

Tabernacl Eglwys y Bedyddwyr Annual Report 2021

Tabernacl Eglwys y Bedyddwyr is a Grade II* listed City Centre Church. Services are conducted in the Welsh language. At the beginning of the year the governing body consisted of the minister, 2 joint secretaries, treasurer, 2 financial secretaries and 11 other deacons. At the end of January, the minister retired. We lost 2 deacons during the year (1 resignation and 1 by default through lack of attendance) but 3 new deacons were elected to replace them in October. The year started with 155 members. There were 2 deaths during the year but no new members were accepted into the church thus ending the year with a membership of 153.

Following the retirement of our minister after 30 years' service, the need arose to seek a new minister to take his place. Unfortunately, there were no suitable candidates forthcoming, but our search is ongoing and hopes are high that we will eventually be successful. During this time the pulpit has been ably filled by deacons of the church, visiting ministers and groups of members in a particular area getting together to prepare a service. No services have been lost through lack of someone to fill the pulpit.

The church is committed to helping us to worship God, proclaim the Gospel and demonstrate the love of God in our everyday life, in Cardiff, Wales and the World. Most members are Welsh speaking but anybody who wishes to attend are always made welcome.

For the first half of the year services were in the morning only due to the pandemic but in July it was decided that we would revert to our usual routine of two services every Sunday. Numbers present were still not as high as pre-pandemic but hopefully this will improve in future as more elderly people deem it safe to return. Again, this year services have been transmitted live from the church on Facebook, shown on You Tube so that those not able to attend can receive the service in some format at a time convenient for them. We continue to hold some meetings on Zoom but as far as possible meetings are now held face-to-face.

Sisterhood meetings and our Tuesday social meetings restarted in September but have now been timetabled for once a month throughout the year rather than every week for 6 months of the year during school term time. This has been a successful experiment so it has been decided to continue with this format in the future.

In normal times the church is used frequently for other events and purposes by church members and by the general public. However, usage has not yet reached its pre-pandemic levels, but hopefully this will improve as we move forward following the pandemic.

Sunday afternoon tea for the homeless has not restarted due to a lack of volunteers but it is hoped that these problems can be overcome in the new year. In the meantime, a donation has been made to a local charity caring for the homeless. Similarly, the coffee morning on Saturdays where we normally donate the proceeds to various charities, we support have been unable to recommence through lack of volunteers and illness. Coffee mornings are still held on Zoom so enabling those confined to their homes for whatever reason to have social contact with other members of the congregation.

Hijinx (a group of disabled youngsters who get together once a week for various activities) and Street Pastors have returned to pre-pandemic routines and use the church regularly on Wednesday evenings and Friday/ Saturday evenings respectively, though they too are finding it difficult to get enough volunteers.

During the year our two Bible study groups have continued to meet regularly on Zoom. Not only did it avoid exposure to Covid but it also took away the problems associated with reaching the church through barriers erected to prevent city Centre acts of terrorism. Towards the end of the year the youngsters from these groups were able to carry out their yearly visit to the Welsh Chapel in Castle Street, London where they prepare and deliver the Sunday morning service.

As a church we are twinned with Sefika Church in Maseru, Lesotho, and through this have developed a strong friendship with different organisations in Maseru. Over the past years we have raised considerable sums of money, enabling the building and equipping of a clinic, sponsoring several children's education, contributing to a 'help to grow' scheme and funding PPE for school children. We see this as our opportunity to demonstrate the love of God in other parts of the world less fortunate than ourselves. Throughout this difficult year we have continued our support of organisations in Maseru, Lesotho, BMS, Bible Society, Christian Aid, etc and contributions to the good causes have remained similar to those of previous years.

During the year the project of providing an access ramp and refurbishment of toilets for the disabled was completed. Having been in the planning phase for such a long time it was very satisfying to see it come to fruition. These additions will make the building easier for use by wheelchair users on any occasion. The Gents toilet had been housed in an outside building for many years and was in need of complete refurbishment and renovation. Because of its condition, outside situation and costs involved, it was decided to demolish this building rather than renovate and gentlemen would make use of the facilities already provided in the building. This brought to an end the big project which had been in the pipeline for many years. Unfortunately, it was discovered during these works that the drains were in need of attention and there was an extra cost of approximately £20,000.

The stonework of the church, which was built in 1865, is beginning to show its age and will require attention regularly to prevent further deterioration. The central heating boiler is old and no parts would be available if it ceased to function so finding a new system of heating will be our project for the coming year.

Financial Review

Total receipts on unrestricted funds were £176,249 while restricted funds of £16,571 were received. Both figures are detailed in the Financial Statement. Most of the income was from individual donations, either as their weekly offering or one-off gifts to the church. Included is a bequest of £50,000 from one of our members. Fund raising events and hiring out of the premises has been curtailed again this year which would have brought in extra income.

The balance on the building project came to £156,329. This was higher than anticipated as work was required on the drains beneath the building. There will be a small amount to pay in the next financial year as a percentage of the overall cost retained for one year from completion of the project to put right any work deemed to be of an unsatisfactory standard. Fortunately, we secured some grant funding and are able to reclaim VAT on some of these costs.

Ministerial costs were greatly reduced this year as we were without a minister for most of the year but our payment towards the deficit in the Baptist Pension Fund remains.

We have 3 reserve funds

Cronfa Fugeiliol – a fund set up by the deacons many years ago to ensure that there would be money to pay the minister if weekly offerings did not meet the needs.

Cronfa Cymunroddion – this is made up of bequests. This has been set aside to pay for ministerial accommodation if the need arises to buy or rent a property.

Cronfa Cyffredinol/Gwelliannau – this is money built up over time when the membership was higher and weekly giving was greater. Withdrawals can be made from this fund for general maintenance and improvements. At present part of the restricted organ fund is included in this fund. This money has been collected over several years and earmarked for any major work required on the organ in future.

During the year a total of £70,000 has been withdrawn from this fund to pay for the building project. It could also be required to pay off the pension deficit of an estimated £60,000 if we are unsuccessful in employing a new minister who is in the Baptist Pension Scheme.

Approved by the deacons on 14th July 2022 and signed on their behalf by



Rhodri ab Owen

Tabernacl Eglwys y Bedyddwyr
Cyfrif Blynnyddol 1 Ionawr - 31 Rhagfyr 2021

Cyfrifon Derbyniadau a Taliadau	Cronfeydd Anghyfyngedig £	Cronfeydd Cyfyngedig £	Cyfanswm £
2020			
DERBYNIADAU			
Cyfraniadau a Rhoddion			
39197 Offrwm Wythnosol	39830		39830
20933 Dydd Rhoddion	27285		27285
17100 Rhoddion	53935		53935
Adeilad			
1420 Gwelliannau	1585		1585
3925 Defnydd Adeilad	2155		2155
679 Boreau Coffi	149		149
2149 Achosion da		2281	2281
2086 Cronfa'r Organ		1925	1925
Cronfa'r Piano		1615	1615
Incwm Penodol Arall			
3159 Paneli solar (FIT)	4406		4406
11227 Rhodd Cymorth	14328		14328
200 Cronfa Salem			
Incwm Amrywiol			
496 Cymdeithas Nos Fawrth		1222	1222
210 Te Prynhawn Sul			
257 Incwm amrywiol	470		470
Ad-daliad treth	32051		32051
Achosion Tramor			
14710 Lesotho/Noddi plant Lesotho		7311	7311
Achosion Eraill			
465 Cynllun penblwydd BMS		552	552
74 Senana		100	100
182 Casgliad Cymun		97	97
980 Apeliadau arbennig		1468	1468
1336 Llôg o buddsoddiadau CCLA a'r banc	55		55
120785	176249	16571	192820
TALIADAU			
Costau'r Weinidogaeth			
39853 Cydnabyddiaeth	3027		3027
Diffyg Pensiwn	4803		4803
3250 Treuliau	270		270
2600 Costau'r Mans	216		216
400 Pregethwyr achlysurol	2010		2010
Gweinyddu			
1951 Llungopio a nwyddau swyddfa	1915		1915
784 Ffôn a Band Eang/Western Mail	1465		1465
2959 Aelodaeth yr Undeb a Chostau Banc	2983		2983
1145 Costau amrywiol	4374	1313	5687
Yr Adeilad			
3161 Cynnal a chadw	3667		3667
29705 Cyfarpar newydd	73		73
35187 Gwelliannau	156329		156329
4702 Nwy / Trydan/Dŵr	2940		2940
3216 Yswiriant	3313		3313
1856 Glanhau	1440		1440
Piano		640	640
Lluniaeth / Gwin Cymun	65		65
Achosion Eraill			
1886 BMS		1995	1995
14293 Lesotho/Noddi Plant Lesotho		5753	5753
984 Achosion Da yr Eglwys		1034	1034
Apêl Timothy Richards		100	100
740 Cymorth Cristnogol		915	915
810 Hostel Huggard a Llamau		100	100
150 Felindre			
Shelter Cymru		140	140
Maint Cymru		200	200
SANDS		243	243
90 Mudiad y Chwirydd		70	70
149722	188890	12503	201393
-28936 Incwm / Gwariant NET	-12641	4068	-8573
47152 Mewn Llaw yn y banc (31/12/2020)	-12884	29764	16880
Trosglwyddiad o COIF/CCLA	70000		70000
18216	44475	33832	78307
-1336			(Llôg)-55
16880 Mewn Llaw yn y banc (31/12/2021)			78252

Tabernacl Eglwys y Bedyddwyr
Cyfrifon Blynnyddol
31 Rhagfyr 2021

Dadansoddiad o Asedau Ariannol ar 31 Rhagfyr 2021

Cronfeydd Anghyfyngedig

Cronfa Cymunroddion	£352,648
Cronfa Fugeiliol	57,042
Cronfeydd Cyffredinol	60,903

£470,593

Cronfeydd Cyfyngedig

Cronfa'r organ	£23,123
Cronfa'r piano	975
Cronfa Lesotho	2,375
Cronfa Te Prynhawn Sul	93
Cronfa'r Gymdeithas	566
Ysgoloriaeth Dewi Watkin Powell	2,345
Cronfa Salem	17,095

£46,572

Cyfanswm Asedau Ariannol ar 31 Rhagfyr 2021

£517,165

Tabernacl, Eglwys y Bedyddwyr
Datganiad o asedau a rhwymedigaethau ariannol
31 Rhagfyr 2021

Cronfeydd ar 31 Rhagfyr 2020	£525,738
Llai gwariant net ar gronfeydd anghyfyngedig	- 12,641
Incwm net ar gronfeydd cyfyngedig	+ 4,068

Sefyllfa ariannol ar 31 Rhagfyr 2021 **£517,165**

Cyfrif cyfredol Banc Co-operative	£ 78,252
Cyfrif cynilo Banc Co-operative	1,107
COIF/CCLA Cronfa Cymunroddion	352,648
COIF/CCLA Cronfa cyffredinol/organ	28,116
COIF/CCLA Cronfa fugeiliol	57,042

Asedau Ariannol ar 31 Rhagfyr 2021 **£517,165**

Asedau eraill

Yn ddyledus - Rhodd Cymorth 2021	£12,924
Gwerth yswiriannol yr adeilad	£4,642,443
Cynnwys yr adeilad	£175,612

Mae adeilad yr eglwys o dan weithred cyfamod.

Amcangyfrif rhwymedigaeth i gynllun pensiwn y Bedyddwyr (mewn achos gadael y cynllun)	£60,200
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Trosglwyddwyd £70,000 o'r gronfa cyffredinol fel rhan o'r taliad at gwelliannau'r adeilad.

Paratowyd y cyfrifon gan Gill Thomas a Helen Jones (Ysgrifenyddion ariannol)

Cymeradwywyd y cyfrifon gan yr ymddiriedolwyr ac arwyddwyd ar eu rhan gan

Catrin E Lloyd 20/01/22

Catrin E Lloyd

Hyn sydd i gadarnhau bod y cyfrifon yn rhoi golwg gwir a theg o sefyllfa ariannol Tabernacl, Eglwys y Bedyddwyr ar 31 Rhagfyr 2021.

HUW ROBERTS F.C.M.A.

Cyfrifydd ac Ymarferydd Profiant Awdurdodedig



Adran A

Adroddiad yr Archwiliwr Annibynnol

Adroddiad i
ymddiriedolwyr/aelodau

TABERNACL, EGLWYS Y BEDYDDWYR

Ar y cyfrifon am y
flwyddyn yn diwedd

2021

Rhif yr Elusen
(os oes)

1194980

I'w gweld ar dudalennau

Adroddaf i'r ymddiriedolwyr ar fy archwiliad o gyfrifon yr elusen uchod ("yr Ymddiriedolaeth") am y flwyddyn yn diwedd

Cyfrifoldebau a'r sail
adrodd

Fel ymddiriedolwyr elusen yr Ymddiriedolaeth, rydych yn gyfrifol am baratoi'r cyfrifon yn unol â gofynion Deddf Elusennau 2011 ("y Ddeddf").

Adroddaf mewn perthynas â'm harchwiliad o gyfrifon yr Ymddiriedolaeth a gwblhawyd o dan adran 145 o Ddeddf 2011 ac wrth ymgymryd â'm harchwiliad, dilynais y Cyfarwyddiadau cymwys a roddwyd gan y Comisiwn Elusennau o dan adran 145(5)(b) o'r Ddeddf.

Datganiad yr archwiliwr
annibynnol

Rwyf wedi cwblhau fy archwiliad. Cadarnhaf nad yw unrhyw faterion perthnasol wedi dod i'm sylw (heblaw'r hyn a ddatgelir isod *) mewn perthynas â'r archwiliad sy'n rhoi achos i mi gredu, mewn unrhyw agwedd berthnasol:

- ni chafodd cofnodion cyfrifyddu eu cadw yn unol ag adran 130 o'r Ddeddf neu
- nid yw'r cyfrifon yn cydymffurfio â'r cofnodion cyfrifyddu

Nid oes unrhyw bryderon gennyf ac nid wyf wedi dod ar draws unrhyw faterion eraill mewn perthynas â'r archwiliad y dylid dwyn sylw atynt er mwyn sicrhau dealltwriaeth briodol o'r cyfrifon.

*Dilëwch y geiriau mewn cromfachau os nad ydynt yn gymwys.

Llofnodwyd:

Hun Roberts

Dyddiad:

11-02-2022

Enw:

Hun ROBERTS

Cymhwyster
(cymwysterau) neu gorff
proffesiynol perthnasol
(os oes):

FCMA: Fellow of the Institute of Chartered
Management Accountants

Cyfeiriad:

6 HEOL ALFREDA

WHITCHURCH

CAERDYDD CF14 2EH

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Cyfrifon Blynnyddol
31 Rhagfyr 2021

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Adroddiad i
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(os oes)

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Datganiad yr archwiliwr
annibynnol

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- ni chafodd cofnodion cyfrifyddu eu cadw yn unol ag adran 130 o'r Ddeddf neu
- nid yw'r cyfrifon yn cydymffurfio â'r cofnodion cyfrifyddu

Nid oes unrhyw bryderon gennyf ac nid wyf wedi dod ar draws unrhyw faterion eraill mewn perthynas â'r archwiliad y dylid dwyn sylw atynt er mwyn sicrhau dealltwriaeth briodol o'r cyfrifon.

**Dilëwch y geiriau mewn cromfachau os nad ydynt yn gymwys.*

Llofnodwyd:

Hun Roberts

Dyddiad:

11-02-2022

Enw:

Hun ROBERTS

Cymhwyster
(cymwysterau) neu gorff
proffesiynol perthnasol
(os oes):

FCMA: Fellow of the Institute of Chartered
Management Accountants

Cyfeiriad:

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WHITCHURCH

CAERDYDD CF14 2EH