

Tabernacl Eglwys y Bedyddwyr Annual Report 2022

Tabernacl Eglwys y Bedyddwyr is a Grade II* listed Cardiff City Centre Church. Services are conducted in the Welsh language. At the beginning of the year the governing body consisted of 2 joint secretaries, treasurer, 2 financial secretaries and 10 other deacons. In September a new part time minister was inducted into the church and became part of our governing body. The year started with 153 members. There were 5 deaths during the year, but 3 new members were accepted into the church thus ending the year with a membership of 151.

Following the retirement of our former minister in January 2021, we were left without a minister. During this time the pulpit was ably filled by deacons of the church, visiting ministers and groups of members in particular areas getting together to prepare services. We continue to follow the previous pattern for the Sundays when the minister is not preaching. No services have been lost through lack of someone to fill the pulpit.

Following discussions by the Trustees, in February it was decided that we would approach the Rev. Dr. Rosa Hunt (who had been one of our visiting ministers) to see if she would be interested in being our new part-time minister. She was at that time part time at another Baptist Church. She is also part time joint Principal of the Baptist College in Cardiff. Fortunately for us, after an informal gathering and prayer on both sides, the call was accepted and her ministry started at the church in September. We thank God that Rosa has been led to Tabernacl. Together we will share happy times and sad times, we will succeed in some things but fail in others, but together we can face the challenges of the future in the church.

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.

Already we are feeling the influence of the new minister with the introduction of two new aspects of worshipping - two sessions a month of contemplative prayer and a prayer session every Thursday evening to pray for the mission of the church. Both have been very successful and have been adopted as an integral part of our worship.

Throughout this year we have held morning and evening services every Sunday, and attendance is now similar to before the Covid lockdown. In fact, most Sunday evening attendances have improved since Covid. During the year new equipment was purchased for transmitting services live on Facebook and this has greatly enhanced the quality of our streaming and the satisfaction of those members still not able to attend in person.

During the year it was decided to change the day of what was our Sisterhood meetings and to invite the gentlemen of the church to join in with the activities. This has boosted our numbers and enjoyed their input and their company.

The use of the church by other groups has increased this year. It is used regularly by Hijinx, (a group of less able youngster for their youth club) and U3A for their dance group. Street Pastors still use the church as their base on Friday evenings and on Saturdays when they can get enough volunteers. Unfortunately, the majority of our members are ageing and don't

feel safe to volunteer out on the streets late at night. Other hirings have been on a one off basis, but there have been several concerts and events attracting many visitors to the church.

Another new venture for the church has been the opening of the vestry as a warm space for the homeless or those that want company and warmth. Here they are able to sit and chat, have a free meal, take part in activities, or just sit and relax. This has now incorporated the previous Sunday afternoon tea for the homeless and the Saturday morning coffee. This is going from strength to strength and in 2023 we will be opening on a Wednesday lunchtime serving a hot meal. There are also some clothes given out when needed. Due to our readiness to open the warm spaces centre for hot meals we received a grant from Cardiff Third Sector Council to buy a new cooker and a further grant for buying food and other equipment.

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. This year our collection for Lesotho has been less and because of the difficulties they have experienced with schooling over there our sponsorship of youngsters has been of less importance to them. We see this work as an opportunity to demonstrate the love of God in other parts of the world less fortunate than ourselves.

We have also shown our support with donations to Christian Aid, Pakistan Appeal, Ukraine, BMS, Bible Society, etc and contributions to good causes have remained good despite the rise in the cost of living.

There has been no major project at the church this year but there will have to be big expenditure in the new Year. Our gas central heating boiler is over 30 years old and is now obsolete so there are no spare parts available should it need repairing. At present we are looking at alternative methods of heating but no decision has been made as yet. Whatever the final decision the expenditure will be high. Tabernacl is an old building so we need to install insulation so that we can avoid too much loss of heat in this day and age of high energy costs. We hope that members will be as generous in their giving as always so that we can make the building a better place for worshipping.

Financial Review

Total receipts on unrestricted funds were £76,248 while restricted funds of £22,554 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. Fund raising events and hiring out of the premises has improved this year and brought in extra income. Gift aid generates a welcome sum and all members are encouraged to participate in this scheme. A small sum of money was transferred from a savings account into our general account.

Despite the increase in the cost of living, funds collected for various charities and good causes has remained on a par with previous years and for this we are very grateful.

There has been no major project at the church this year but we still await the final bill from the builder for the project completed in 2021 with the provision of a ramp and improved toilets for the less able.

Ministerial costs increased considerably with the induction of a new minister. However, our contribution to the deficit in the Baptist Pension Fund has reduced to £1 a month.

We have 3 reserve funds

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

Cronfa Cymunroddion - this is made up of bequests. This money 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. However, we have not needed to make any withdrawals from this fund during 2022. 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.

Approved by the deacons on 23rd March and signed on their behalf by



Rhodri ab Owen

Tabernacl Eglwys y Bedyddwyr
Cyfrif Cyffredinol yr Eglwys am y Flwyddyn yn diweddu Rhagfyr 31, 2022

2021	Cyfrifon Derbyniadau a Taliadau	Cronfeydd Anghyfyngedig £	Cronfeydd Cyfyngedig £	Cyfanswm £
DERBYNIADAU				
Cyfraniadau a Rhoddion				
39830	Offrwm Wythnosol	43029		43029
27285	Dydd Rhoddion			
53935	Rhoddion	3600		3600
	Trosglwyddiad cyfrif yr Ysgol Sul	686		686
1585	Gwelliannau	1732		1732
2155	Defnydd Adeilad	3620		3620
149	Boreau Coffi	407		407
2281	Achosion da		2247	2247
	Loneliness & Isolation fund		1127	1127
	Warm spaces fund		500	500
1925	Cronfa'r Organ		1667	1667
1615	Cronfa'r piano		590	590
4406	Paneli solar (FIT)	4865		4865
14328	Rhodd Cymorth	12809		12809
1222	Cymdeithas		1101	1101
	Arolygon		935	935
	Te Prynhawn Sul		200	200
470	Llyfrau/Blodau/Cardiau	62		62
32051	Ad-daliadau /Grantiau	1167		1167
7311	Lesotho/ Noddi plant Lesotho		4628	4628
552	Cynllun penblwydd BMS		715	715
100	Senana			
97	Casgliad Cymun		304	304
1468	Apeliadau arbennig		8540	8540
55	Llôg o buddsoddiadau CCLA	4271		4271
192820		76248	22554	98802
TALIADAU				
3027	Cydnabyddiaeth	4823		4823
	Treth a NI	697		697
4803	Pensiwn	3928		3928
270	Treuliau	1042		1042
216	Costau'r Mans			
2010	Pregethwyr achlysurol	2210		2210
1915	Llungopio a nwyddau swyddfa	3692		3692
1465	Ffôn a Band Eang/ Western Mail	990		990
2983	Aelodaeth yr Undeb a chostau'r Banc	2869		2869
5687	Costau amrywiol	2598	1688	4286
3667	Cynnal a chadw	18001		18001
156329	Gwelliannau	1600		1600
73	Cyfarpar newydd	1284		1284
2940	Nwy / Trydan/ Dŵr	3273		3273
3313	Yswiriant	3519		3519
1440	Glanhau	1944		1944
640	Piano		750	750
65.00	Lluniaeth / Gwin Cymun	62		62
1995	BMS		2015	2015
5753	Lesotho		1527	1527
1035	Achosion Da yr Eglwys		990	990
100	Hostel Huggard			
915	Cymorth Cristnogol		805	805
70	Mudiad y Chwiorydd		546	546
100	Apêl Timothy Richard			
140	Shelter Cymru			
200	Maint Cymru			
243	SANDS			
	Operation Agri		160	160
	Wcrain		5949	5949
	Pacistan		900	900
201393		52532	15331	67863
-8573	Incwm / Gwariant NET	23716	7223	30939
16880	Mewn Llaw yn y banc (31/12/2021)	44420	33832	78252
70000	Trosglwyddo cyfrif cynilo	1107		1107
78307	Mewn Llaw yn y banc (31/12/2022)	69243	41055	110298
(Llôg)-55				(Llôg) -4271

Tabernacl Eglwys y Bedyddwyr
Cyfrifon Blynnyddol
31 Rhagfyr 2022

Dadansoddiad o Asedau Ariannol ar 31 Rhagfyr 2022

Cronfeydd Anghyfyngedig

Cronfa Cymunroddion	£356,089
Cronfa Fugeiliol	57,598
Cronfeydd Cyffredinol	80,623

£494,310

Cronfeydd Cyfyngedig

Cronfa'r organ	£24,789
Cronfa'r piano	815
Cronfa Lesotho	5476
Cronfa Te Phawn Sul	196
Cronfa'r Gymdeithas	542
Ysgoloriaeth Dewi Watkin Powell	2,345
Cronfa Salem	17,095
Arolygon	469
Ganolfan Glyd	1627
Achosion da	261
Casgliad PAPYRUS	180

£53,795

Cyfanswm asedau ariannol ar 31 Rhagfyr 2022

£548,105

Tabernacl, Eglwys y Bedyddwyr
Datganiad o asedau a rhwymedigaethau ariannol
31 Rhagfyr 2022

Cronfeydd ar 31 Rhagfyr 2021	£517,165
Incwm net ar gronfeydd anghyfyngedig	23,717
Incwm net ar gronfeydd cyfyngedig	7,223

Sefyllfa ariannol ar 31 Rhagfyr 2022 **£548,105**

Cyfrif cyfredol Banc Co-operative	£106,027
COIF/CCLA Cronfa Cymunroddion	356,089
COIF/CCLA Cronfa Cyffredinol/organ	28,391
COIF/CCLA Cronfa Fugeiliol	57,598

Asedau ariannol ar 31 Rhagfyr 2022 **£548,105**

Asedau eraill

Yn ddyledus - Rhodd Cymorth 2022	£13,500
Gwerth yswiriannol yr adeilad	£5,222,810
Cynnwys yr adeilad	£197,566
Mae adeilad yr eglwys o dan weithred cyfamod.	
Amcangyfrif rhwymedigaeth i gynllun pensiwn y Bedyddwyr (mewn achos gadael y cynllun)	£14,400

Trosglwyddwyd £1107 o'r cyfrif cynilo i 'r cyfrif cyffredinol

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 19/1/23

Hyn sydd i gadarnhau bod y cyfrifon yn rhoi golwg gwir a theg o sefyllfa ariannol
Tabernacl, Eglwys y Bedyddwyr ar 31 Rhagfyr 2022

HUW ROBERTS F.C.M.A.

Cyfrifydd ac Ymarferydd Profiant Awdurdodedig



Adran A

Adroddiad yr Archwiliwr Annibynnol

Adroddiad i
ymddiriedolwyr/aelodau

Enw'r Elusen

TABERNACL EGLWYS Y BEDYDDWYR

Ar y cyfrifon am y
flwyddyn yn diwedd

2022

Rhif yr Elusen
(os oes)

1194980

I'w gweld ar dudalennau

(cofiwch gynnwys rhifau tudalennau dalennau ychwanegol)

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

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.

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

Llofnodwyd:

Huw Roberts

Dyddiad:

11-02-2023

Enw:

Huw ROBERTS

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

FCMA: Fellow of the Institute of Chartered
Management Accountants

Cyfeiriad:

6 HEOL ALFREDA

WHITCHURCH

CAERDDU CF14 2EH