

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.

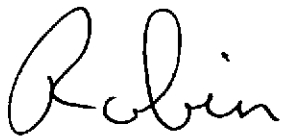
The Travel Expenses (£1093) listed in A302 includes both Pete and John Bolger's travelling, where in previous years these would have been listed separately.

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 cursive script that reads "Robin".

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 Penrhyneduraeth. 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 FROM

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>

B2 Other Monetary Assets	Note	Unrestricted funds	Restricted funds	Endowment funds	Total
		£	£	£	£
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