to ensure that our church life seeks to fulfil this mission, both locally and more widely.

Capel Fron Trustees are aware of the Charity Commission's guidance on public benefit in '*the Advancement of Religion for the Public Benefit*' and have regard to it in the administration of the work. The Trustees acknowledge the importance of their working together to achieve the whole mission of the church, pastoral, evangelistic, and social need. It provides a benefit to the public by:-

- A) Providing resources and facilities for public worship of God, pastoral care. Spiritual, moral, and intellectual development, both for its members and anyone who wishes to benefit from what the church offers.
- B) Promoting Christian Values and service by members of the church to their communities, to the benefit of individuals and society as a whole.

The Trustees are responsible, inter alia for the financial budget and expenditure there under, the care and Maintenance of the Church Fabric, and any other action referred to in the Church Constitution.

Achievements and Performance. Capel Fron is keen to offer a range of services not only on Sundays, but also during the week, that our community will find both

beneficial and spiritually fulfilling. Prayer Meetings are held on Wednesday Afternoons, and through our connection with the South Gwynedd Foodbank we have delivered supplies to several needy families and individuals in the area.

- 1 -

Again, our programme of events have been severely restricted by Covid 19 restrictions in 2021. We still have not been able to restart our meetings at the Madog Care Home, our contacts with local children have been by Zoom or sending them craft packs, but the Mother and Toddler group has had some socially distanced outdoor meetings in a local park.

Our financial supporters have been very generous, but the circumstances of some have changed which has led to the drop in Giving.

The physical condition of the building continues to give concern. Consequently, at their meeting held on the 22nd October 2021 the Trustees agreed that for the benefit of worshiper's welfare our meetings will be held for the first three months of 2022 at the Neuadd Goffa in Penrhyndeduraeth.

All our meetings, whether they be at Capel Fron, or the Neuadd Goffa have adhered to Welsh Government Covid Guidelines.

Review of Church Activities. Please see the attached reports following the financial report.

Volunteers. The Church has benefited from the work of many volunteers, both members and non-members, and the Trustees would like to thank them all for making it a lively and vibrant community.

Bankers. HSBC Bank, Porthmadog. Gwynedd

Policy for holding Financial Reserves. Unless a gift is given for a specific item such as a charitable appeal or Building/Fabric Fund, it will be held in the General Fund.

Statement of the Value of Financial Assets

	£	£
Capel Fron (Valued 26 th Oct 2021)		75,000.00
Bank Balance		7086.32
General Cash Reserve	7500.00	
Building Cash Reserve	<u>111062.72</u>	118562.72

Signed by Peter W R Campbell (Chair of Trustees) on the 14th Jan 2022

Departmental Reports

Services

The main work of the church in gathering for the worship of God and the preaching of his word has carried on over the last year. We have moved the location of our services to the Neuadd Goffa community hall, which has improved access for people. We have also been able to show videos of our services online for those unable to attend. We

are encouraged as the covid restrictions ease to have 30-40 people gathering in the morning, and about 10 in the evening.

Sunday School and Creche

This has continued in the last year with about 4 children attending regularly and other children coming when they are on holiday. There is teaching from the Bible and craft activities. We are grateful for the two helpers which run it, and a very good time of learning and activities is had by all. We are also able to offer creche facilities when required.

-2-

Mums and Toddlers

This started back in January 2022, and runs on a Thursday in the back room of the Neuadd Goffa. There are two helpers, and we now welcome about 4 mums and their children for craft, Bible stories, cup of tea for Mums, squash and fruit for children, and have toys out. We are hoping to see this work grow by word of mouth and advertising in the village, as we feel it meets a real need.

There are some departments that haven't started back as a result of the pandemic: **Explorers Children's club, Ladies Meetings** and visits to **Madog Care Home**. These have not restarted due to either lack of helpers or caution at possible Covid-related risks. However, there are discussions about how we might restart the children's club and the ladies work.

Open-Air

The church continues to support one of our members, John Bolger, and his team in their witness on the streets of Pwhelli and Porthmadog. John gives talks about the Christian message and hands out Christian literature. We support John in prayer and by helping with his travel expenses.

-3-