

Tabernacl Eglwys y Bedyddwyr Annual Report 2023

Tabernacl Eglwys y Bedyddwyr is a Grade II* listed City Centre Church. Services are conducted in the Welsh language. The governing body which meets once a month consists of the minister, 2 joint secretaries, treasurer, 2 financial secretaries and 10 other trustees. The year started with 151 members. There were 7 deaths during the year and 4 others transferred their membership to churches closer to their homes. 1 person was baptised thus ending the year with a membership of 141.

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 very welcome. We welcome many foreign visitors from all parts of the world who drop in and worship with us while in the city on vacation or on business. The Church is a member of Cytun (churches together). This group includes the Church in Wales, Roman Catholics and other Nonconformist churches in the city. This gives us the opportunity, not only to hold interdenominational services, but also to meet socially to discuss and exchange ideas and to learn more about different faiths.

Sunday services are held in the morning and evening with Sunday School held after the morning service. On the first Sunday of the month a session of contemplative prayer takes place before the morning service and similarly after the evening service on the third Sunday of the month. On Thursday we have a time of prayer to pray for the mission of the church followed by a midweek service. Sunday services are transmitted on Facebook enabling those members unable to attend in person to join in the worship.

Members are visited regularly, especially those who are unable to attend for whatever reason. Holy Communion can be celebrated in their homes if they so wish.

Our Sisterhood meetings on Tuesday have benefitted from the inclusion of the gentlemen of the church and is now known as 'Cymdeithas am DDau'. Not only has this boosted the numbers present but we have been able to enjoy their input and company. On Tuesday evenings we have a more social evening open to anybody who wishes to attend. In each case there will be an invited speaker, with a time of worship at the beginning and end.

The church is used frequently for other events and purposes. It is used regularly by Hijinx (a group of less able youngsters) for their Youth Club and U3A for their dancing group. Street Pastors use the church as their base on Friday and Saturday evenings. Unfortunately the majority of our members are ageing and don't feel safe to volunteer on the streets late at night but we are fully supportive of the good work they do in keeping people safe.

The city centre location makes the church an ideal venue for concerts and performances of all kinds, and many choirs and organisations have made use of the building during the year.

At the end of 2022 we opened our vestry as a warm space for the homeless or those that wanted company or warmth. This venture has gone from strength to strength and since the beginning of 2023 we have been providing hot meals, fresh fruit and cakes for up to 70 people on a Wednesday and Sunday lunchtime. On a Saturday morning we are open for coffee/tea, sandwiches and cake. These times enable our visitors to sit and chat, have a free meal, take part in activities, or just sit and relax. They can also avail themselves of any clothes donated by our volunteers who turn in to prepare and serve. During February/March we had a special appeal for donations to finance this venture. At that time the Cooperative bank matched each contribution of £250 or less, enabling us to double the amount raised within the church

Every alternate month we have an organ recital at the church which is open to the public.

As a church we are twinned with Sefika Church in Maseru, Lesotho. Through this we have developed a strong friendship with different organisations in Maseru. A donation is sent yearly to support the work of these organisations. 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, Morocco/Libya appeal, Turkey/Syria Appeal, BMS, PAPYRUS, Bible Society and other local charities. Contributions for good causes have remained good despite the rise in the cost of living.

After much discussion and many different investigations it was decided that we would replace our 30 year old boiler with another gas boiler at a cost of £43,000. The boiler was installed towards the end of 2023 but work was not completed until the first part of 2024. This meant that there was no big expenditure on the church fabric during 2023. This will mean higher costs in 2024 as we now need to replace the roofing on the South side of the building.

Tabernacl is an old building requiring constant remedial work. 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. We continue to 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 £103,000 while restricted funds of £23,000 were received. Both figures are detailed in the financial statement. Most of the income was from individual donations, either in the weekly offering or one-off gifts to the church.

Fund raising and hiring out of the premises has brought in extra income.

Gift Aid generates a welcome sum and all members are encouraged to participate in this scheme.

Interest rates were considerably higher this year providing a good return on our investments.

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

Ministerial costs amounted to £22,700 which includes stipend, tax, pension and expenses.

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 to the church. This money has been set aside to pay for ministerial accommodation if the need arises.

Cronfa Cyffredinol/Gwelliannau – this is money built up over time when the membership was higher and weekly giving was greater. Withdrawals are made from this fund for general maintenance and improvements. However, we have not needed to make any withdrawals from this fund during 2023. 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 18th July 2024 and signed on their behalf by

A handwritten signature in black ink, appearing to read 'Euros Rhys Evans', written in a cursive style.

Euros Rhys Evans

Tabernacl Eglwys y Bedyddwyr
Cyfrif Cyffredinol yr Eglwys am y Flwyddyn yn diweddu
Rhagfyr 31, 2023

2022	Cyfrifon Derbyniadau a Taliadau	Cronfeydd Anghyfyngedig £	Cronfeydd Cyfyngedig £	Cyfanswm £
DERBYNIADAU				
Cyfraniadau a Rhoddion				
	43029 Offrwm Wythnosol	41233		41233
	53935 Rhoddion	10450		10450
	30 Trosglwyddiad cyfrif yr Ysgol Sul	30		30
	1732 Gwelliannau	1262		1262
	3620 Defnydd Adeilad	3440		3440
	407 Boreau Coffi	140	152	292
	2247 Achosion da		2096	2096
	1627 Y Ganolfan Glyd		9644	9644
	1667 Cronfa'r Organ		1878	1878
	590 Cronfa'r piano		110	110
	4865 Paneli solar (FIT)	4447		4447
	12809 Rhodd Cymorth	12974		12974
	1101 Cymdeithas		2270	2270
	935.00 Arolygon		665	665
	200.00 Te Prynhawn Sul			
	62 Llyfrau/Blodau/Cardiau/Amrywiol	70	25	95
	1167 Ad-daliadau /Grantiau	4951		4951
	Undeb	5127		5127
	4628 Lesotho/Noddi plentyn Lesotho		1977	1977
	715 Cynllun penblwydd BMS		455	455
	304 Casgliad Cymun		532	532
	8540 Apeliadau arbennig		3345	3345
	4271 Llôg o buddsoddiadau CCLA	19374		19374
	94531	103498	23149	126647
TALIADAU				
	4823 Cydnabyddiaeth	15605		15605
	697.00 Treth a NI	1790		1790
	3928 Pensiwn	3537		3537
	1042 Treuliau	1768		1768
	2210 Pregethwyr achlysurol	2790		2790
	3692 Llungopio a nwyddau swyddfa	2014		2014
	990 Ffôn a Band Eang/ Western Mail	1162		1162
	2869 Aelodaeth yr Undeb a chostau'r Banc	3003		3003
	4286 Costau amrywiol	3050	2122	5172
	Y Ganolfan Glyd		5888	5888
	Undeb	4170		4170
	18001 Cynnal a chadw	9955		9955
	1600 Gwelliannau	7780		7780
	1284 Cyfarpar newydd	2489		2489
	3273 Nwy / Trydan/ Dŵr	4790		4790
	3519 Yswiriant	3654		3654
	1944 Glanhau	1836		1836
	Cronfa Salem		1294	1294
	750 Piano			
	62.00 Lluniaeth / Gwin Cymun	187		187
	2015 BMS		2203	2203
	1527 Lesotho/Noddi plentyn Lesotho		6882	6882
	990 Achosion Da yr Eglwys		1142	1142
	PAPYRUS	409	1091	1500
	805 Cymorth Cristnogol/Twrçi&Syria/Libya	1048	1628	2676
	546 Mudiad y Chwiorydd			
	160 Operation Agri	97	103	200
	5949 Wcrain			
	900 Pacistan			
	Y Groes Goch Brydeinig - Morocco	538	462	1000
	Croeso Butetown		25	25
	67863	71672	22840	94512
	30939 Incwm / Gwariant NET	31826	309	32135
	78252 Mewn Llaw yn y banc (31/12/2022)	64972	41055	106027
	1107 Trosglwyddo cyfrif cynilo			
	110298 Mewn Llaw yn y banc (31/12/2023)	96798	41364	138162
	Llôg 4271			Llôg 19374

Tabernacl Eglwys y Bedyddwyr
Cyfrifon Blynnyddol
31 Rhagfyr 2023

Dadansoddiad o Asedau Ariannol ar 31 Rhagfyr 2023

Cronfeydd Anghyfyngedig

Cronfa Cymunroddion	£371,695	
Cronfa Fugeiliol	60,122	
Cronfeydd Cyffredinol	94,467	
		£526,284

Cronfeydd Cyfyngedig

Cronfa'r organ	£26,668	
Cronfa'r piano	925	
Cronfa Lesotho	571	
Cronfa'r Gymdeithas	691	
Ysgoloriaeth Dewi Watkin Powell	2,345	
Cronfa Salem	15,801	
Arolygon	1,134	
Ganolfan Glyd	5,580	
Wcrain	241	
		£53,956

Cyfanswm asedau ariannol ar 31 Rhagfyr 2023	£580,240
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Tabernacl, Eglwys y Bedyddwyr
Datganiad o asedau a rhwymedigaethau ariannol
31 Rhagfyr 2023

Cronfeydd ar 31 Rhagfyr 2022	£548,105
Incwm net ar gronfeydd anghyfyngedig	31,826
Incwm net ar gronfeydd cyfyngedig	309

Sefyllfa ariannol ar 31 Rhagfyr 2023	£580,240

Cyfrif cyfredol Banc Co-operative	£118,788
COIF/CCLA Cronfa Cymunroddion	371,695
COIF/CCLA Cronfa Cyffredinol/organ	29,635
COIF/CCLA Cronfa Fugeiliol	60,122

Asedau ariannol ar 31 Rhagfyr 2023	£580,240
Asedau eraill	
Yn ddyledus - Rhodd Cymorth 2023	£11,500
Gwerth yswiriannol yr adeilad	£5,473,496
Cynnwys yr adeilad	£207,049
Mae adeilad yr eglwys o dan weithred cyfamod.	
Amcangyfrif rhwymedigaeth i gynllun pensiwn y Bedyddwyr (mewn achos gadael y cynllun)	£14,400

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 15/2/2024
Catrin Lloyd

Hyn sydd i gadarnhau bod y cyfrifon yn rhoi golwg gwir a theg o sefyllfa ariannol
Tabernacl, Eglwys y Bedyddwyr ar 31 Rhagfyr 2023

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 BEDYDDWYA

Ar y cyfrifon am y
flwyddyn yn diwedd

2023

Rhif yr Elusen
(os oes)

1194980

I'w gweld ar dudalennau

(cofwch 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:

21-02-2024

Enw:

Huw ROBERTS

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

FCMA: Fellow of the Institute of Chartered
Management Accountants

Cyfeiriad:

6 ALFREDA ROAD

WHITCHURCH

CAERDYDD CF14 2EH