

Eglwys Penuel Church

England & Wales · Charity number 238795

Details

Other names	PENUEL BAPTIST CHAPEL, CARMARTHEN-TRUST FUNDS AND PROPERTY HELD IN CONNEXION THEREWITH
Status	Registered
Legal form	Other
Registered	1966-03-09
Register	View on the Charity Commission register

Contact

Address	Awel Hedd Capel Dewi Carmarthen Dyfed SA32 8AD
Phone	07946245969
Email	PenuelSA31@gmail.com
Website	www.penuelsa31.cymru

Activities

Objects: SEE INDIVIDUAL CONSTITUENTS

Activities: Gospel-centred bilingual services. Children and Young People Clubs. Bible Classes and Sunday Schools. Prayer meetings. Mission meetings. "TLC" Lunchtime talks. Supporting good causes in the local area, Carmarthenshire, Wales and worldwide.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, Overseas Aid/famine Relief, Religious Activities
- **Who:** The General Public/mankind

Geography

- Carmarthenshire

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£425,674	£453,402	-	-
2023-12-31	£305,453	£283,438	-	-
2022-12-31	£57,331	£64,603	-	-
2021-12-31	£66,932	£53,340	-	-
2020-12-31	£69,544	£62,053	-	-

Trustees

Name	Role	Appointed
Geraint Lloyd		2026-03-01
Glyn Griffiths		2026-03-01
Jonathan Williams		2026-03-01
Mark Neubert		2026-03-01
Rev Dafydd Aron Treharne		2011-10-08
Sam Edwards		2019-06-17

Linked charities

- MANSE FOR THE MINISTER (238795-1)
- DAVID HINDS LEGACY (238795-2)
- TRUST PROPERTY (17, 18 AND 19 PRIORY STREET) (238795-3)
- CATHERINE JONES BEQUEST (238795-4)

Accounts

Penuel Baptist Chapel

References and Administrative Details

Registered Address: Awel Hedd, Capel Dewi, Carmarthen, SA32 8AD

Charity Registration Number: 238795

Trustees

Mr Eilir Jones

Mr Samuel Edwards

Rev Dafydd Aron Treharne

Mr Nigel Davies

Bankers

HSBC Carmarthen

Independent Examiner

LHP Accountants

Annual Report for 2024

The trustees present their Annual Report for 2024

Structure, Governance and Management

The Charity is governed by its constitution, members of the church are accepted following a membership course with the minister in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ.

The members' meeting takes place a minimum of three times per year and has responsibility for the overall policy of the church. The members appoint the deacons (some of whom are the trustees of the church) who, together with the minister, meet together a minimum of 4 times a year to manage the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters are submitted for consideration of the church meeting beforehand and are discussed and decided upon in the course of the meeting. Decisions are usually arrived upon by consensus, with a member proposing and another seconding the decision. Larger decisions are usually broached across multiple meetings, leaving time for prayerful consideration, with the final decision made by a show of hands.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine. The motto of the church is; Knowing Christ and Making Him Known.

To achieve the principal objective, which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord. Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place each Sunday with a Welsh language service with simultaneous translation at 10.30 am and an English language service at 5.00 pm. In these services there are periods of singing worship songs, prayer and a sermon preached from the Bible. During the morning service there is a Sunday school led by members of the church which takes place during the main service. Communion is observed once a month in both services.

The church seeks to be a friendly and welcoming community, and anybody is welcome to attend any of these services, and are invited to stay for teas and coffees after the service. The church meets together on Wednesday evenings in the local library for the prayer meeting.

The church runs a series of fellowship groups for the growth of faith and discipleship at a range of times and places and further details of these can be obtained from the deacons on request, or at

the Sunday worship services.

The church also arranges various activities for people from outside of the church to be introduced to church life and hear the gospel such as 5 a side football games and 'Crafternoon' session where attendees create crafts together.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2024 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2025 with renewed enthusiasm.

An achievement for 2024 was the culmination of a long process of prayer and seeking the Lord resulting in the church building being sold in the summer. We have moved our Sunday services to a local school and feel blessed in the positive impact this move has had on the church, indicated during services on the first Sunday in the new location, where most people present already felt as though we had been there for a long time!

Two people were baptised and received into church membership during the year with an additional five people being accepted into membership after attending for a period of time. Two church members died during 2024 and a total of eleven people left membership during the year. As of 31 December 2024 the membership stood at 44 compared to 50 in 2023. Average attendance at Sunday services has seen significant increases.

Financial Review

The church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. Income received from giving increased from £67,175 in 2023 to £68,427 in 2024.

The most significant expense related to the position of the Rev Aron Treharne as minister of the church, to lead and co-ordinate the church's activities including the Sunday services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service.

During this year, Alun Rennolf has been employed part time as a trainee pastor, gaining valuable experience in preparation for a church plant in Penllyn in the near future.

This year the membership also decided to employ a Church Administrator to facilitate much of the day to day admin that goes hand in hand with running the church. This has been a most valuable addition to the life of the church.

The church expressed its part in the life of the wider church by making donations totalling nearly £8,500 to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The church is heavily dependent on its membership serving as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Total expenditure (excluding funds transfers between accounts) increased from £73,760 in 2023 to £90,676 in 2024 due to increases in operational costs, the upkeep of buildings, salary costs and children's activities.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying Financial Statement.

Reserves Policy

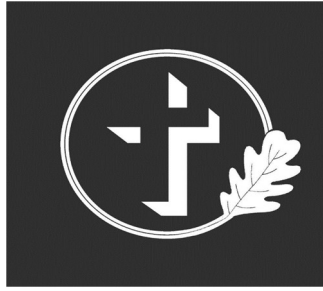
The trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in income or a major cost.

The Reserves Policy of Peniel church is to hold six months of all expenditure to allow the church to adapt to any changes in income or expenditure. The trustees currently believe this amount to be in the range of £35,000 to £40,000.

As of 31st December 2024, the church held total reserves of £525,170 of which:

- £410,539 were designated for the church's building fund
- £62,955 were designated for the church's ministry training project
- £2,226 in the Trust Fund
- £49,451 in the Reserve Fund

This policy will be reviewed annually.



EGLWYS PENUEL CHURCH

ENW'R ELUSEN | CHARITY NAME:

**EGLWYS FEDYDDIEDIG PENUEL, CAERFYRDDIN
– DELIR Y CRONFEYDD YMDDIRIEDOLAETH A'R EIDDO YN
GYSYLLTIAD Â HYN**

PENUEL BAPTIST CHAPEL, CARMARTHEN

– TRUST FUNDS AND PROPERTY HELD IN CONNEXION THEREWITH

RHIF YR ELUSEN | CHARITY NUMBER:

238795

**DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN
HYD 31 RHAGFYR 2024**

**FINANCIAL STATEMENT FOR THE YEAR
ENDED 31 DECEMBER 2024**

PARATOWYD GAN | PREPARED BY: MARK NEUBERT

**ARCHWILIWYD GAN | EXAMINED BY: STEVEN EDWARDS, LHP
ACCOUNTANTS, CARMARTHEN**

EGLWYS PENUEL CHURCH, CAERFYRDDIN

DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN A ORFFENWYD RHAGFYR 31 2024

Y CYFRIF CYFFREDINOL DERBYNNEBAU A THALIADAUT

Derbyniadau (£)	2024	2023	Nodyn
Rhoddion cyffredinol	68,427.41	67,175.00	
Rhoddion Eraill	404.00	710.35	2
Treth incwm ac adenillwyd ar roddion	11,865.29	29,141.38	3
Gwerthiant	269,583.80	132,045.05	4
Trosglwyddiadau o gyfrifon eraill	63,638.13	15,507.06	5
A godwyd ar gyfer achosion eraill	330.00	460.00	6
Rhoddion (Donations)	0.00	60,000.00	
Ad-daliadau	565.97	414.51	7
Cyfanswm y derbyniadau	414,814.60	305,453.35	

Taliadau (£)	2024	2023	Nodyn
Staff yr Eglwys	42,566.48	35,388.35	8
Gweinidogaethau Eraill	770.00	880.00	10
Digwyddiadau Efengylu	1,494.46	3,214.46	11
Costau gweithredol eraill	3,599.96	6,704.75	12
Cynnal a Chadw adeiladau	32,866.85	20,874.62	13
Swm a drosglwyddwyd i achosion eraill	8,446.00	6,486.00	14
Gwaith Plant	759.73	60.44	15
Trosglwyddiadau i gyfrifon cyniol	362,558.00	0.00	16
Trosglwyddiadau I gyfrif rhif 2	0.00	60.44	
Trosglwyddiadau I gyfrif wrth gefn (newydd)	0.00	57,633.28	
Trosglwyddiadau i'r Cyfrif cronfa Adeiladau	0.00	152,045.05	
Rhoddion	172.70	151.94	17
Cyfanswm taliadau	453,234.18	283,438.89	

Derbyniadau/taliadau net ar gyfer 2024 **-£38,419.58**
Yn eithrio trosglwyddiadau arian £260,500.29

Balans ariannol ar 31 Rhagfyr 2023 **£84,383.86**
Balans ariannol ar 31 December 2024 **£45,964.28**
 Sy'n gysylltiedig â'r ysgol Sul £3,185.57

Cyfrif rhif 2 (Ysgol Sul)

Derbyniadau (£)	2024	2023	Nodyn
Trosglwyddiadau o'r Cyfrif Cyffredinol	0.00	60.44	
Arian parod Mwncis Myrddin	0.00	10.35	
Cyfanswm y derbyniadau	0.00	70.79	
Taliadau (£)	2024	2023	Nodyn
Gwersylloedd	62.50	825.00	
Deunyddiau Ysgol Sul	50.47	226.79	
HSBC	5.00	60.44	
Trosglwyddiadau i'r Cyfrif Cyffredinol	3,644.26	-	18
Cyfanswm y taliadau	3,762.23	1112.23	
Derbyniadau /taliadau net ar gyfer 2024	-£3,762.23		
Yn eithrio trosglwyddiadau	-£117.97		
Balans ariannol ar 31 Rhagfyr 2023	£3,762.23		
Balans ariannol ar 31 Rhagfyr 2024	£0.00		

CYFRIF WRTH GEFN (NEWYDD) (CAMBRIDGE & COUNTIES)

Derbyniadau (£)	2024	2023	Nodyn
Llog	2,360.59	0.00	19
Trosglwyddiadau o'r Cyfrif Cyffredinol	0.00	57,633.28	
Cyfanswm y derbyniadau	2,360.59	57,633.28	
Taliadau (£)	2024	2023	Nodyn
Trosglwyddiadau i'r Cyfrif Cyffredinol	59,993.87	0.00	20
Cyfanswm y taliadau	59,993.87	0.00	
Balans ariannol ar 31 Rhagfyr 2023	£57,633.28		
yn cynnwys, Cronfa Ymddiriedolaeth	£2,126.22		
Yn cynnwys, Cronfa wrth Gefn	£15,507.06		
Yn cynnwys, Cronfa hyfforddi gweinidogaethol	£40,000.00		
Balans ariannol wrth gau'r cyfrif	£0.00		

Cyfrif Cynilo

Derbyniadau (£)	2024	2023	Nodyn
Trosglwyddiadau o'r Cyfrif Cyffredinol	362,558.00	152,045.05	16
Llog	8,497.65	2,069.85	21
Cyfanswm y derbyniadau	371,055.65	154,114.90	
Balans ariannol ar 31 Rhagfyr 2023	£154,114.90		
yn cynnwys, <i>Arian o werthiant adeiladau</i>	£133,845.82		
yn cynnwys, <i>Cronfa Hyfforddi</i>	£20,269.08		
<i>Gwenidogaethol</i>			
Balans ariannol ar 31 Rhagfyr 2024	£525,170.55		
yn cynnwys, <i>Arian o werthiant adeiladau</i>	£410,538.62		
yn cynnwys, <i>Cronfa hyfforddi</i>	£62,954.83		
<i>gwenidogaethol</i>			
yn cynnwys, <i>Crofa wrth Gefn</i>	£49,450.68		
yn cynnwys, <i>Cronfa Ymddirediolaeth</i>	£2,226.42		

DATGANIAD O ASEDAU A RHWYMEDIGAETHAU ARIANNOL AR 31 RHAGFYR 2024

Cash asedau (£)	2024	2023	Nodyn
Cyfrif Cyffredinol	38,419.58	84,383.86	
Cyfrif rhif 3 (Ysgol Sul) (wedi cau)	0.00	3,762.23	
Cyfrif wrth gefn (wedi cau)	0.00	57,633.28	
Cyfrif Cynilo	525,170.55	154,114.90	
Cyfanswm yr asedau	563,590.13	299,894.27	

Cynydd net ar 2023: £263,695.86

NODIADAU I'R CYFRIFON

1. Sail y cyfrifon

Paratowyd y cyfrifon hyn ar sail 'derbyniadau a thaliadau' yn unol â'r Deddf Elusennau

2. Rhoddion Eraill (£)

Rhoddion cyfyngiedig ar gyfer digwyddiadau efengylu, alldeithiau'r Eglwys ac adnoddau ysgol Sul

Tuag at bwyd I'r ddigwyddiad Pasg	10.00	(gweler nodyn 11)
Tuag at drip bowlïo'r eglwys	105.00	(gweler nodyn 11)
Tuag at hurio'r lleoliad pêl droed	71.00	(gweler nodyn 11)
Tuag at ddeunyddiau 'crafternoon'	70.50	(gweler nodyn 11)
Tuag at adnoddau'r Ysgol Sul	147.50	
Cyfanswm y rhoddion eraill	404.00	

Roedd yr arian a dderbynnwyd tuag at ddeunyddiau'r 'crafternoon' yn rhagori ar y taliadau ar gyfer y deunyddiau 'crafternoon'. Bydd gweddiill yr arian (£9.35) yn cael ei glustnodi tuag at ddigwyddiadau 'crafternoon' yn y dyfodol.

3. Treth incwm a adenillwyd ar roddion (£)

Derbynnwyd gan HMRC drwy Gift Aid ar gyfer y blynyddoedd calendr rhestrwyd isod.

Gift Aid (2023)	11,865.29
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Cyfanswm y treth incwm a adenillwyd ar roddion	11,865.29
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4. Gwerthiant eiddo

Gwerthiant o'r Eglwys a'r festri oedd ym mherchnogaeth yr Eglwys (Eglwys Penuel, Stryd y Priort, Caerfyrddin) yn Awst 2024: £137,025.80

Gwerthiant y tŷ a oedd ym mherchnogaeth yr Eglwys (18 Stryd y Prior, Caerfyrddin) ym mis Medi 2024: £132,558.00

Cutunwyd gan yr ymddirediolwyr bydd cyfanswm y swm a dderbynnwyd o werthiannau yn cael eu clustnodi ar gyfer gronfa adeiladau'r eglwys - 'Arian o Werthiannau'r Adeiladau.

5. Trosglwyddiadau o gyfrifon eraill (£)

Balans ar gau cyfrif rhif 2	3,644.26	(gweler nodyn 18)
Balans ar Gau'r cyfrif wrth Gefn	59,993.87	(gweler nodyn 20)
Cyfanswm y trosglwyddiadau	63,638.13	

6. Arian a godwyd tuag at achosion eraill (£)

Bible Society	250.00	(gweler nodyn 15)
BMS (Baptist Missionary Society)	80.00	(gweler nodyn 15)
Cyfanswm yr arian a godwyd tuag at achosion eraill	330.00	

7. Ad-daliadau (£)

Dwr Cymru	189.92
BT	24.92
Council Tax Refund	351.13
Cyfanswm yr ad-daliadau	565.97

8. Staff yr Eglwys (£)

Stewardship (Gweinidog)	32,302.48	
Costau Teithio (Tachwedd 2023-Medi 2024)	1,082.74	
Ffioedd cynhadleddau	100.00	
Stewardship (Gweinidog Cynorthwyol)	1,479.52	(gweler nodyn 9)
Taliadau uniongyrchol i'r Gweinidog Cynorthwyol	1,000.00	
Stewardship (gweinyddol)	3,455.44	(gweler nodyn 9)
NEST	2,543.25	
Ffioedd gyflogres	603.05	
Cyfanswm y costau staff yr Eglwys	42,566.48	

9. Taliadau Staff

O Medi 2024 cyflogodd yr eglwys dau aelod o staff rhan amser (ynghŷd a'r gweinidog llawn amser): Gweinyddes Eglwys a Gweinidog Cynorthwyol.

Oherwydd oedi yn sefydlu taliadau gyda Stewardship

- Derbynnwyd dwy fis o gyflog (drwy law Stewardship) ym mis Hydref
- Talwyd y Gweinidog Cynorthwyol cyfanswm o £1000 ym mist Medi-Hydref o'r cyfrif Cyffredinol cyn i daliadau Stewardship ddechrau ym mis Hydref

Yn y ddwy achos, ystyrwyd goblygiadau pensiwn, treth a NI yn dilyn yr oedi hyn

10. Gweinidogaethau Eraill (£)

Pregethwyr Gwadd	770.00
Cyfanswm Costau gweinidogaethau eraill	770.00

11. Digwyddiadau efengylol (£)

Bwyd Pasg	25.00	(gweler nodyn 2: £10.00 tuag at)
Llyfrau Pasg	115.00	
Deunyddiau Crefft Pasg	49.85	
Cerdiau Pasg	28.85	
Ffilm y Pasg	9.99	
Blodau'r pasg	10.00	
Hurio neuadd chwaraeon PCYDDS I'r pêl droed	108.00	(gweler nodyn 2: 71.00 tuag at)
Xcel Bowl	140.00	(gweler nodyn 2: £105.00 tuag at)
Deunyddiau 'Crafternoon'	61.15	(gweler nodyn 2: £70.50 tuag at)
Pecynnau ffair y glas PCYDDS	30.00	
Llyfrau ffair y glas PCYDDS	100.00	
Lleoliad parti Goleuni	60.00	
Sparklers parti Goleuni	36.95	
Llyfrau parti Goleuni	62.00	
Bwyd y Te Mefus	84.36	
Llyfrau'r Te Mefus	89.75	
Bwyd Nadolig	108.00	
Deunyddiau hyrwyddo Nadolig	163.56	
Cerdiau Nadolig	212.00	
Cyfanswm Costau digwyddiadau efengylol	1,494.46	

12. Costau gweithredol arall (£)

CCLI	607.37
WorshipTools	242.14
Zoom	187.08
Office 365	73.99
Churchsuite	280.57
Google drive	15.99
Offer Cyfieithu	35.30
Microphones	197.76
Clawr i'r Mac mini	27.99
Gwifrau Technoleg	10.98
Cable tidy	6.99
Inc i'r argraffwr	51.96
Papur l'r argraffwr	88.86
Offer Swyddfa	62.06
Beibl	34.48
Llyfrau'r clwb llyfr	109.80
Cylchgrawn Efengylaidd	52.20
Baneri	87.42
Posteri	44.48
Offer Gegin	251.48
Mygiau	57.56
Cyfrifwyr LHP	600.00
HSBC	101.00
Postio Siec	7.95
Addurniadau Nadolig	95.39
Bwyd ar gyfer digwyddiadau	269.16
Cyfanswm y costau gweithredol arall	3,599.96

13. Costau cynnal a chadw (£)

Glanhawr	1,240.00
Cwmni glanhau	364.00
Deunyddiau glanhau	27.74
Chwynnu	32.50
Gwasanaethu'r offer wrth dân	57.54
Gwasanaethu'r bwylwr	200.00
Gwaith ar drydan y capel	598.80
Adroddiad diogelwch tân y Capel	325.00
Oergell	199.00
Set toiled	19.99
Carped 'heavy duty'	89.97
Cloeion l'r giatiau	54.94
Bin y Gegin	30.50
Byrddau sy'n plygu	39.98
Clustogau l'r cadeiriau	363.78
Utility Warehouse	12,899.57
BT	353.88
Dŵr Cymru Welsh Water	271.56
Yswiriant yr Eglwys	493.86
Yswiriant y Tŷ	436.43
Treth y cyngor (No. 18)	1,326.55
Utility Warehouse (No. 18)	252.37
Ffioedd cyfreithiol	359.40
Deunyddiau pacio	48.72
Bocsys storio	236.95
'Beyond Storage'	824.80
Llyfrgell Caerfyddin	712.00
Pafiliwn Abergwili	45.00
Cerbyn yr Eglwys	9,800.00
Yswiriant l'r cerbyd	807.02
Treth	305.00
Tannwydd	50.00
Cyfanswm y costau cynnal a chadw	32,866.85

13. Swm a aeth i achosion eraill (£)

Operation Mobilisation	3680.00	
Wycliffe Bible Translators	1800.00	
UFM Worldwide	900.00	
Undeb y Bedyddwyr	960.00	
Cymdeithas y Beibl	500.00	(gweler nodyn 6: £250.00 tuag at)
BMS (Baptist Missionary Society)	500.00	(gweler nodyn 6: £80.00 tuag at)
Undeb Bedyddwyr Cymru Gorllewin Caerfyrddin	96.00	
Clwb Gig	10.00	
Cyfanswm a aeth i achosion eraill	8,446.00	

15. Gwaith Plant (£)

Deunyddiau crefft	81.19
Gwersylloedd	605.00
Anrhegion Pasg	45.00
Deunyddiau Pasg ysgol Bro Myrddin	28.54
Cyfanswm y gwaith plant	759.73

16. Trosglwyddiadau I'r Cyfrif Cynilo Savings Account (£)

Arian o werthiant adeiladau	269,583.80	(gweler nodyn 4)
Cronfa Hyfforddi Gwenidogaethol	41,635.75	(gweler nodyn 20)
Cronfa Wrth Gefn	49,124.68	(gweler nodyn 20)
Cronfa Ymddirediolaeth David Hinds & Catherine Jones	2,213.77	(gweler nodyn 20)
Cyfanswm y trosglwyddiadau	362,558.00	

17. Rhoddion (£)

Rhodd diolch	150.00
Rhodd gadael	22.70
Cyfanswm y rhoddion	172.70

18. Trosglwyddiadau i'r Cyfrif Cyffredinol

Trosglwyddwyn cyfanrwydd o'r arian o gyfrif rhif 2 i'r Cyfrif cyffredinol: £3,644.25

19. Llog ar y cyfrif wrth gefn newydd (CAMBRIDGE & COUNTIES)

Caiff y Llog is ei rannu yn gyfrannol rhwng Cronfa Ymddirediolaeth David Hinds & Catherine Jones(3.71%), Cronfa Wrth Gefn (27%) a'r Cronfa Hyfforddi Gwenidogaethol (69.29%) isod:

Cronfa Hyfforddi Gwenidogaethol	1,635.75
Cronfa Wrth Gefn	637.29
Cronfa Ymddirediolaeth David Hinds & Catherine Jones	87.55
Cyfanswm y llog	2,360.59

20. Trosglwyddiadau i'r Cyfrif Cyffredinol (£)

Cronfa Hyfforddi Gwenidogaethol	41,635.75
Cronfa Wrth Gefn	16,144.35
Cronfa Ymddirediolaeth David Hinds & Catherine Jones	2,213.77
Cyfanswm y trosglwyddiadau	59,993.87

21. Llog ar gyfrif cynilo (UNITED TRUST BANK)

Caiff y cyfrif ag adnabyddir fel "Cronfa Adeiladau" yn natganiad ariannol 2023 ei adnabod fel y Cyfrif cynilo.

Caiff y llog ei rannu yn gyfrannol rhwng yr Arian o werthiant adeiladau, Cronfa Hyfforddi Gwenidogaethol, Cronfa Wrth Gefn a'r Cronfa Ymddirediolaeth David Hinds & Catherine Jones wrth ystyried faint o arian, hyd mae wedi bod yno a chyfradd y llog fel y gwelir isod:

Arian o werthiant adeiladau	7,109.00
Cronfa Hyfforddi Gwenidogaethol	1,050.00
Cronfa Wrth Gefn	326.00
Cronfa Ymddirediolaeth David Hinds & Catherine Jones	12.65
Cyfanswm y llog	8,497.65

22. Cyfanswm y asedau

Yn ychwanegol i'r asedau ariannol a ddelir, mae gan yr Eglwys yr asedau canlynol:

- Cerbyd
- Eitemau wedi eu storio (Dodrefn ac offer)

Roedd gan yr eglwys berchnogaeth o'r asedau canlynol o ddechrau 2024 hyd I werthiant yr asedau ym mis Awst a mis Medi

- Tir yr eglwys (Capel, festri a'r mynwent) wedi ei leoli ar stryd y prior
18 Stryd y Prior, Caerfyrddin

EGLWYS PENUEL CHURCH, CARMARTHEN

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2024

GENERAL RECEIPTS & PAYMENT ACCOUNT

Receipts (£)	2024	2023	Note
General giving	68,427.41	67,175.00	
Other giving	404.00	710.35	2
Income tax recovered on gifts	11,865.29	29,141.38	3
Sales	269,583.80	132,045.05	4
Transfers from other accounts	63,638.13	15,507.06	5
Raised for other causes	330.00	460.00	6
Donations	0.00	60,000.00	
Repayments	565.97	414.51	7
Total receipts	414,814.60	305,453.35	
Payments (£)	2024	2023	Note
Church Staff	42,566.48	35,388.35	8
Other ministry	770.00	880.00	10
Outreach	1,494.46	3,214.46	11
Other operational costs	3,599.96	6,704.75	12
Upkeep of buildings	32,866.85	20,874.62	13
Amount passed to other causes	8,446.00	6,486.00	14
Children's work	759.73	60.44	15
Transfers to Savings Account	362,558.00	0.00	16
Transfers to No.2 Account	0.00	60.44	
Transfers to (new) Reserve Account	0.00	57,633.28	
Transfers to Building Fund Account	0.00	152,045.05	
Gifts	172.70	151.94	17
Total payments	453,234.18	283,438.89	
Net receipts / (payments) for 2024	-£38,419.58		
Excluding funds transfers	£260,500.29		
Cash balance at 31 December 2023	£84,383.86		
Cash balance at 31 December 2024	£45,964.28		
of which, Sunday School	£3,185.57		

NO. 2 ACCOUNT (SUNDAY SCHOOL)

Receipts (£)	2024	2023	Note
Transfers from General Account	0.00	60.44	
Mwncis Myrddin loose cash	0.00	10.35	
Total receipts	0.00	70.79	
 Payments (£)	 2024	 2023	 Note
Camps	62.50	825.00	
Sunday School craft materials	50.47	226.79	
HSBC	5.00	60.44	
Transfers to General Account	3,644.26	-	18
Total payments	3,762.23	1112.23	
 Net receipts / (payments) for 2024	 -£3,762.23		
Excluding funds transfers	-£117.97		
 Cash balance at 31 December 2023	 £3,762.23		
Cash balance at account closure	£0.00		

(NEW) RESERVE ACCOUNT (CAMBRIDGE & COUNTIES)

Receipts (£)	2024	2023	Note
Interest	2,360.59	0.00	19
Transfers from General Account	0.00	57,633.28	
Total receipts	2,360.59	57,633.28	
Payments (£)	2024	2023	Note
Transfers to General Account	59,993.87	0.00	20
Total payments	59,993.87	0.00	
Cash balance at 31 December 2023	£57,633.28		
of which, <i>Trust Fund</i>	£2,126.22		
of which, <i>Reserves Fund</i>	£15,507.06		
of which, <i>Ministry Training Fund</i>	£40,000.00		
Cash balance at account closure	£0.00		

SAVINGS ACCOUNT

Receipts (£)	2024	2023	Note
Transfers from General Account	362,558.00	152,045.05	16
Interest	8,497.65	2,069.85	21
Total receipts	371,055.65	154,114.90	
Cash balance at 31 December 2023	£154,114.90		
of which, <i>Money From Building Sales</i>	£133,845.82		
of which, <i>Ministry Training Fund</i>	£20,269.08		
Cash balance at 31 December 2024	£525,170.55		
of which, <i>Money From Building Sales</i>	£410,538.62		
of which, <i>Ministry Training Fund</i>	£62,954.83		
of which, <i>Reserves Fund</i>	£49,450.68		
of which, <i>Trust Fund</i>	£2,226.42		

STATEMENT OF CASH ASSETS AND LIABILITIES AT 31 DECEMBER 2024

Cash assets (£)	2024	2023	Note
General Current Account	38,419.58	84,383.86	
No. 2 Account (Sunday School) (closed)	0.00	3,762.23	
Reserve Account (closed)	0.00	57,633.28	
Savings Account	525,170.55	154,114.90	
Total assets	563,590.13	299,894.27	

Net increase on 2023: £263,695.86

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with the Charities Act.

2. Other giving (£)

Restricted giving towards outreach activities and church trips and Sunday School resources.

Towards Easter outreach food	10.00	(see note 11)
Towards church bowling trip	105.00	(see note 11)
Towards football venue hire	71.00	(see note 11)
Towards 'crafternoon' materials	70.50	(see note 11)
Towards Sunday School Resources	147.50	
Total of other giving	404.00	

The money received towards 'crafternoon' materials exceeded the payments made for 'crafternoon' materials. The remaining money (£9.35) will be used towards future 'crafternoon' events.

3. Income tax recovered on gifts (£)

Received from HMRC via Gift Aid for the calendar years listed below.

Gift Aid (2023)	11,865.29
Total income tax recovered on gifts	11,865.29

4. Sale of property

Sale of the Chapel and Vestry owned by the church (Penuel Chapel, Priory Street, Carmarthen) in August 2024: £137,025.80

Sale of a house owned by the church (18 Priory Street, Carmarthen) in September 2024: £132,558.00

The trustees have agreed that the total sum received from these sales will be designated for the church's building fund - 'Money From Building Sales'.

5. Transfers from other accounts (£)

Balance at No.2 Account closure	3,644.26	(see note 18)
Balance at Reserve Account closure	59,993.87	(see note 20)
Total transfers	63,638.13	

6. Raised for other causes (£)

Bible Society	250.00	(see note 14)
BMS (Baptist Missionary Society)	80.00	(see note 14)
Total raised for other causes	330.00	

7. Repayments (£)

Dwr Cymru	189.92
BT	24.92
Council Tax Refund	351.13
Total repayments	565.97

8. Church Staff (£)

Stewardship (Minister)	32,302.48	
Travel expenses (Nov 2023-Sep 2024)	1,082.74	
Conference fees	100.00	
Stewardship (Assistant Minister)	1,479.52	(see note 9)
Direct payments to Assistant Minister	1,000.00	
Stewardship (Church Administrator)	3,455.44	(see note 9)
NEST	2,543.25	
Stewardship Payroll Fee	603.05	
Total costs of church staff	42,566.48	

9. Staff Payments

From September 2024, the church employed two part-time members of staff (alongside the full-time minister): a Church Administrator and an Assistant Minister.

Due to a delay in setting up payments with Stewardship:

- The Church Administrator received two months' salary (via Stewardship) in October.
- The Assistant Minister was paid a total of £1,000 in September-October from the General Account, while Stewardship payments started in November.

In both cases, Stewardship accounted for the pension, tax and NI implications of this delay.

10. Other ministry (£)

Guest preachers	770.00
Total costs of other ministry	770.00

11. Outreach (£)

Easter food	25.00	(see note 2: £10.00 towards)
Easter books	115.00	
Easter craft materials	49.85	
Easter cards	28.85	
Easter film	9.99	
Easter flowers	10.00	
UWTSD Sports Hall hire football	108.00	(see note 2: 71.00 towards)
Xcel Bowl	140.00	(see note 2: £105.00 towards)
‘Crafternoon’ craft materials	61.15	(see note 2: £70.50 towards)
UWTSD Welcome Fair packs	30.00	
UWTSD Welcome Fair books	100.00	
Light party venue	60.00	
Light party sparklers	36.95	
Light party books	62.00	
Strawberry Tea food	84.36	
Strawberry Tea books	89.75	
Christmas food	108.00	
Christmas publicity materials	163.56	
Christmas cards	212.00	
Total costs of outreach	1,494.46	

12. Other operational costs (£)

CCLI	607.37
WorshipTools	242.14
Zoom	187.08
Office 365	73.99
Churchsuite	280.57
Google drive	15.99
Translation equipment	35.30
Microphones	197.76
Mac mini cover	27.99
Tech cables	10.98
Cable tidy	6.99
Printer ink	51.96
Printer paper	88.86
Stationery items	62.06
Bible	34.48
Book club books	109.80
EMW magazines	52.20
Roller banners	87.42
Posters	44.48
Kitchen supplies	251.48
Mugs	57.56
LHP Accountants	600.00
HSBC	101.00
Cheque postage	7.95
Christmas decorations	95.39
Food for events	269.16
Total other operational costs	3,599.96

13. Upkeep of buildings (£)

Cleaner	1,240.00
Cleaning company	364.00
Cleaning supplies	27.74
Weeding	32.50
Fire extinguisher service	57.54
Boiler service	200.00
Chapel electrics	598.80
Chapel fire safety report	325.00
Fridge	199.00
Toilet seat	19.99
Heavy duty carpets	89.97
Gate locks	54.94
Kitchen bin	30.50
Fold up tables	39.98
Chair cushions	363.78
Utility Warehouse	12,899.57
BT	353.88
Dŵr Cymru Welsh Water	271.56
Church insurance	493.86
House insurance	436.43
Council Tax (No. 18)	1,326.55
Utility Warehouse (No. 18)	252.37
Legal fees	359.40
Packing materials	48.72
Storage boxes	236.95
Beyond Storage	824.80
Carmarthen Library	712.00
Abergwili Pavilion	45.00
Vehicle Purchase	9,800.00
Insurance	807.02
Tax	305.00
Fuel	50.00
Total upkeep costs	32,866.85

14. Amount passed to other causes (£)

Operation Mobilisation	3680.00	
Wycliffe Bible Translators	1800.00	
UFM Worldwide	900.00	
Baptist Union of Wales	960.00	
Bible Society	500.00	(see note 6: £250.00 towards)
BMS (Baptist Missionary Society)	500.00	(see note 6: £80.00 towards)
Baptist Union of Wales West Carmarthenshire	96.00	
Clwb Gig	10.00	
Total passed to other causes	8,446.00	

15. Children's Work (£)

Craft materials	81.19
Camps	605.00
Easter presents	45.00
Bro Myrddin CU Easter Supplies	28.54
Total Sunday School expenses	759.73

16. Transfers to Savings Account (£)

Money From Building Sales	269,583.80	(see note 4)
Ministry Training Fund	41,635.75	(see note 20)
Reserves Fund	49,124.68	(see note 20)
David Hinds & Catherine Jones Trust Fund	2,213.77	(see note 20)
Total transfers	362,558.00	

17. Gifts (£)

Thank you gift	150.00
Leaving gift	22.70
Total gifts	172.70

18. Transfers to General Account

Transfer of the total balance of the No. 2 Account to the General Account: £3,644.25

19. Interest on (New) Reserve Account (CAMBRIDGE & COUNTIES)

Interest is split proportionally between the David Hinds & Catherine Jones Trust Fund (3.71%), the Reserves Fund (27%) and the Ministry Training Fund (69.29%) as follows:

Ministry Training Fund	1,635.75
Reserves Fund	637.29
David Hinds & Catherine Jones Trust Fund	87.55
Total interest	2,360.59

20. Transfers to General Account (£)

Transfer of the total balance of the (New) Reserve Account to the General Account

Ministry Training Fund	41,635.75
Reserves Fund	16,144.35
David Hinds & Catherine Jones Trust Fund	2,213.77
Total transfers	59,993.87

21. Interest on Savings Account (UNITED TRUST BANK)

The account known as the "Building Fund Account" in the 2023 Financial Statement is now known as the "Savings Account"

Interest is split proportionally between the Money From Building Sales, the Ministry Training Fund, Reserves Fund and the David Hinds & Catherine Jones Trust Fund taking into account the amount, length of time and account interest rate as follows:

Money from Building Sales	7,109.00
Ministry Training Fund	1,050.00
Reserves Fund	326.00
David Hinds & Catherine Jones Trust Fund	12.65
Total interest	8,497.65

22. Total assets

In addition to the total cash assets held, the church has the following assets:

- Vehicle
- Contents in storage (furniture and equipment)

The church also had the following assets from the beginning of the 2024 calendar year until the assets' sales in August and September 2024 respectively:

- The church's premises (chapel, vestry and burial ground) at Priory Street, Carmarthen
- 18 Priory Street, Carmarthen



Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Penuel Baptist Chapel

On accounts for the year
ended

31st December 2024

Charity no
(if any) 238795

Set out on pages

15 - 26

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2024**.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 133 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

28/10/25

Name:

STEVEN EDWARDS

Relevant professional
qualification(s) or body
(if any):

ACCA

Address:

LHP Accountants

Llys Deri, Parc Pensarn

Carmarthen, SA31 2NF

Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N / A

Accounts

Penuel Baptist Chapel

References and Administrative Details

Registered Address: 1 Penuel Street, Carmarthen, SA31 1NH

Charity Registration Number: 238795

Trustees

Mr Eilir Jones

Mr Samuel Edwards

Rev Dafydd Aron Treharne

Mr Nigel Davies

Bankers

HSBC Carmarthen

Independent Examiner

LHP Accountants

Annual Report for 2023

The trustees present their Annual Report for 2023

Structure, Governance and Management

The Charity is governed by its constitution, members of the church are accepted following a membership course with the minister in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ.

The members' meeting takes place a minimum of three times per year and has responsibility for the overall policy of the church. The members appoint the deacons (some of whom are the trustees of the church) who, together with the minister, meet together once a month to manage the day to day running of the church's work and witness, and the financial and legal aspects of the charity.

All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters are submitted for consideration of the church meeting beforehand and are discussed and decided upon in the course of the meeting. Decisions are usually arrived upon by consensus, with a member proposing and another seconding the decision. Larger decisions are usually broached across multiple meetings, leaving time for prayerful consideration, with the final decision made by a show of hands.

Objectives and Activities

The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine. The motto of the church is; Knowing Christ and Making Him Known.

To achieve the principal objective, which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord. Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place each Sunday with a Welsh language service with simultaneous translation at 10.30 am and an English language service at 5.00 pm. In these services there are periods of singing worship songs, prayer and a sermon preached from the Bible. During the morning service there is a Sunday school led by members of the church which takes place during the main service following the children's talks. Communion is observed once a month in both services.

The church seeks to be a friendly and welcoming community, and anybody is welcome to attend any of these services, and are welcome to stay for teas and coffees after the service. The church meets together on Wednesday evenings for the prayer meeting.

The church runs a series of fellowship groups for the growth of faith and discipleship at a range of times and places and further details of these can be obtained from the deacons on request, or at the Sunday worship services.

The church also arranges a 5 a side football game once a month and 'crafternoon' session where attendees create crafts together. These are opportunities for people from outside of the church to be introduced to church life and hear the gospel.

During the year the church also had 'one off' outreach events such as a fireworks night, a quiz, a carol service, two film nights and an event for a guest speaker to share his experience of relying on God throughout a period of bereavement. These events are excellent opportunities to introduce newcomers to the church.

The church operates systems to ensure that all people working with children and vulnerable adults are appropriately vetted by the Disclosure and Barring Service.

The church has read the Charity Commission guidance on public benefit and is satisfied that the activities outlined above clearly demonstrate that the charity is providing a benefit to the public.

Achievements and Performance

The church does not measure the success of its programmes only in numbers, including financial numbers, but also in less tangible areas like fellowship and encouragement. The Trustees recognise that these are difficult to measure but believe that 2023 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2024 with renewed enthusiasm. Having gone through the large period of upheaval with the COVID 19 pandemic, by the end of 2023 the activity level in the church, although different, is to a comparable level as in 2019.

One person was baptised and received into church membership during the year with an additional 4 people being accepted into membership after attending for a period of time. One church member died during this year. As of 31 December 2023 the membership stood at 52 compared to 49 last year. Average attendance at Sunday services have seen significant increases.

Financial Review

The church continues to raise the funds which it needs to carry on its activities from within its own membership and congregation. No wider public appeal was made for funds during the year. Income received from giving increased from £51,000 in 2022 to £67,000 in 2023.

The most significant expense related to the position of the Rev Aron Treharne as minister of the church, to lead and co-ordinate the church's activities including the Sunday services, to provide pastoral care for the congregation and other people, and to equip and encourage the membership in their life, Christian witness and service.

The church expressed its part in the life of the wider church by making donations totalling £6,500 to national and international Christian organisations and societies with Christian aims and objectives compatible with the church's own charitable purpose.

The church is heavily dependent on its membership serving as volunteers in all aspects of the church's activities, many of which run with little or no impact on the church's expenditure, but nevertheless contribute substantially to the achievement of the church's objectives.

Total expenditure (excluding funds transfers between accounts) increased from £65,000 in 2022 to £75,000 in 2023 due to increases in operational costs and a growth in outreach initiatives and children's activities.

The financial results for the year, together with a summary of the accounting policies adopted, are set out in the accompanying Financial Statement.

Reserves Policy

The trustees have established a Reserves Policy to enable the church to function effectively and meet its obligations in the event of a decline in income or a major cost.

The Reserves Policy of Peniel church is to hold six months of all expenditure to allow the church to adapt to any changes in income or expenditure. The trustees currently believe this amount to be in the range of £35,000 to £40,000.

As of 31st December 2023, the church held total reserves of £294,000 of which:

- £134,000 were designated for the church's building fund
- £60,000 were designated for the church's ministry training project
- £2,000 were restricted

Surplus reserves amounted to £58,000. Although these surplus reserves are not currently designated for the building fund, the trustees believe that it is wise to retain these reserves as they may be required for the purchase of land or a building.

This policy will be reviewed annually.

Capel Bedyddwyr Penuel

Cyfeiriadau a manylion gweinyddol

Cyfeiriad Cofrestredig: 1 Stryd Penuel, Caerfyrddin, SA31 1NH

Rhif Elusen Gofrestredig: 238795

Ymddiriedolwyr

Mr Eilir Jones

Mr Samuel Edwards

Y Parch Dafydd Aron Treharne

Mr Nigel Davies

Bancwyr

HSBC Caerfyrddin

Archwilwyr Annibynnol

Cyfrifwyr LHP

Adroddiad Blynyddol 2023

Mae'r ymddiriedolwyr yn cyflwyno eu Hadroddiad Blynyddol ar gyfer 2023

Strwythur, Llywodraethu a Rheoli

Llywodraethir yr elusen gan ei chyfansoddiad, derbynnir aelodau'r eglwys yn dilyn cwrs ymaelodi gyda'r gweinidog yn unol â'r cyfansoddiad sy'n gofyn eu bod wedi eu bedyddio neu'n cael eu bedyddio yn gyhoeddus ar broffesiwn ffydd yn Iesu Grist.

Cynhelir cyfarfod yr aelodau o leiaf dair gwaith y flwyddyn ac mae'n gyfrifol am bolisi cyffredinol yr eglwys. Mae'r aelodau yn penodi'r diaconiaid (rhai ohonynt yn ymddiriedolwyr yr eglwys) sydd, ynghyd â'r gweinidog, yn cyfarfod â'i gilydd unwaith y mis i reoli gwaith a thystiolaeth yr eglwys o ddydd i ddydd, ac agweddau ariannol a chyfreithiol yr elusen.

Anogir pob aelod i gymryd rhan briodol yn y gorchwylion ysbrydol ac ymarferol sy'n gysylltiedig â hyrwyddo'r amcan elusennol. Cyflwynir materion perthnasol i'w hystyried o flaen llaw, fe'u trafodir a phenderfynir arnynt yn ystod y cyfarfod. Fel arfer, gwneir penderfyniadau ar sail consensws, gydag aelod yn cynnig ac un arall yn eilio'r penderfyniad. Fel arfer, trafodir penderfyniadau mwy sylweddol dros sawl cyfarfod, gan roi amser i ystyriaeth weddigar, a'r penderfyniad terfynol yn cael ei wneud drwy godi llaw.

Amcanion a Gweithgareddau

Prif bwrpas yr elusen yw hyrwyddo'r ffydd Gristnogol yn ôl egwyddorion enwad y Bedyddwyr i gynnwys hyrwyddo addysg, gwasanaeth cymunedol a dibenion elusennol cyffredinol eraill yn y rhannau hynny o'r Deyrnas Unedig a'r byd a bennir gan yr eglwys. Arwyddair yr eglwys yw; Adnabod Crist a'i wneud yn hysbys.

Er mwyn cyflawni'r prif amcan, a nodir uchod, mae'r eglwys yn darparu amrywiaeth o weithgareddau i'w haelodau ac i'r gymuned yn gyffredinol. Y nod yw dangos cariad Iesu Grist ar air a gweithred, a dod â phobl i berthynas agosach ag ef yn Arglwydd byw.

Yn ganolog i waith a thystiolaeth yr eglwys mae darparu gwasanaethau cyhoeddus rheolaidd o addoliad Cristnogol. Cynhelir y gwasanaethau hyn bob dydd Sul gyda gwasanaeth Cymraeg gyda chyfieithu ar y pryd am 10.30am a gwasanaeth Saesneg am 5.00pm. Yn y gwasanaethau hyn ceir cyfnodau o ganu caneuon addoliad, gweddi a phregethu pregeth o'r Beibl. Yn ystod y gwasanaeth boreol mae ysgol Sul dan arweiniad aelodau o'r eglwys sy'n cael ei chynnal yn ystod y prif wasanaeth yn dilyn trafodaethau'r plant. Dathlir cymundeb unwaith y mis yn y ddau wasanaeth. Mae'r eglwys yn ceisio bod yn gymuned gyfeillgar a chroesawgar, ac mae croeso i unrhyw un fynychu unrhyw un o'r gwasanaethau hyn, ac mae croeso iddynt aros am de a choffi ar ôl y gwasanaeth. Mae'r eglwys yn cyfarfod gyda'i gilydd ar nos Fercher ar gyfer y cyfarfod gweddi. Mae'r eglwys yn cynnal cyfres o grwpiau cymdeithas ar gyfer tyfu mewn ffydd ac fel disgyblion ar wahanol adegau ac mewn gwahanol leoliadau a gellir cael rhagor o fanylion am y rhain gan y diaconiaid ar gais, neu yn yr oedfaon ar y Sul.

Mae'r eglwys hefyd yn trefnu gêm bêl-droed 5 bob ochr unwaith y mis a sesiwn 'crefftus' lle mae'r mynychwyr yn creu crefftau gyda'i gilydd. Mae'r rhain yn gyfleoedd i bobl o'r tu allan i'r eglwys gael eu cyflwyno i fywyd yr eglwys a chlywed yr efengyl.

Yn ystod y flwyddyn cafodd yr eglwys ddigwyddiadau efengylu 'un-tro' hefyd, megis noson tân gwyllt, cwis, gwasanaeth carolau, dwy noson ffilm a digwyddiad i siaradwr gwadd rannu ei brofiad o ddibynnu ar Dduw drwy gydol cyfnod o brofedigaeth. Mae'r digwyddiadau hyn yn gyfle gwych i gyflwyno newydd-ddyfodiaid i'r eglwys.

Mae'r eglwys yn gweithredu systemau i sicrhau bod pawb sy'n gweithio gyda phlant ac oedolion bregus yn cael eu harchwilio'n briodol gan y Gwasanaeth Datgelu a Gwahardd.

Mae'r eglwys wedi darllen canllawiau'r Comisiwn Elusennau ar fudd cyhoeddus ac mae'n fodlon bod y gweithgareddau a nodir uchod yn dangos yn glir bod yr elusen yn darparu budd i'r cyhoedd.

Cyflawniadau a Pherfformiad

Nid yw'r eglwys yn mesur llwyddiant ei rhaglenni mewn niferoedd yn unig, gan gynnwys ffigurau ariannol, ond hefyd mewn meysydd llai diriaethol megis cymdeithas a chalondid. Mae'r Ymddiriedolwyr yn cydnabod ei bod yn anodd mesur y rhain ond yn credu bod 2023 wedi bod yn flwyddyn gadarnhaol ym mywyd yr eglwys, ac y bydd hi'n gallu parhau â dibenion ei chenhadaeth yn 2024 gyda brwdfrydedd newydd. Ar ôl mynd trwy gynnwrf mawr yn sgil pandemig COVID 19, erbyn diwedd 2023 mae lefel gweithgarwch yr eglwys, er yn wahanol, ar lefel gymharol ag yn 2019.

Cafodd un person ei fedyddio a'i dderbyn yn aelod o'r eglwys yn ystod y flwyddyn a 4 o bobl ychwanegol wedi eu derbyn yn aelodau ar ôl mynychu am gyfnod. Bu farw un aelod o'r eglwys yn ystod y flwyddyn hon. Ar 31 Rhagfyr 2023 roedd 52 o aelodau o'u gymharu â 49 llynedd. Bu cynnydd sylweddol o ran cyfartaledd presenoldeb mewn gwasanaethau ar y Sul.

Adolygiad Ariannol

Mae'r eglwys yn parhau i godi'r arian y mae ei angen arni i barhau â'i gweithgareddau o'i haelodaeth a'i chynulleidfa ei hun. Ni wnaed apêl gyhoeddus ehangach am arian yn ystod y flwyddyn. Cynyddodd yr incwm a gafwyd o roddion o £51,000 yn 2022 i £67,000 yn 2023.

Roedd y gost fwyaf arwyddocaol yn ymwneud â swydd y Parch. Aron Treharne yn weinidog ar yr eglwys, i arwain a chydlynu gweithgareddau'r eglwys gan gynnwys gwasanaethau'r Sul, i ddarparu gofal bugeiliol i'r gynulleidfa ac eraill, ac arfogi ac annog yr aelodaeth yn eu bywyd, eu tystiolaeth a'u gwasanaeth Cristnogol.

Mynegodd yr eglwys ei rhan ym mywyd yr eglwys ehangach drwy roi cyfanswm o £6,500 i sefydliadau a chymdeithasau Cristnogol cenedlaethol a rhyngwladol gydag amcanion a nodau Cristnogol sy'n gydnaws â phwrpas elusennol yr eglwys hithau.

Mae'r eglwys yn ddibynnol iawn ar ei haelodau sy'n gwasanaethu'n wirfoddolwyr ym mhob agwedd ar weithgareddau'r eglwys, ac mae llawer ohonynt yn rhedeg heb fawr ddim effaith ar wariant yr eglwys, ond serch hynny yn cyfrannu'n sylweddol at gyflawni amcanion yr eglwys.

Cynyddodd cyfanswm gwariant (ac eithrio trosglwyddiadau arian rhwng cyfrifon) o £65,000 yn 2022 i £75,000 yn 2023 oherwydd cynnydd mewn costau gweithredol a thwf mewn mentrau efengylu a gweithgareddau plant.

Nodir canlyniadau ariannol y flwyddyn, ynghyd â chrynodeb o'r polisïau cyfrifo a ddilynnir, yn y Datganiad Ariannol cysylltiedig.

Polisi Arian wrth Gefn

Mae'r ymddiriedolwyr wedi sefydlu Polisi Arian Wrth Gefn i alluogi'r eglwys i weithredu'n effeithiol a bodloni ei rhwymedigaethau pe bai incwm yn dirywio neu gost fawr yn dod i'w rhan.

Bydd Polisi Arian wrth Gefn eglwys Penuel yn cynnal chwe mis o'r holl wariant er mwyn caniatáu i'r eglwys addasu i unrhyw newidiadau mewn incwm neu wariant. Ar hyn o bryd mae'r ymddiriedolwyr yn credu bod y swm hwn rhwng oddeutu £35,000 a £40,000.

Ar 31 Rhagfyr 2023, roedd gan yr eglwys gyfanswm o £294,000 ac o hwn:

Dynodwyd £134,000 ar gyfer cronfa adeiladu'r eglwys

Dynodwyd £60,000 ar gyfer prosiect hyfforddiant bugeiliol yr eglwys

Roedd swm cyfyngedig o £2,000

Cyfanswm yr arian dros ben oedd £58,000. Er nad yw'r cronfeydd dros ben hyn wedi'u dynodi ar gyfer y gronfa adeiladu ar hyn o bryd, mae'r ymddiriedolwyr o'r farn ei bod yn ddoeth cadw'r cronfeydd wrth gefn hyn gan y gallai fod eu hangen arnynt i brynu tir neu adeilad.

Caiff y polisi hwn yn cael ei adolygu'n flynyddol.



EGLWYS PENUEL | PENUEL CHURCH

ENW'R ELUSEN | CHARITY NAME:

**EGLWYS FEDYDDIEDIG PENUEL, CAERFYRDDIN
– DELIR Y CRONFEYDD YMDDIRIEDOLAETH A'R EIDDO YN
GYSYLLTIAD Â HYN**

**PENUEL BAPTIST CHAPEL, CARMARTHEN
– TRUST FUNDS AND PROPERTY HELD IN CONNEXION THEREWITH**

RHIF YR ELUSEN | CHARITY NUMBER:

238795

**DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN
HYD 31 RHAGFYR 2023**

**FINANCIAL STATEMENT FOR THE YEAR
ENDED 31 DECEMBER 2023**

PARATOWYD GAN | PREPARED BY: SARAH MOSES

**ARCHWILIWYD GAN | EXAMINED BY: SAMANTHA HART, LHP
ACCOUNTANTS, CARMARTHEN**

EGLWYS FEDYDDIEDIG PENUEL, CAERFYRDDIN

DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN HYD 31 RHAGFYR 2023

Y CYFRIF CYFFREDINOL DERBYNIADAU A THALIADAU

Derbyniadau (£)	2023	2022	Nodyn
Rhoddion cyffredinol	67175.00	51279.00	
Rhoddion eraill	710.35	0.00	2
Treth incwm a adenillwyd ar roddion	29141.38	0.00	3
Gwerthiannau	132045.05	0.00	4
Rhent	0.00	2742.00	
Trosgwlyddiadau o gyfrifon eraill	15507.06	2426.22	5
Codwyd ar gyfer achosion eraill	460.00	0.00	6
Rhoddion (donations)	60000.00	0.00	7
Ad-daliadau	414.51	385.30	8
Bondiau Cornerstones	0.00	498.00	
Cyfanswm y derbyniadau	305453.35	57330.52	
Taliadau (£)	2023	2022	Nodyn
Gweinidog	35388.35	33765.05	9
Gweinidogaethau eraill	880.00	750.49	11
Digwyddiadau efengylu	3214.46	0.00	12
Costau gweithredol eraill	6704.75	4181.64	13
Cynnal a chadw'r capel a'r tai	20874.62	21705.51	14
Swm a drosglwyddwyd i achosion eraill	6486.00	3920.00	15
Trosglwyddiadau i Gyfrif Rhif 2	60.44	60.00	16
Trosgwlyddiadau i'r Cyfrif Wrth Gefn (newydd)	57633.28	0.00	17
Trosglwyddiadau i'r Cyfrif yr Adeiladau	152045.05	0.00	18
Anrhegion	151.94	220.00	19
Cyfanswm y taliadau	283438.89	64602.69	
Derbyniadau / (taliadau) net ar gyfer 2023	£22,014.46		
Yn eithrio trosgwlyddiadau ariannol	£216,246.20		
Balans ariannol ar 31 Rhagfyr 2022	£62,369.40		
Balans ariannol ar 31 Rhagfyr 2023	£84,383.86		

CYFRIF RHIF 2 (YSGOL SUL)

Derbyniadau (£)	2023	2022	Nodyn
Trosglwyddiadau o'r Cyfrif Cyffredinol	60.44	60.00	20
Arian parod o Mwncis Myrddin	10.35	0.00	
Cyfanswm y derbyniadau	70.79	60.00	
Taliadau (£)	2023	2022	Nodyn
Gwersyllau	825.00	300.00	
Costau Ysgol Sul	226.79	66.76	21
HSBC	60.44	60.00	
Cyfanswm y taliadau	1112.23	426.76	
Derbyniadau / (taliadau) net ar gyfer 2023	-£1,041.44		
Yn eithrio trosglwyddiadau ariannol	-£1,101.88		
Balans ariannol ar 31 Rhagfyr 2022	£4,803.67		
Balans ariannol ar 31 Rhagfyr 2023	£3,762.23		

CYFRIF WRTH GEFN

Derbyniadau (£)	2023	2022	Nodyn
Llog	159.62	15.33	
Cyfanswm y derbyniadau	159.62	15.33	
Taliadau (£)	2023	2022	Nodyn
Trosgwyddiadau i'r Cyfrif Cyffredinol	15507.06	0.00	22
Cyfanswm y taliadau	15507.06	0.00	
Balans ariannol ar 31 Rhagfyr 2022	£15,347.44		
Balans ariannol terfynnol	£0.00		

CYFRIF WRTH GEFN (NEWYDD)

Derbyniadau (£)	2023	2022	Nodyn
Trosgwlyddiadau o'r Cyfrif Cyffredinol	57633.28	0.00	17
Cyfanswm y derbyniadau	57633.28	0.00	
Balans ariannol ar 31 Rhagfyr 2023	£57,633.28		
yn cynnwys, <i>Cronfa Ymddiredolaeth</i>	£2,126.22		
yn cynnwys, <i>Cronfa Wrth Gefn</i>	£15,507.06		
yn cynnwys, <i>Cronfa Hyfforddiant</i>	£40,000.00		
<i>Gweinidogaethol</i>			

CYFRIF YR ADEILADAU

Derbyniadau (£)	2023	2022	Nodyn
Trosglwyddiadau o'r Cyfrif Cyffredinol	152045.05	0.00	18
Llog	2069.85		23
Cyfanswm y derbyniadau	154114.90	0.00	
Balans ariannol ar 31 Rhagfyr 2023	£154,114.90		
yn cynnwys, <i>Cronfa Adeiladu</i>	£133,845.82		
yn cynnwys, <i>Cronfa Hyfforddiant</i>	£20,269.08		
<i>Gweinidogaethol</i>			

DATGANIAD O ASEDAU A RHWYMEDIGAETHAU ARIANNOL AR 31 RHAGFYR 2023

Asedau Ariannol (£)	2023	2022	Nodyn
Cyfrif Cyffredinol	84383.86	62369.40	
Cyfrif Rhif 2 (Ysgol Sul)	3762.23	4803.67	
Cyfrif Wrth Gefn (wedi'i gau)	0.00	15347.44	
Cyfrif Wrth Gefn (newydd)	57633.28	0.00	
Cyfrif yr Adeiladau	154,114.90	0.00	
Cyfanswm yr asedau	299894.27	82520.51	

Cynnydd ar 2022: £217,373.76

NODIADAU I'R CYFRIFON

1. Sail y cyfrifon

Paratowyd y cyfrifon hyn ar sail 'derbyniadau a thaliadau' yn unol ag Adran 133 Deddf Elusennau 2011.

2. Rhoddion eraill (£)

Rhoddion cyfyngiedig ar gyfer digwyddiadau efengylu ac alldeithiau'r eglwys.

Tuag at alltaith Dinbych y Pysgod	170.00	(gweler nodyn 13)
Tuag at lyfrau efengylol y Pasg	157.35	(gweler nodyn 12)
Tuag at drip i fowlio	130.00	(gweler nodyn 13)
Tuag at hurio lleoliad pêl-droed	97.00	(gweler nodyn 12)
Tuag at ddeunyddiau y 'crefftus'	96.00	(gweler nodyn 12)
Tuag at fwyd yn nigwyddiadau'r Nadolig	60.00	(gweler nodyn 12)

Cyfanswm y rhoddion eraill	710.35	
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3. Treth incwm a adenillwyd ar roddion (£)

Derbynnwyd gan HMRC drwy Gift Aid ar gyfer y blynyddoedd calendr rhestrwyd isod.

Gift Aid (2020)	8174.70
Gift Aid (2021)	10727.79
Gift Aid (2022)	10238.89

Cyfanswm y treth incwm a adenillwyd ar roddion	29141.38
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4. Gwerthiannau

Cytunwyd gan yr ymddirediolwyr y caiff yr holl swm o arian a dderbynnwyd o'r gwerthiant yma ei glustnodi ar gyfer gronfa adeiladu yr eglwys.

5. Trosglwyddiadau o gyfrifon eraill (£)

Balans ar derfyn y Cyfrif Wrth Gefn	15507.06	(gweler nodyn 22)
Cyfanswm y trosglwyddiadau	15507.06	

6. Codwyd ar gyfer achosion eraill (£)

Cymdeithas y Beibl	230.00	(gweler nodyn 15)
BMS (Baptist Missionary Society)	180.00	(gweler nodyn 15)
Clwb GIG	50.00	(gweler nodyn 15)
Cyfanswm yr arian a godwyd ar gyfer achosion eraill	460.00	

7. Rhoddion (Donations)

Cytunwyd gan yr ymddirediolwyr y caiff yr holl swm o arian a dderbynnwyd o'r rhodd yma ei glustnodi ar gyfer y gronfa hyfforddiant gweinidogaethol yr eglwys.

8. Ad-daliadau (£)

Treth y Cyngor (Rhif 19)	164.41
Utility Warehouse (Rhif 18)	139.03
Utility Warehouse (Rhif 19)	97.07
Bwyd digwyddiadau'r Pasg	14.00
Cyfanswm y ad-daliadau	414.51

9. Gweinidog (£)

Taliadau i Stewardship	31686.30	(gweler nodyn 10)
Taliadau i NEST	2286.15	
Costau teithio (Tach 2022-Hyd 2023)	1226.03	
Ffioedd cynhadleddau	150.00	
Offer swyddfa	39.87	
Cyfanswm costau'r gweinidog	35388.35	

10. Costau taith UDA

Cafodd taliad o £2000 ar gyfer costau ar gyfer taith yn 2022. Cafodd y treth, iswariant gwladol a chyfraniadau pensiwn eu talu drwy system payroll Stewardship yn ystod y tri mis diwethaf o'r flwyddyn dreth 2022-2023. Maent yn ymddangos yn y datganiad ariannol fel 'Taliadau i Stewardship' yn natganiad ariannol 2023.

11. Gweinidogaethau eraill (£)

Pregethwyr gwadd	700.00
Gofal bugeiliol	180.00
Cyfanswm costau gweinidogaethau eraill	880.00

12. Digwyddiadau efengylu (£)

Siaradwyr gwâdd	800.00	
Bwyd pasg	181.45	
Llyfrau pasg	159.80	(gweler nodyn 2: £157.35 at hyn)
Deunyddiau cyhoeddi Pasg	113.85	
Defnydd Neuadd St Peter's	110.00	
Llety siaradwyr gwadd	85.00	
Cardiau Pasg	11.75	
Ffilm Pasg	7.99	
Blodau Pasg	5.00	
Defnydd o Neuadd Chwaraeon PCYDDS	180.00	(gweler nodyn 2: £97.00 at hyn)
Deunyddiau crefft 'crefftus'	114.35	(gweler nodyn 2: £96.00 at hyn)
Pecynau ar gyfer ffair croeso PCYDDS	23.25	
Bwyd diolchgarwch	334.88	
Llyfrau diolchgarwch	71.95	
Deunyddiau cyhoeddi diolchgarwch	38.00	
Tân gwyllt noson gwis	435.90	
Bwyd i'r noson gwis	154.18	
Llyfrau Nadolig	135.90	
Bwyd Nadolig	115.63	(gweler nodyn 2: £60.00 at hyn)
Deunyddiau cyhoeddi Nadolig	89.80	
Adnoddau crefft Nadolig	35.98	
Cardiau Nadolig	9.80	
Cyfanswm costau digwyddiadau efengylu	3214.46	

13. Costau gweithredol eraill (£)

CCLI	302.30	
Gwefan (Wix)	216.00	
WorshipTools	212.00	
Zoom	126.36	
Office 365	70.08	
USB memory drive	19.99	
CD drive	13.99	
Offer cyfeithu	613.08	
Microphones	43.84	
Argraffwr A3	126.22	
Laminator	35.89	
Guillotine	27.47	
Inc ar gyfer yr argraffwr	19.99	
Offer swyddfa	12.35	
Bateriau	10.00	
Calendr i'r wal	7.95	
Llyfrau defosiynol Nadolig	106.99	
Cylchgronau MEC	52.20	
Arwydd	148.64	
Poster	16.80	
Offer i'r gegin	706.95	
Cwpannau	125.00	
Soup kettles	113.92	
Bwyd ar gyfer digwyddiadau	93.70	
Cwpannau i'r plant	35.73	
Pwll bedydd a tarpolin	118.97	
Eitemau cymun	14.20	
Piano	1149.00	
Eitemau gitar	245.91	
Eitemau piano	160.71	
Cerddoriaeth	22.75	
Cyfrifwyr LHP	570.00	
HSBC	111.01	
Ffoshelig Coaches	450.00	(gweler nodyn 2: £170.00 at hyn)
Xcel Bowl	150.00	(gweler nodyn 2: £130.00 at hyn)
Addurniadau Nadolig	434.76	
Bocs cymorth cyntaf	20.00	
Cyfanswm y costau gweithredol eraill	6704.75	

14. Cynnal a chadw'r capel a'r tai (£)

Glanhawr	2040.00
Cwmni glanhau	728.00
Offer glanhau	181.42
Gwasanaethu'r offer wrth dân	137.94
Gwasanaethu'r bwyler	90.00
Adnoddau peintio	119.17
Blwch storio bins	112.50
Sgrîn i'r crèche	79.88
Goleuadau	51.26
Cloeon y giatiau	48.89
Gwifrau i seinyddion y crèche	41.88
Blychau cludo	32.00
Uned storio i'r gegin	27.99
Blwch allweddi	16.42
Allweddi	15.00
Clipiau gwifrau	7.48
Utility Warehouse	8003.42
BT	490.06
Dŵr Cymru Welsh Water	287.22
Yswiriant i'r capel	2053.91
Yswiriant i'r tŷ	383.89
Gwaith trydan (Rhif 18)	1510.80
Gwaith llorio (Rhif 18)	614.00
Glanhau carped (Rhif 18)	210.00
Peintio (Rhif 18)	175.00
Gwasanaethu bwyler (Rhif 18)	149.27
Gwaith plymio (Rhif 19)	72.00
Gwasanaeth glanhau (Rhif 18)	65.00
Saer (Rhif 18)	30.00
Glanhawr (Rhif 18)	30.00
Sedd i'r toiled (Rhif 18)	30.00
Treth y Cyngor (Rhif 18)	1879.26
Treth y Cyngor (Rhif 19)	294.00
Utility Warehouse (Rhif 18)	261.88
Utility Warehouse (Rhif 19)	5.08
Ffioedd cyfreithiol	600.00
Cyfanswm y costau cynnal a chadw	20874.62

15. Swm a drosglwyddwyd i achosion eraill (£)

Operation Mobilisation	3000.00	
Wycliffe Bible Translators	1500.00	
Undeb y Bedyddwyr	888.00	
Cymdeithas y Beibl	500.00	(gweler nodyn 6: £230.00 at hyn)
BMS (Baptist Missionary Society)	500.00	(gweler nodyn 6: £180.00 at hyn)
Clwb GIG	50.00	(gweler nodyn 6: £50.00 at hyn)
Carms & Cardigan Baptist Festival	48.00	
Cyfanswm a drosglwyddwyd i achosion eraill	6486.00	

16. Trosglwyddiadau i Gyfrif Rhif 2

Cafodd £60.44 ei drosglwyddo i gyfrif rhif 2 er mwyn talu am ffioedd HSBC.

17. Trosglwyddiadau i'r Cyfrif Wrth Gefn (newydd) (£)

Cronfa Hyfforddiant Gweinidogaethol	40000.00	(gweler nodyn 7)
Cronfa Wrth Gefn	15507.06	(gweler nodyn 5)
Cronfa ymddirediolaeth David Hinds & Catherine Jones	2126.22	
Cyfanswm y trosglwyddiadau	57633.28	

18. Trosglwyddiadau i'r Cyfrif yr Adeiladu (£)

Cronfa Adeiladu	132045.05	(gweler nodyn 4)
Cronfa Hyfforddiant Gweinidogaethol	20000.00	(gweler nodyn 7)
Cyfanswm y trosglwyddiadau	152045.05	

19. Anrhegion (£)

Anrhegion Nadolig	100.00
Anrhegion gadael	51.94
Cyfanswm yr anrhegion	151.94

20. Trosglwyddiadau o'r Cyfrif Cyffredinol (£)

Tuag at ffioedd HSBC	60.44	(gweler nodyn 16)
Cyfanswm y trosglwyddiadau	60.44	

21. Costau Ysgol Sul (£)

Anrhegion Nadolig	112.38
Defnyddiau Crefft	99.41
Llyfrau Pasg	15.00
Cyfanswm y costau Ysgol Sul	226.79

22. Trosglwyddiadau i'r Cyfrif Cyffredinol

Trosglwyddwyd cyfanrwydd y balans o'r Cyfrif Wrth Gefn i'r Cyfrif Cyffredinol: £15,507.06.

23. Llog

Caiff llog ei ddosrannu yn gyfatebol rhwng y Gronfa Adeiladu (87%) a'r Gronfa Hyfforddiant Gweinidogaethol (13%) fel hyn:

Cronfa Adeiladu	1800.77
Cronfa Hyfforddiant Gweinidogaethol	269.08
Cyfanswm y llog	2069.85

24. Cyfanswm yr asedau

Yn ychwanegol i gyfanswm yr asedau ariannol, delir yr eglwys yr asedau canlynol:

- safle'r capel (capel, festri a'r mynwent) ar Stryd y Prior, Caerfyrddin
- cynwys (gosodiadau, dodrefn ac offer)
- 18 Stryd y Prior, Caerfyrddin

Delir yr eglwys yr ased canlynol o ddechrau blyddyn calendr 2023 hyd werthiant yr ased ym mis Chwefror 2023:

- 19 Stryd y Prior, Caerfyrddin

PENUEL BAPTIST CHURCH, CARMARTHEN

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2023

GENERAL RECEIPTS & PAYMENT ACCOUNT

Receipts (£)	2023	2022	Note
General giving	67175.00	51279.00	
Other giving	710.35	0.00	2
Income tax recovered on gifts	29141.38	0.00	3
Sales	132045.05	0.00	4
Rents	0.00	2742.00	
Transfers from other accounts	15507.06	2426.22	5
Raised for other causes	460.00	0.00	6
Donations	60000.00	0.00	7
Repayments	414.51	385.30	8
Cornerstones bonds	0.00	498.00	
Total receipts	305453.35	57330.52	
Payments (£)	2023	2022	Note
Minister	35388.35	33765.05	9
Other ministry	880.00	750.49	11
Outreach	3214.46	0.00	12
Other operational costs	6704.75	4181.64	13
Upkeep of chapel and houses	20874.62	21705.51	14
Amount passed to other causes	6486.00	3920.00	15
Transfers to No. 2 Account	60.44	60.00	16
Transfers to (new) Reserve Account	57633.28	0.00	17
Transfers to Building Fund Account	152045.05	0.00	18
Gifts	151.94	220.00	19
Total payments	283438.89	64602.69	
Net receipts / (payments) for 2023	£22,014.46		
Excluding funds transfers	£216,246.20		
Cash balance at 31 December 2022	£62,369.40		
Cash balance at 31 December 2023	£84,383.86		

NO. 2 ACCOUNT (SUNDAY SCHOOL)

Receipts (£)	2023	2022	Note
Transfers from General Account	60.44	60.00	20
Mwncis Myrddin loose cash	10.35	0.00	
Total receipts	70.79	60.00	
Payments (£)	2023	2022	Note
Camps	825.00	300.00	
Sunday School expenses	226.79	66.76	21
HSBC	60.44	60.00	
Total payments	1112.23	426.76	
Net receipts / (payments) for 2023	-£1,041.44		
Excluding funds transfers	-£1,101.88		
Cash balance at 31 December 2022	£4,803.67		
Cash balance at 31 December 2023	£3,762.23		

RESERVE ACCOUNT

Receipts (£)	2023	2022	Note
Interest	159.62	15.33	
Total receipts	159.62	15.33	
Payments (£)	2023	2022	Note
Transfers to General Account	15507.06	0.00	22
Total payments	15507.06	0.00	
Cash balance at 31 December 2022	£15,347.44		
Cash balance at account closure	£0.00		

(NEW) RESERVE ACCOUNT

Receipts (£)	2023	2022	Note
Transfers from General Account	57633.28	0.00	17
Total receipts	57633.28	0.00	
Cash balance at 31 December 2023	£57,633.28		
of which, <i>Trust Fund</i>	£2,126.22		
of which, <i>Reserves Fund</i>	£15,507.06		
of which, <i>Ministry Training Fund</i>	£40,000.00		

BUILDING FUND ACCOUNT

Receipts (£)	2023	2022	Note
Transfers from General Account	152045.05	0.00	18
Interest	2069.85		23
Total receipts	154114.90	0.00	
Cash balance at 31 December 2023	£154,114.90		
of which, <i>Building Fund</i>	£133,845.82		
of which, <i>Ministry Training Fund</i>	£20,269.08		

STATEMENT OF CASH ASSETS AND LIABILITIES AT 31 DECEMBER 2023

Cash assets (£)	2023	2022	Note
General Current Account	84383.86	62369.40	
No. 2 Account (Sunday School)	3762.23	4803.67	
Reserve Account (closed)	0.00	15347.44	
(New) Reserve Account	57633.28	0.00	
Building Fund Account	154,114.90	0.00	
Total assets	299894.27	82520.51	

Net increase on 2022: £217,373.76

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 Charities Act 2011.

2. Other giving (£)

Restricted giving towards outreach activities and church trips.

Towards church Tenby trip	170.00	(see note 13)
Towards Easter outreach books	157.35	(see note 12)
Towards church bowling trip	130.00	(see note 13)
Towards football venue hire	97.00	(see note 12)
Towards 'crafternoon' materials	96.00	(see note 12)
Towards Christmas outreach food	60.00	(see note 12)
Total of other giving	710.35	

3. Income tax recovered on gifts (£)

Received from HMRC via Gift Aid for the calendar years listed below.

Gift Aid (2020)	8174.70
Gift Aid (2021)	10727.79
Gift Aid (2022)	10238.89
Total income tax recovered on gifts	29141.38

4. Sales

Sale of a house owned by the church (19 Priory Street, Carmarthen) in February 2023: £132,045.05. The trustees have agreed that the total sum received from this sale will be designated for the church's building fund.

5. Transfers from other accounts (£)

Balance at Reserve Account closure	15507.06	(see note 22)
Total transfers	15507.06	

6. Raised for other causes (£)

Bible Society	230.00	(see note 15)
BMS (Baptist Missionary Society)	180.00	(see note 15)
Clwb GIG	50.00	(see note 15)
Total raised for other causes	460.00	

7. Donations

Received from Carmarthen Evangelical Church following its closure: £60,000. The trustees have agreed that the total sum received from this donation will be designated for the church's ministry training fund.

8. Repayments (£)

Council tax (No. 19)	164.41
Utility Warehouse (No. 18)	139.03
Utility Warehouse (No. 19)	97.07
Easter outreach food	14.00
Total repayments	414.51

9. Minister (£)

Payments to Stewardship	31686.30	(see note 10)
Payments to NEST	2286.15	
Travel expenses (Nov 2022-Oct 2023)	1226.03	
Conference fees	150.00	
Office supplies	39.87	
Total costs of minister	35388.35	

10. USA trip expenses

A payment of £2,000 for trip expenses was made in 2022. The tax, national insurance and increased pension contributions for this payment were paid via Stewardship payroll in the last three months of the 2022/2023 tax year and appear within 'Payments to Stewardship' in the Financial Statement for 2023.

11. Other ministry (£)

Guest preachers	700.00
Pastoral care	180.00
Total costs of other ministry	880.00

12. Outreach (£)

Guest speaker	800.00	
Easter food	181.45	
Easter books	159.80	(see note 2: £157.35 towards)
Easter publicity materials	113.85	
St Peter's Civic Hall hire	110.00	
Guest speaker accommodation	85.00	
Easter cards	11.75	
Easter film	7.99	
Easter flowers	5.00	
UWTSD Sports Hall hire	180.00	(see note 2: £97.00 towards)
'Crafternoon' craft materials	114.35	(see note 2: £96.00 towards)
UWTSD Welcome Fair packs	23.25	
Harvest food	334.88	
Harvest books	71.95	
Harvest publicity materials	38.00	
Quiz night fireworks	435.90	
Quiz night food	154.18	
Christmas books	135.90	
Christmas food	115.63	(see note 2: £60.00 towards)
Christmas publicity materials	89.80	
Christmas craft materials	35.98	
Christmas cards	9.80	
Total costs of outreach	3214.46	

13. Other operational costs (£)

CCLI	302.30	
Website (Wix)	216.00	
WorshipTools	212.00	
Zoom	126.36	
Office 365	70.08	
USB memory drive	19.99	
CD drive	13.99	
Translation equipment	613.08	
Microphones	43.84	
A3 printer	126.22	
Laminator	35.89	
Guillotine	27.47	
Printer ink	19.99	
Stationery items	12.35	
Batteries	10.00	
Wall planner	7.95	
Christmas devotional resources	106.99	
EMW magazines	52.20	
Sign	148.64	
Posters	16.80	
Kitchen supplies	706.95	
Mugs	125.00	
Soup kettles	113.92	
Food for events	93.70	
Childrens' cups	35.73	
Baptism pool and tarpaulin	118.97	
Communion items	14.20	
Piano	1149.00	
Guitar items	245.91	
Piano items	160.71	
Sheet music	22.75	
LHP Accountants	570.00	
HSBC	111.01	
Ffoshelig Coaches	450.00	(see note 2: £170.00 towards)
Xcel Bowl	150.00	(see note 2: £130.00 towards)
Christmas decorations	434.76	
First aid kit	20.00	
Total other operational costs	6704.75	

14. Upkeep of chapel and houses (£)

Cleaner	2040.00
Cleaning company	728.00
Cleaning supplies	181.42
Fire extinguisher service	137.94
Boiler service	90.00
Painting supplies	119.17
Bin storage box	112.50
Crèche screen	79.88
Lighting	51.26
Gate locks	48.89
Crèche speaker cables	41.88
Removal boxes	32.00
Kitchen storage unit	27.99
Key safe	16.42
Keys	15.00
Cable clips	7.48
Utility Warehouse	8003.42
BT	490.06
Dŵr Cymru Welsh Water	287.22
Church insurance	2053.91
House insurance	383.89
Electrics (No. 18)	1510.80
Flooring (No. 18)	614.00
Carpet cleaning (No. 18)	210.00
Painting (No. 18)	175.00
Boiler service (No. 18)	149.27
Plumbing (No. 19)	72.00
Cleaning company (No. 18)	65.00
Carpentry (No. 18)	30.00
Cleaner (No. 18)	30.00
Toilet seat (No. 18)	30.00
Council Tax (No. 18)	1879.26
Council Tax (No. 19)	294.00
Utility Warehouse (No. 18)	261.88
Utility Warehouse (No. 19)	5.08
Legal fees	600.00
Total upkeep costs	20874.62

15. Amount passed to other causes (£)

Operation Mobilisation	3000.00	
Wycliffe Bible Translators	1500.00	
Baptist Union of Wales	888.00	
Bible Society	500.00	(see note 6: £230.00 towards)
BMS (Baptist Missionary Society)	500.00	(see note 6: £180.00 towards)
Clwb GIG	50.00	(see note 6: £50.00 towards)
Carms & Cardigan Baptist Festival	48.00	
Total passed to other causes	6486.00	

16. Transfers to No. 2 Account

£60.44 was transferred to the No. 2 Account to cover the charges paid to HSBC.

17. Transfers to (new) Reserve Account (£)

Ministry Training Fund	40000.00	(see note 7)
Reserves Fund	15507.06	(see note 5)
David Hinds & Catherine Jones Trust Fund	2126.22	
Total transfers	57633.28	

18. Transfers to Building Fund Account (£)

Building Fund	132045.05	(see note 4)
Ministry Training Fund	20000.00	(see note 7)
Total transfers	152045.05	

19. Gifts (£)

Christmas gift	100.00
Leaving gifts	51.94
Total gifts	151.94

20. Transfers from General Account (£)

Towards HSBC charges	60.44	(see note 16)
Total transfers	60.44	

21. Sunday School expenses (£)

Christmas presents	112.38
Craft materials	99.41
Easter books	15.00
Total Sunday School expenses	226.79

22. Transfers to General Account

Transfer of the total balance of the Reserve Account to the General Account: £15,507.06.

23. Interest

Interest is split proportionally between the Building Fund (87%) and the Ministry Training Fund (13%) as follows:

Building Fund	1800.77
Ministry Training Fund	269.08
Total interest	2069.85

24. Total assets

In addition to the total cash assets held, the church has the following assets:

- the church's premises (chapel, vestry and burial ground) at Priory Street, Carmarthen
- contents (fixtures, furniture and equipment)
- 18 Priory Street, Carmarthen

The church also had the following asset from the beginning of the 2023 calendar year until the asset's sale in February 2023:

- 19 Priory Street, Carmarthen



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name
Penuel Baptist Chapel

On accounts for the year ended

31st December 2023

Charity no
(if any) 238795

Set out on pages

14 - 26

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended **31 / 12 / 2023**.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 133 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

Samantha Hart

Date:

17/10/24

Name:

SAMANTHA HART.

Relevant professional
qualification(s) or body
(if any):

ACCA.

Address:

LHP ACCOUNTANTS

LLYS DERI, PARC PENSARN

CARMARTHEN SA31 2NF.

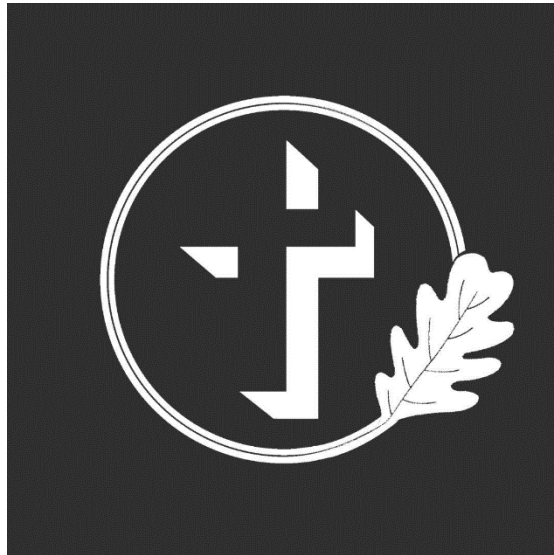
Section B**Disclosure**

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N / A

Accounts



EGLWYS PENUEL | PENUEL CHURCH

ENW'R ELUSEN | CHARITY NAME:
PENUEL BAPTIST CHAPEL, CARMARTHEN
– TRUST FUNDS AND PROPERTY HELD IN CONNEXION THEREWITH

RHIF YR ELUSEN | CHARITY NUMBER:
238795

DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN
HYD 31 RHAGFYR 2022

FINANCIAL STATEMENT FOR THE YEAR
ENDED 31 DECEMBER 2022

PARATOWYD GAN | PREPARED BY: SARAH MOSES
ARCHWILIWYD GAN | EXAMINED BY: DAFYDD ALED REES (FCCA)

EGLWYS PENUEL Y BEDYDDWYR, CAERFYRDDIN

DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN HYD 31 RHAGFYR 2022

Y CYFRIF CYFFREDINOL DERBYNIADAU A THALIADAU

Derbyniadau (£)	2022	2021	Nodyn
Rhoddion cyffredinol	51279.00	52543.07	
Rhoddion eraill	0.00	1780.00	
Rhenti	2742.00	11740.00	2
Sales	0.00	280.00	
Trosglwyddiadau o gyfri'r ymddiredoleth	2126.22	0.00	3
Trosglwyddiadau o gyfrif rhif 2	300.00	0.00	4
Bondiau Cornerstones	498.00	0.00	5
Ad daliadau	385.30	589.00	6
Taliad dechreuol PayPal	0.00	0.01	
Cyfanswm y derbyniadau	57330.52	66932.08	
Taliadau (£)	2022	2021	Nodyn
Costau'r gweinidog	33765.05	31173.73	7
Costau gweinidogaethau eraill	750.49	1190.68	9
Costau gweithredol eraill	4181.64	2495.39	10
Cynnal a chadw'r capel a'r tai	21705.51	11084.88	11
Swm a aeth I achosion eraill	3920.00	4175.00	12
Trosglwyddiadau i gyfrif rhif 2	60.00	0.00	13
Rhoddion	220.00	275.00	14
COVID	0.00	2945.57	
Cyfanswm y taliadau	64602.69	53340.25	
Derbyniadau / (taliadau) net 2022	-£7,272.17		
Balans arian ar 31 Rhagfyr 2021	£69,641.57		
Balans arian ar 31 Rhagfyr 2022	£62,369.40		

CYFRIF RHIF 2 (YR YSGOL SUL)

Derbyniadau (£)	2022	2021	Nodyn
Trosglwyddiadau o gyfrifon y eglwys	60.00	0.00	15
Cyfanswm y derbyniadau	60.00	0.00	
Taliadau (£)	2022	2021	Nodyn
Trosglwyddiadau i gyfrifon yr Eglwys	300.00	0.00	16
Costau ysgol Sul	66.76	0.00	17
HSBC	60.00	0.00	
Cyfanswm y taliadau	426.76	0.00	
Derbyniadau / (taliadau) net 2022	-£366.76		
Balans arian ar 31 Rhagfyr 2021	£5,170.43		
Balans arian ar 31 Rhagfyr 2022	£4,803.67		

Y CYFRIF WRTH GEFN

Derbyniadau (£)	2022	2021	Nodyn
Llog	15.33	20.79	
Cyfanswm y derbyniadau	15.33	20.79	
 Derbyniadau / (taliadau) net 2022	 £15.33		
Balans arian ar 31 Rhagfyr 2021	£15,332.11		
Balans arian ar 31 Rhagfyr 2022	£15,347.44		

CRONFA YMDDIREDOLAETH DAVID HINDS A CATHERINE JONES

Derbyniadau (£)	2022	2021	Nodyn
Llog	0.25	15.20	
Cyfanswm y Derbyniadau	0.25	15.20	
 Taliadau (£)	 2022	 2021	 Nodyn
Trosglwyddiadau I gyfrifon yr Eglwys	2126.22	0.00	18
Cyfanswm y taliadau	2126.22	0.00	
 Derbyniadau / (taliadau) net 2022	 -£2,125.97		
 Balans arian ar 31 Rhagfyr 2021	 £2,125.97		
Balans arian ar gau'r cyfrif	£0.00		

DATGANIAD ASEDAU ARIANNOL AR 31 RHAGFYR 2022

Asedau Ariannol (£)	2022	2021	Nodyn
Y cyfrif cyffredinol	62369.40	69641.57	
Cyfrif Rhif 2 (Yr Ysgol Sul)	4803.67	5170.43	
Y cyfrif wrth gefn	15347.44	15332.11	
Y gronfa ymddiredolaeth (wedi cau)	0.00	2125.97	
Cyfanswm yr asedau	82520.51	92270.08	19
Cynnydd net ers 2021: -£9,749.57			

NODIADAU I'R CYFRIFON

1. Sail y cyfrifon

Paratowyd y cyfrifon hyn ar sail 'derbyniadau a thaliadau' yn unol ag Adran 133 Deddf Elusennau 2011.

2. Rhenti (£)

Rhent o 18 Heol y Prior	1980.00
Rhent o 19 Heol y Prior	762.00
Cyfanswm y Rhent	2742.00

3. Trosglwyddiadau o gyfrif yr ymddiriedolaeth (£)

Balans wrth gau'r cyfrif	2126.22	(gweler nodyn 18)
Cyfanswm y trosglwyddiadau	2126.22	

4. Trosglwyddiadau o gyfrif rhif 2 (£)

Tuag at wersylloedd	300.00	(gweler nodyn 16)
Cyfanswm y trosglwyddiadau	300.00	

5. Bondiau Cornerstones (£)

Bond o 18 Heol y Prior	330.00
Bond o 19 Heol y Prior	168.00
Cyfanswm y Bondiau	498.00

6. Ad-daliadau (£)

Utility Warehouse (chapel)	179.90
Utility Warehouse (Rhif 18)	108.00
Utility Warehouse (Rhif 19)	97.40
Cyfanswm yr ad-daliadau	385.30

7. Costau'r gweinidog (£)

Taliadau i Stewardship	28865.80	
Costau Trip UDA	2000.00	(gweler nodyn 8)
Taliadau i NEST	1843.75	
Costau Teithio (Tach 2021-Hyd 2022)	1030.50	
Ffioedd Cynhadleddau	25.00	
Cyfaswm costau'r gweinidog	33765.05	

8. Costau Trip i'r UDA

Cafodd y treth, yr yswiriant cenedlaethol, a'r cyfraniadau penswn ar gyfer y taliad hwn eu talu drwy gyflogress Stewardship yn nhri mis diwethaf y flwyddyn ariannol 2022/2023 ac y byddant yn ymddangos fel rhan o 'daliadau i Stewardship' yn Natganiad ariannol 2023.

9. Costau gweinidogaethau eraill (£)

Pregethwyr gwadd	730.00
Profion Covid	20.49
Cyfaswm costau gweinidogaethau eraill	750.49

10. Costau gweithredol eraill (£)

CCLI	236.89	
Worship Extreme	200.00	
Apple TV	169.00	
Zoom	115.12	
Office 365	79.99	
CDs a'u casysau	61.33	
Clustffonau cyfieithu	60.81	
Bateriau meicroffon	9.98	
Inc i'r argraffwyr	16.49	
Filament i 3D printer	15.13	
Stampau	10.20	
Llyfrau ar gyfer digwyddiadau cenhadol	362.95	
Beiblau (Saesneg)	166.23	
Adnoddau Cymdeithas y Beibl	140.27	
Efengylau (Cymraeg)	100.00	
Adnoddau defosiynol amser y Nadolig	30.00	
Cylchgrawn MUC	17.40	
Banneri	147.52	
Poster	86.40	
Cerdiau busnes a phamffledi	61.82	
Peiriant coffi, fflasgau a choffi	815.95	
Offer arall i'r gegin	281.71	
Bwyd ar gyfer digwyddiadau	147.61	
Eitemau Cymundeb	29.98	
Llinynnau Gitâr	59.60	
Cerddoriaeth	53.18	
Gwasanaethu'r gitâr	25.00	
Gwersyllau	300.00	(£300 o gyfrif 2)
Gwasanaeth y Cynhaeaf	6.70	
Arolygydd allannol	100.00	
HSBC	93.38	
Hyfforddiant Stewardship	55.00	
Hurio Llyfrgell Caerfyrddin	76.00	
Addurniadau Nadolig	50.00	
Cyfanswm Costau gwethredol arall	4181.64	

11. Cynnal a chadw y capel a'r tai (£)

Glanhau (capel)	2080.00
Time For You West Wales Cleaning	728.00
Chwynnu	55.00
Offer Glanhau	25.39
Offer chwynnu	6.11
ABS Carmarthen Fire Protection	57.54
Thermostat a bulbiau	190.86
Gwresogydd i'r Crèche	89.99
Utility Warehouse	3823.64
BT	375.58
Dŵr Cymru Welsh Water	253.14
Yswiriant i'r Capel	1932.06
Yswiriant i'r tai	397.26
D M Williams Painting & Decorating	9080.00
Glanhau (tai)	378.00
CE & N Richards House Clearance	150.00
Carms Cleaning & Maintenance Services	120.00
Avery Electrics	117.60
Treth y cyngor (Rhif 19)	590.26
Treth y cyngor (Rhif 18)	162.78
SSE Energy (Rhif 19)	109.10
Utility Warehouse (Rhif 18)	62.34
Utility Warehouse (Rhif 19)	38.43
Shell Energy (Rhif 18)	32.43
Ffioedd cyfreithiol	850.00
Cyfanswm cynnal a chadw	21705.51

12. Swm a aeth i achosion eraill (£)

Operation Mobilisation	3000.00
Undeb Bedyddwyr Cymru	738.00
Open Doors	60.00
Gwyl Bedyddwyr Caerfyrddin a Cheredigion	41.00
Gweithgor Bedyddwyr Gorllewin Myrddin	41.00
Clwb GIG	40.00
Cyfanswm a aeth i achosion eraill	3920.00

13. Trosglwyddiadau i gyfrif rhif 2

Cafodd £60 ei drosglwyddo i gyfrif rhif 2 i dalu am ffioedd a dalwyd i HSBC.

14. Rhoddion (£)

Rhoddion ymddeol	200.00
Rhoddion gadael	20.00
Cyfanswm y rhoddion	220.00

15. Trosglwyddiadau o'r cyfrif cyffredinol (£)

Tuag at ffioedd HSBC	60.00	(gweler nodyn 13)
Cyfanswm y trosglwyddiadau	60.00	

16. Trosglwyddiadau i'r cyfrif cyffredinol

Cafodd £300 ei drosglwyddo i'r cyfrif cyffredinol i dalu am gostau plant yn mynychu gwersylloedd.

17. Costau yr ysgol sul (£)

Llyfrau Nadolig	58.80
Papur wlapio	7.96
Cyfanswm costau yr ysgol Sul	66.76

18. Trosglwyddiadau i'r cyfrif cyffredinol

Cafodd y balans o Cronfa Ymddiredolaeth David Hinds A Catherine Jones i gyd ei drosglwyddo i'r cyfrif cyffredinol.

19. Cyfanswm yr asedau

Yn ogystal â chyfanswm yr asedau ariannol, y mae gan yr eglwys yr asedau canlynol:

- Mangre'r eglwys (Capel, festri a mynwent) yn Heol y Prior, Caerfyrddin
- Cynnwys (gosodiadau, dodrefn a chyfarpar)
- 18 Heol y Prior, Caerfyrddin
- 19 Heol y Prior Caerfyrddin

PENUEL BAPTIST CHURCH, CARMARTHEN

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

GENERAL RECEIPTS & PAYMENT ACCOUNT

Receipts (£)	2022	2021	Note
General giving	51279.00	52543.07	
Other giving	0.00	1780.00	
Rents	2742.00	11740.00	2
Sales	0.00	280.00	
Transfers from Trust Fund	2126.22	0.00	3
Transfers from No. 2 Account	300.00	0.00	4
Cornerstones bonds	498.00	0.00	5
Repayments	385.30	589.00	6
Initial PayPal payment	0.00	0.01	
Total receipts	57330.52	66932.08	
Payments (£)	2022	2021	Note
Costs of minister	33765.05	31173.73	7
Costs of other ministry	750.49	1190.68	9
Other operational costs	4181.64	2495.39	10
Upkeep of chapel and houses	21705.51	11084.88	11
Amount passed to other causes	3920.00	4175.00	12
Transfers to No. 2 Account	60.00	0.00	13
Gifts	220.00	275.00	14
COVID	0.00	2945.57	
Total payments	64602.69	53340.25	
Net receipts / (payments) for 2022	-£7,272.17		
Cash balance at 31 December 2021	£69,641.57		
Cash balance at 31 December 2022	£62,369.40		

NO. 2 ACCOUNT (SUNDAY SCHOOL)

Receipts (£)	2022	2021	Note
Transfers from General Account	60.00	0.00	15
Total receipts	60.00	0.00	
Payments (£)	2022	2021	Note
Transfers to General Account	300.00	0.00	16
Sunday School expenses	66.76	0.00	17
HSBC	60.00	0.00	
Total payments	426.76	0.00	
Net receipts / (payments) for 2022	-£366.76		
Cash balance at 31 December 2021	£5,170.43		
Cash balance at 31 December 2022	£4,803.67		

RESERVE ACCOUNT

Receipts (£)	2022	2021	Note
Interest	15.33	20.79	
Total receipts	15.33	20.79	
 Net receipts / (payments) for 2022	 £15.33		
 Cash balance at 31 December 2021	 £15,332.11		
Cash balance at 31 December 2022	£15,347.44		

DAVID HINDS AND CATHERINE JONES TRUST FUND

Receipts (£)	2022	2021	Note
Interest	0.25	15.20	
Total receipts	0.25	15.20	
 Payments (£)	 2022	 2021	 Note
Transfers to General Account	2126.22	0.00	18
Total payments	2126.22	0.00	
 Net receipts / (payments) for 2022	 -£2,125.97		
Cash balance at 31 December 2021	£2,125.97		
Cash balance at account closure	£0.00		

STATEMENT OF CASH ASSETS AND LIABILITIES AT 31 DECEMBER 2022

Cash Assets (£)	2022	2021	Note
General Current Account	62369.40	69641.57	
No. 2 Account (Sunday School)	4803.67	5170.43	
Reserve Account	15347.44	15332.11	
Trust Fund (closed)	0.00	2125.97	
Total Assets	82520.51	92270.08	19

Net increase on 2021: -£9,749.57

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 Charities Act 2011.

2. Rents (£)

Rent for 18 Priory Street	1980.00
Rent for 19 Priory Street	762.00
Total rent	2742.00

3. Transfers from Trust Fund (£)

Balance at account closure	2126.22	(see note 18)
Total transfers	2126.22	

4. Transfers from No. 2 Account (£)

Towards camps	300.00	(see note 16)
Total transfers	300.00	

5. Cornerstones bonds (£)

Bond for 18 Priory Street	330.00
Bond for 19 Priory Street	168.00
Total bonds	498.00

6. Repayments (£)

Utility Warehouse (chapel)	179.90
Utility Warehouse (No. 18)	108.00
Utility Warehouse (No. 19)	97.40
Total repayments	385.30

7. Costs of minister (£)

Payments to Stewardship	28865.80	
US trip expenses	2000.00	(see note 8)
Payments to NEST	1843.75	
Travel expenses (Nov 2021-Oct 2022)	1030.50	
Conference fees	25.00	
Total costs of minister	33765.05	

8. US trip expenses

The tax, national insurance, and increased pension contributions for this payment were paid via Stewardship payroll in the last three months of the 2022/2023 tax year and will appear within 'Payments to Stewardship' in the Financial Statement for 2023.

9. Costs of other ministry (£)

Guest preachers	730.00
Covid tests	20.49
Total costs of other ministry	750.49

10. Other operational costs (£)

CCLI	236.89	
Worship Extreme	200.00	
Apple TV	169.00	
Zoom	115.12	
Office 365	79.99	
CDs and cases	61.33	
Translation headphones	60.81	
Microphone batteries	9.98	
Printer ink	16.49	
3D printer filament	15.13	
Stamps	10.20	
Books for outreach events	362.95	
Bibles (English)	166.23	
Bible Society resources	140.27	
Gospels (Welsh)	100.00	
Christmas devotional resources	30.00	
EMW magazines	17.40	
Roller banners	147.52	
Posters	86.40	
Business cards and leaflets	61.82	
Coffee machine, flasks and coffee	815.95	
Other kitchen supplies	281.71	
Food for events	147.61	
Communion items	29.98	
Guitar strings	59.60	
Sheet music	53.18	
Guitar servicing	25.00	
Camps	300.00	(£300 towards from No. 2)
Harvest assembly	6.70	
Independent examiner	100.00	
HSBC	93.38	
Stewardship trustee training	55.00	
Carmarthen Library hire	76.00	
Christmas decorations	50.00	
Total other operational costs	4181.64	

11. Upkeep of chapel and houses (£)

Cleaner (chapel)	2080.00
Time For You West Wales Cleaning	728.00
Weeding	55.00
Cleaning supplies	25.39
Weeding supplies	6.11
ABS Carmarthen Fire Protection	57.54
Thermostat and bulbs	190.86
Crèche heater	89.99
Utility Warehouse	3823.64
BT	375.58
Dŵr Cymru Welsh Water	253.14
Church insurance	1932.06
House insurance	397.26
D M Williams Painting & Decorating	9080.00
Cleaner (houses)	378.00
CE & N Richards House Clearance	150.00
Carms Cleaning & Maintenance Services	120.00
Avery Electrics	117.60
Council Tax (No. 19)	590.26
Council Tax (No. 18)	162.78
SSE Energy (No. 19)	109.10
Utility Warehouse (No. 18)	62.34
Utility Warehouse (No. 19)	38.43
Shell Energy (No. 18)	32.43
Legal fees	850.00
Total upkeep costs	21705.51

12. Amount passed to other causes (£)

Operation Mobilisation	3000.00
Baptist Union of Wales	738.00
Open Doors	60.00
Carms & Cardigan Baptist Festival	41.00
Gweithgor Bedyddwyr Gorllewin Myrddin	41.00
Clwb GIG	40.00
Total passed to other causes	3920.00

13. Transfers to No. 2 Account

£60 was transferred to the No. 2 Account to cover the charges paid to HSBC.

14. Gifts (£)

Retirement gifts	200.00
Leaving gift	20.00
Total gifts	220.00

15. Transfers from General Account (£)

Towards HSBC charges	60.00	(see note 13)
Total transfers	60.00	

16. Transfers to General Account

£300 was transferred to the General Account to cover contributions for the attendance of children at camps.

17. Sunday School expenses (£)

Christmas books	58.80
Wrapping paper	7.96
Total Sunday School expenses	66.76

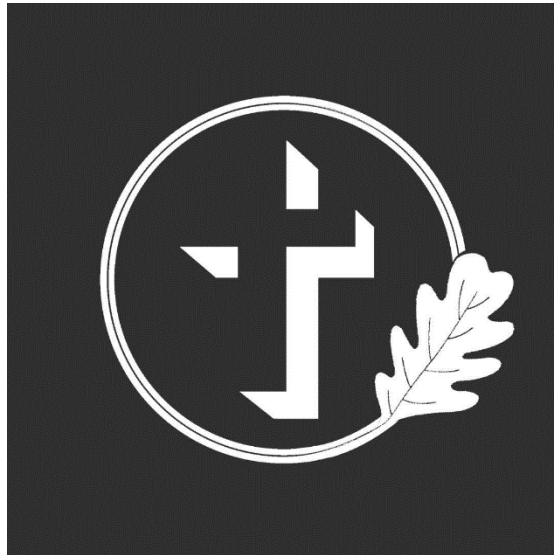
18. Transfers to General Account

The total balance of the David Hinds and Catherine Jones Trust Fund was transferred to the General Account.

19. Total assets

In addition to the total cash assets held, the church has the following assets:

- the church's premises (chapel, vestry and burial ground) at Priory Street, Carmarthen
- contents (fixtures, furniture and equipment)
- 18 Priory Street, Carmarthen
- 19 Priory Street, Carmarthen



EGLWYS PENUEL | PENUEL CHURCH

**ENW'R ELUSEN | CHARITY NAME:
PENUEL BAPTIST CHAPEL, CARMARTHEN
– TRUST FUNDS AND PROPERTY HELD IN CONNEXION THEREWITH**

**RHIF YR ELUSEN | CHARITY NUMBER:
238795**

**DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN
HYD 31 RHAGFYR 2022**

**FINANCIAL STATEMENT FOR THE YEAR
ENDED 31 DECEMBER 2022**

**PARATOWYD GAN | PREPARED BY: SARAH MOSES
ARCHWILIWYD GAN | EXAMINED BY: DAFYDD ALED REES (FCCA)**

EGLWYS PENUEL Y BEDYDDWYR, CAERFYRDDIN

DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN HYD 31 RHAGFYR 2022

Y CYFRIF CYFFREDINOL DERBYNIADAU A THALIADAU

Derbyniadau (£)	2022	2021	Nodyn
Rhoddion cyffredinol	51279.00	52543.07	
Rhoddion eraill	0.00	1780.00	
Rhenti	2742.00	11740.00	2
Sales	0.00	280.00	
Trosglwyddiadau o gyfri'r ymddiredoleth	2126.22	0.00	3
Trosglwyddiadau o gyfrif rhif 2	300.00	0.00	4
Bondiau Cornerstones	498.00	0.00	5
Ad daliadau	385.30	589.00	6
Taliad dechreuol PayPal	0.00	0.01	

Cyfanswm y derbyniadau **57330.52** **66932.08**

Taliadau (£)	2022	2021	Nodyn
Costau'r gweinidog	33765.05	31173.73	7
Costau gweinidogaethau eraill	750.49	1190.68	9
Costau gweithredol eraill	4181.64	2495.39	10
Cynnal a chadw'r capel a'r tai	21705.51	11084.88	11
Swm a aeth l achosion eraill	3920.00	4175.00	12
Trosglwyddiadau i gyfrif rhif 2	60.00	0.00	13
Rhoddion	220.00	275.00	14
COVID	0.00	2945.57	

Cyfanswm y taliadau **64602.69** **53340.25**

Derbyniadau / (taliadau) net 2022 **-£7,272.17**

Balans arian ar 31 Rhagfyr 2021 **£69,641.57**

Balans arian ar 31 Rhagfyr 2022 **£62,369.40**

CYFRIF RHIF 2 (YR YSGOL SUL)

Derbyniadau (£)	2022	2021	Nodyn
Trosglwyddiadau o gyfrifon y eglwys	60.00	0.00	15
Cyfanswm y derbyniadau	60.00	0.00	
Taliadau (£)	2022	2021	Nodyn
Trosglwyddiadau i gyfrifon yr Eglwys	300.00	0.00	16
Costau ysgol Sul	66.76	0.00	17
HSBC	60.00	0.00	
Cyfanswm y taliadau	426.76	0.00	
Derbyniadau / (taliadau) net 2022	-£366.76		
Balans arian ar 31 Rhagfyr 2021	£5,170.43		
Balans arian ar 31 Rhagfyr 2022	£4,803.67		

Y CYFRIF WRTH GEFN

Derbyniadau (£)	2022	2021	Nodyn
Llog	15.33	20.79	
Cyfanswm y derbyniadau	15.33	20.79	
 Derbyniadau / (taliadau) net 2022	 £15.33		
Balans arian ar 31 Rhagfyr 2021	£15,332.11		
Balans arian ar 31 Rhagfyr 2022	£15,347.44		

CRONFA YMDDIREDOLAETH DAVID HINDS A CATHERINE JONES

Derbyniadau (£)	2022	2021	Nodyn
Llog	0.25	15.20	
Cyfanswm y Derbyniadau	0.25	15.20	
Taliadau (£)	2022	2021	Nodyn
Trosglwyddiadau I gyfrifon yr Eglwys	2126.22	0.00	18
Cyfanswm y taliadau	2126.22	0.00	
Derbyniadau / (taliadau) net 2022	-£2,125.97		
Balans arian ar 31 Rhagfyr 2021	£2,125.97		
Balans arian ar gau'r cyfrif	£0.00		

DATGANIAD ASEDAU ARIANNOL AR 31 RHAGFYR 2022

Asedau Ariannol (£)	2022	2021	Nodyn
Y cyfrif cyffredinol	62369.40	69641.57	
Cyfrif Rhif 2 (Yr Ysgol Sul)	4803.67	5170.43	
Y cyfrif wrth gefn	15347.44	15332.11	
Y gronfa ymddiredolaeth (wedi cau)	0.00	2125.97	
Cyfanswm yr asedau	82520.51	92270.08	19
Cynnydd net ers 2021: -£9,749.57			

NODIADAU I'R CYFRIFON

1. Sail y cyfrifon

Paratowyd y cyfrifon hyn ar sail 'derbyniadau a thaliadau' yn unol ag Adran 133 Deddf Elusennau 2011.

2. Rhenti (£)

Rhent o 18 Heol y Prior	1980.00
Rhent o 19 Heol y Prior	762.00
Cyfanswm y Rhent	2742.00

3. Trosglwyddiadau o gyfrif yr ymddiriedolaeth (£)

Balans wrth gau'r cyfrif	2126.22	(gweler nodyn 18)
Cyfanswm y trosglwyddiadau	2126.22	

4. Trosglwyddiadau o gyfrif rhif 2 (£)

Tuag at wersylloedd	300.00	(gweler nodyn 16)
Cyfanswm y trosglwyddiadau	300.00	

5. Bondiau Cornerstones (£)

Bond o 18 Heol y Prior	330.00
Bond o 19 Heol y Prior	168.00
Cyfanswm y Bondiau	498.00

6. Ad-daliadau (£)

Utility Warehouse (chapel)	179.90
Utility Warehouse (Rhif 18)	108.00
Utility Warehouse (Rhif 19)	97.40
Cyfanswm yr ad-daliadau	385.30

7. Costau'r gweinidog (£)

Taliadau i Stewardship	28865.80	
Costau Trip UDA	2000.00	(gweler nodyn 8)
Taliadau i NEST	1843.75	
Costau Teithio (Tach 2021-Hyd 2022)	1030.50	
Ffioedd Cynhadleddau	25.00	
Cyfaswm costau'r gweinidog	33765.05	

8. Costau Trip i'r UDA

Cafodd y treth, yr yswiriant cenedlaethol, a'r cyfraniadau penswn ar gyfer y taliad hwn eu talu drwy gyflogress Stewardship yn nhri mis diwethaf y flwyddyn ariannol 2022/2023 ac y byddant yn ymddangos fel rhan o 'daliadau i Stewardship' yn Natganiad ariannol 2023.

9. Costau gweinidogaethau eraill (£)

Pregethwyr gwadd	730.00
Profion Covid	20.49
Cyfaswm costau gweinidogaethau eraill	750.49

10. Costau gweithredol eraill (£)

CCLI	236.89	
Worship Extreme	200.00	
Apple TV	169.00	
Zoom	115.12	
Office 365	79.99	
CDs a'u casysau	61.33	
Clustffonau cyfieithu	60.81	
Bateriau meicroffon	9.98	
Inc i'r argraffwyr	16.49	
Filament i 3D printer	15.13	
Stampau	10.20	
Llyfrau ar gyfer digwyddiadau cenhadol	362.95	
Beiblau (Saesneg)	166.23	
Adnoddau Cymdeithas y Beibl	140.27	
Efengylau (Cymraeg)	100.00	
Adnoddau defosiynol amser y Nadolig	30.00	
Cylchgrawn MUC	17.40	
Banneri	147.52	
Poster	86.40	
Cerdiau busnes a phamffledi	61.82	
Peiriant coffi, fflasgau a choffi	815.95	
Offer arall i'r gegin	281.71	
Bwyd ar gyfer digwyddiadau	147.61	
Eitemau Cymundeb	29.98	
Llinynnau Gitâr	59.60	
Cerddoriaeth	53.18	
Gwasanaethu'r gitâr	25.00	
Gwersyllau	300.00	(£300 o gyfrif 2)
Gwasanaeth y Cynhaeaf	6.70	
Arolygydd allannol	100.00	
HSBC	93.38	
Hyfforddiant Stewardship	55.00	
Hurio Llyfrgell Caerfyrddin	76.00	
Addurniadau Nadolig	50.00	
Cyfanswm Costau gwethredol arall	4181.64	

11. Cynnal a chadw y capel a'r tai (£)

Glanhau (capel)	2080.00
Time For You West Wales Cleaning	728.00
Chwynnu	55.00
Offer Glanhau	25.39
Offer chwynnu	6.11
ABS Carmarthen Fire Protection	57.54
Thermostat a bulbiau	190.86
Gwresogydd i'r Crèche	89.99
Utility Warehouse	3823.64
BT	375.58
Dŵr Cymru Welsh Water	253.14
Yswiriant i'r Capel	1932.06
Yswiriant i'r tai	397.26
D M Williams Painting & Decorating	9080.00
Glanhau (tai)	378.00
CE & N Richards House Clearance	150.00
Carms Cleaning & Maintenance Services	120.00
Avery Electrics	117.60
Treth y cyngor (Rhif 19)	590.26
Treth y cyngor (Rhif 18)	162.78
SSE Energy (Rhif 19)	109.10
Utility Warehouse (Rhif 18)	62.34
Utility Warehouse (Rhif 19)	38.43
Shell Energy (Rhif 18)	32.43
Ffioedd cyfreithiol	850.00
Cyfanswm cynnal a chadw	21705.51

12. Swm a aeth i achosion eraill (£)

Operation Mobilisation	3000.00
Undeb Bedyddwyr Cymru	738.00
Open Doors	60.00
Gwyl Bedyddwyr Caerfyrddin a Cheredigion	41.00
Gweithgor Bedyddwyr Gorllewin Myrddin	41.00
Clwb GIG	40.00
Cyfanswm a aeth i achosion eraill	3920.00

13. Trosglwyddiadau i gyfrif rhif 2

Cafodd £60 ei drosglwyddo i gyfrif rhif 2 i dalu am ffioedd a dalwyd i HSBC.

14. Rhoddion (£)

Rhoddion ymddeol	200.00
Rhoddion gadael	20.00
Cyfanswm y rhoddion	220.00

15. Trosglwyddiadau o'r cyfrif cyffredinol (£)

Tuag at ffioedd HSBC	60.00	(gweler nodyn 13)
Cyfanswm y trosglwyddiadau	60.00	

16. Trosglwyddiadau i'r cyfrif cyffredinol

Cafodd £300 ei drosglwyddo i'r cyfrif cyffredinol i dalu am gostau plant yn mynychu gwersylloedd.

17. Costau yr ysgol sul (£)

Llyfrau Nadolig	58.80
Papur wlapio	7.96
Cyfanswm costau yr ysgol Sul	66.76

18. Trosglwyddiadau i'r cyfrif cyffredinol

Cafodd y balans o Cronfa Ymddiredolaeth David Hinds A Catherine Jones i gyd ei drosglwyddo i'r cyfrif cyffredinol.

19. Cyfanswm yr asedau

Yn ogystal â chyfanswm yr asedau ariannol, y mae gan yr eglwys yr asedau canlynol:

- Mangre'r eglwys (Capel, festri a mynwent) yn Heol y Prior, Caerfyrddin
- Cynnwys (gosodiadau, dodrefn a chyfarpar)
- 18 Heol y Prior, Caerfyrddin
- 19 Heol y Prior Caerfyrddin

PENUEL BAPTIST CHURCH, CARMARTHEN

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2022

GENERAL RECEIPTS & PAYMENT ACCOUNT

Receipts (£)	2022	2021	Note
General giving	51279.00	52543.07	
Other giving	0.00	1780.00	
Rents	2742.00	11740.00	2
Sales	0.00	280.00	
Transfers from Trust Fund	2126.22	0.00	3
Transfers from No. 2 Account	300.00	0.00	4
Cornerstones bonds	498.00	0.00	5
Repayments	385.30	589.00	6
Initial PayPal payment	0.00	0.01	
Total receipts	57330.52	66932.08	
Payments (£)	2022	2021	Note
Costs of minister	33765.05	31173.73	7
Costs of other ministry	750.49	1190.68	9
Other operational costs	4181.64	2495.39	10
Upkeep of chapel and houses	21705.51	11084.88	11
Amount passed to other causes	3920.00	4175.00	12
Transfers to No. 2 Account	60.00	0.00	13
Gifts	220.00	275.00	14
COVID	0.00	2945.57	
Total payments	64602.69	53340.25	
Net receipts / (payments) for 2022	-£7,272.17		
Cash balance at 31 December 2021	£69,641.57		
Cash balance at 31 December 2022	£62,369.40		

NO. 2 ACCOUNT (SUNDAY SCHOOL)

Receipts (£)	2022	2021	Note
Transfers from General Account	60.00	0.00	15
Total receipts	60.00	0.00	
Payments (£)	2022	2021	Note
Transfers to General Account	300.00	0.00	16
Sunday School expenses	66.76	0.00	17
HSBC	60.00	0.00	
Total payments	426.76	0.00	
Net receipts / (payments) for 2022	-£366.76		
Cash balance at 31 December 2021	£5,170.43		
Cash balance at 31 December 2022	£4,803.67		

RESERVE ACCOUNT

Receipts (£)	2022	2021	Note
Interest	15.33	20.79	
Total receipts	15.33	20.79	
 Net receipts / (payments) for 2022	 £15.33		
 Cash balance at 31 December 2021	 £15,332.11		
Cash balance at 31 December 2022	£15,347.44		

DAVID HINDS AND CATHERINE JONES TRUST FUND

Receipts (£)	2022	2021	Note
Interest	0.25	15.20	
Total receipts	0.25	15.20	
 Payments (£)	 2022	 2021	 Note
Transfers to General Account	2126.22	0.00	18
Total payments	2126.22	0.00	
 Net receipts / (payments) for 2022	 -£2,125.97		
Cash balance at 31 December 2021	£2,125.97		
Cash balance at account closure	£0.00		

STATEMENT OF CASH ASSETS AND LIABILITIES AT 31 DECEMBER 2022

Cash Assets (£)	2022	2021	Note
General Current Account	62369.40	69641.57	
No. 2 Account (Sunday School)	4803.67	5170.43	
Reserve Account	15347.44	15332.11	
Trust Fund (closed)	0.00	2125.97	
Total Assets	82520.51	92270.08	19

Net increase on 2021: -£9,749.57

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 Charities Act 2011.

2. Rents (£)

Rent for 18 Priory Street	1980.00
Rent for 19 Priory Street	762.00
Total rent	2742.00

3. Transfers from Trust Fund (£)

Balance at account closure	2126.22	(see note 18)
Total transfers	2126.22	

4. Transfers from No. 2 Account (£)

Towards camps	300.00	(see note 16)
Total transfers	300.00	

5. Cornerstones bonds (£)

Bond for 18 Priory Street	330.00
Bond for 19 Priory Street	168.00
Total bonds	498.00

6. Repayments (£)

Utility Warehouse (chapel)	179.90
Utility Warehouse (No. 18)	108.00
Utility Warehouse (No. 19)	97.40
Total repayments	385.30

7. Costs of minister (£)

Payments to Stewardship	28865.80	
US trip expenses	2000.00	(see note 8)
Payments to NEST	1843.75	
Travel expenses (Nov 2021-Oct 2022)	1030.50	
Conference fees	25.00	
Total costs of minister	33765.05	

8. US trip expenses

The tax, national insurance, and increased pension contributions for this payment were paid via Stewardship payroll in the last three months of the 2022/2023 tax year and will appear within 'Payments to Stewardship' in the Financial Statement for 2023.

9. Costs of other ministry (£)

Guest preachers	730.00
Covid tests	20.49
Total costs of other ministry	750.49

10. Other operational costs (£)

CCLI	236.89	
Worship Extreme	200.00	
Apple TV	169.00	
Zoom	115.12	
Office 365	79.99	
CDs and cases	61.33	
Translation headphones	60.81	
Microphone batteries	9.98	
Printer ink	16.49	
3D printer filament	15.13	
Stamps	10.20	
Books for outreach events	362.95	
Bibles (English)	166.23	
Bible Society resources	140.27	
Gospels (Welsh)	100.00	
Christmas devotional resources	30.00	
EMW magazines	17.40	
Roller banners	147.52	
Posters	86.40	
Business cards and leaflets	61.82	
Coffee machine, flasks and coffee	815.95	
Other kitchen supplies	281.71	
Food for events	147.61	
Communion items	29.98	
Guitar strings	59.60	
Sheet music	53.18	
Guitar servicing	25.00	
Camps	300.00	(£300 towards from No. 2)
Harvest assembly	6.70	
Independent examiner	100.00	
HSBC	93.38	
Stewardship trustee training	55.00	
Carmarthen Library hire	76.00	
Christmas decorations	50.00	
Total other operational costs	4181.64	

11. Upkeep of chapel and houses (£)

Cleaner (chapel)	2080.00
Time For You West Wales Cleaning	728.00
Weeding	55.00
Cleaning supplies	25.39
Weeding supplies	6.11
ABS Carmarthen Fire Protection	57.54
Thermostat and bulbs	190.86
Crèche heater	89.99
Utility Warehouse	3823.64
BT	375.58
Dŵr Cymru Welsh Water	253.14
Church insurance	1932.06
House insurance	397.26
D M Williams Painting & Decorating	9080.00
Cleaner (houses)	378.00
CE & N Richards House Clearance	150.00
Carms Cleaning & Maintenance Services	120.00
Avery Electrics	117.60
Council Tax (No. 19)	590.26
Council Tax (No. 18)	162.78
SSE Energy (No. 19)	109.10
Utility Warehouse (No. 18)	62.34
Utility Warehouse (No. 19)	38.43
Shell Energy (No. 18)	32.43
Legal fees	850.00
Total upkeep costs	21705.51

12. Amount passed to other causes (£)

Operation Mobilisation	3000.00
Baptist Union of Wales	738.00
Open Doors	60.00
Carms & Cardigan Baptist Festival	41.00
Gweithgor Bedyddwyr Gorllewin Myrddin	41.00
Clwb GIG	40.00
Total passed to other causes	3920.00

13. Transfers to No. 2 Account

£60 was transferred to the No. 2 Account to cover the charges paid to HSBC.

14. Gifts (£)

Retirement gifts	200.00
Leaving gift	20.00
Total gifts	220.00

15. Transfers from General Account (£)

Towards HSBC charges	60.00	(see note 13)
Total transfers	60.00	

16. Transfers to General Account

£300 was transferred to the General Account to cover contributions for the attendance of children at camps.

17. Sunday School expenses (£)

Christmas books	58.80
Wrapping paper	7.96
Total Sunday School expenses	66.76

18. Transfers to General Account

The total balance of the David Hinds and Catherine Jones Trust Fund was transferred to the General Account.

19. Total assets

In addition to the total cash assets held, the church has the following assets:

- the church's premises (chapel, vestry and burial ground) at Priory Street, Carmarthen
- contents (fixtures, furniture and equipment)
- 18 Priory Street, Carmarthen
- 19 Priory Street, Carmarthen



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

Charity Name

PENUEL BAPTIST CHAPEL

On accounts for the year
ended

31 DECEMBER 2022

Charity no
(if any)

238795

Set out on pages

1 - 10

(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2022.

Responsibilities and
basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent
examiner's statement

~~[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

W. A. Rees

Date:

24/10/23

Name:

Wendy A. Rees

Relevant professional
qualification(s) or body

FCCA

(if any):

Address:

LLYS DERI, PARC PENSARN, CARMARTHEN
SA31 2NF

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

N/A

Accounts

**PENUEL
CAERFYRDDIN**



**DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN
HYD 31 RHAGFYR 2021**

**PARATOWYD GAN BENJAMIN SADLER
ARCHWILIWYD GAN MARI SLAYMAKER**

***FINANCIAL STATEMENT FOR THE YEAR
ENDED 31 DECEMBER 2021***

***PREPARED BY BENJAMIN SADLER
EXAMINED BY MARI SLAYMAKER***

EGLWYS PENUEL Y BEDYDDWYR, CAERFYRDDIN

DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN HYD 31 RHAGFYR 2021

Y CYFRIF CYFFREDINOL DERBYNIADAU A THALIADAU

Derbyniadau (£)	2021	2020	Nodyn
Rhoddion cyffredinol	52543.07	45150.56	
Rhoddion eraill	1780.00	1800.00	2
Treth incwm ar roddion	0.00	7207.29	3
Rhenti	11740.00	13310.00	4
Gwerthiannau	280.00	0.00	5
Codwyd i achosion eraill	0.00	245.00	
Grant UBC	0.00	1000.00	
Trosglwyddiadau o gyfrif Rhif 2	0.00	4382.46	
Balans Clwb y Winllan	0.00	243.28	
Gwall bancio	0.00	145.80	
Ad-daliadau	589.00	588.32	6
Taliad dechreuol PayPal	0.01	0.00	

Cyfanswm y derbyniadau **66932.08** **74072.71**

Taliadau (£)	2021	2020	Nodyn
Costau'r gweinidog	31173.73	31628.02	7
Costau gweinidogaethau eraill	1190.68	261.46	8
Costau gweithredol eraill	2495.39	2673.46	9
Cynnal a chadw'r capel a'r tai	11084.88	18832.93	10
Swm a aeth i achosion eraill	4175.00	4635.00	11
Anrhegion	275.00	0.00	12
Trosglwyddiadau i gyfrif Rhif 2	0.00	592.51	
COVID	2945.57	4022.23	13

Gwall bancio 0.00 145.80

Cyfanswm y taliadau **53340.25** **62791.41**

Derbyniadau / (taliadau) net 2021 **£13,591.83**

Balans arian ar 31 Rhagfyr 2020 **£56,049.74**

Balans arian ar 31 Rhagfyr 2021 **£69,641.57**

CYFRIF RHIF 2 (YR YSGOL SUL)

Derbyniadau (£)	2021	2020	Nodyn
Trosglwyddiadau o gyfrifon yr eglwys	0.00	243.28	
Swm y Secure Trust Bank	0.00	4515.97	
Trosglwyddwyd ar gam	0.00	349.23	
Cyfanswm y derbyniadau	0.00	5108.48	
Taliadau (£)	2021	2020	Nodyn
Gwaith cynnal a chadw	0.00	2385.00	
Cyfrifiadur newydd	0.00	1299.00	
Tuag at gostau COVID	0.00	349.23	
Trosglwyddwyd ar gam	0.00	349.23	
Cyfanswm y taliadau	0.00	4382.46	
Derbyniadau / (taliadau) net 2021	£0.00		
Balans arian ar 31 Rhagfyr 2020	£5,170.43		
o hynny, <i>yr ysgol Sul</i>	£5,170.43		
Balans arian ar 31 Rhagfyr 2021	£5,170.43		

Y CYFRIF WRTH GEFN

Derbyniadau (£)	2021	2020	Nodyn
Llog	20.79	30.56	
Cyfanswm y derbyniadau	20.79	30.56	

Derbyniadau / (taliadau) net 2021 £20.79

Balans arian ar 31 Rhagfyr 2020 £15,311.32

Balans arian ar 31 Rhagfyr 2021 £15,332.11

CRONFA YMDDIRIEDOLAETH DAVID HINDS A CATHERINE JONES

Derbyniadau (£)	2021	2020	Nodyn
Llog	15.20	16.75	
Cyfanswm y derbyniadau	15.20	16.75	

Derbyniadau / (taliadau) net 2021 £15.20

Balans arian ar 31 Rhagfyr 2020 £2,110.77

Balans arian ar 31 Rhagfyr 2021 £2,125.97

DATGANIAD ASEDAU ARIANNOL AR 31 RHAGFYR 2021

Asedau Ariannol (£)	2021	2020	Nodyn
Y cyfrif cyffredinol	69641.57	56049.74	
Cyfrif Rhif 2 (Yr Ysgol Sul)	5170.43	5170.43	
Y cyfrif wrth gefn	15332.11	15311.32	
Y gronfa ymddiriedolaeth	2125.97	2110.77	
Cyfanswm yr asedau	£92,270.08	£78,642.26	14

Cynnydd net ers 2020: £13,627.82

NODIADAU I'R CYFRIFON

1. Sail y cyfrifon

Paratowyd y cyfrifon hyn ar sail 'derbyniadau a thaliadau' yn unol ag Adran 133 Deddf Elusennau 2011.

2. Rhoddion eraill

Rhoddion cyfyngedig tuag at genhadon a gefnogir gan Penuel (£1,750) ac ar gyfer blodau £30.

3. Treth incwm ar roddion

Er i gais gael ei anfon ni dderbyniwyd arian oddi wrth CThEM drwy gynllun Rhodd Cymorth yn ystod 2021. Telir yr arian mewn blwyddyn adrodd arall.

4. Rhenti (£)

Rhent o 18 Heol y Prior	5440.00
Rhent o 19 Heol y Prior	6300.00
Cyfanswm y rhent yn 2020	11740.00

5. Gwerthiannau (£)

Gwerthwyd hen gadeiriau	280.00
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6. Ad-daliadau (£)

Ad-daliad costau tai Anna Ketchum	589.00	(gweler nodyn 8)
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7. Costau'r gweinidog (£)

Taliadau i Stewardship	28158.66
Taliadau i NEST	1662.12
Taliadau treuliau uniongyrchol	1237.95
Tâl Cynhadledd MEC	75.00
Tâl DBS	40.00

Cyfanswm costau'r gweinidog 31173.73

8. Costau gweinidogaethau eraill (£)

Costau tai dechreuol Anna Ketchum	589.00	(gweler nodyn 6)
Pregethwyr gwadd	400.00	
Costau croeso Anna Ketchum	201.68	

Cyfanswm ar weinidogaethau eraill 1190.68

9. Costau gweithredol eraill (£)

Hawlfraint CCLI	226.66
Worship Extreme	170.00
System sain	440.94
Mics newydd	250.00
Offer i'r we	154.63
Sgriniau	150.00
Bracedi/ceblau	120.00
Silfoedd ac offer glanhau	78.00
Rheolwr o bell	53.00
CDs/clip mic	33.29
Goleuadau parti	29.98
Addaswr pŵer	28.98
Blwch DI	28.45
Golau piano	26.78
Mic cynhadleddau	25.50
Gorchudd ceblau	14.99
Cyflenwadau	140.21
Pizzas	103.00
Cwpannau	65.00
Cyflenwadau cymun	61.96
Coffi	60.00
Bwyd	58.63
Bwyd parti plant	8.79
Llyfrau Nadolig	139.52
Anrhegion	12.99
Gleiniau Anna	10.10
Cerddoriaeth piano	3.99

Cyfanswm costau gweithredol eraill 2495.39

10. Cynnal a chadw'r capel a'r tai (£)

Hen lanhawraig	2080.00
Glanhawraig newydd	640.00
Rheoli plâu	588.00
GoCardless	364.00
Carms cleaning	120.00
Dryhome condensation	86.40
Cyflenwadau glanhau	62.74
Avery electrics	792.00
Thomas Goodman	622.28
Iwan Taylor	200.00
Stephen Green	170.00
Ystafell Gweinidog	127.96
Richard Davies	125.09
Lladd gwair	65.00
ABS Carmarthen	56.34
DH Poynton	42.00
Towy Works	24.12
Gwaith capel	21.90
Clo giât	31.99
Allweddi newydd	8.50
Yswirio'r capel	1819.26
Yswirio'r tai	381.62
Cofrestru'n landlord	36.00
Utility Warehouse	2245.88
BT	215.88
Dŵr Cymru	157.92

Cyfanswm costau cynnal a chadw 11084.88

11. Swm a aeth i achosion eraill (£)

Operation Mobilisation	3000.00	(gweler nodyn 2: £1750 at hyn)
Undeb Bedyddwyr Cymru	875.00	
Mudiad Ieuenctid Caerfyrddin	200.00	
Cymanfa Caerfyrddin a Cheredigion	100.00	

Cyfanswm a aeth i achosion eraill 4175.00

12. Anrhegion (£)

Anrhegion ymddeol	200.00
Anrheg Nadolig	75.00
Cyfanswm anrhegion	275.00

13. COVID (£)

O ganlyniad i ymdrechion yr eglwys i barhau a'i darpariaeth yn ystod y pandemig, cafwyd costau neilltuol fel a ganlyn:

Desg sain	1424.61
Camera, blwch sianeli, PA	1137.97
Zoom	244.63
Rhaglen sain	89.73
Mygydau, ceblau	48.63
Cyfanswm costau COVID	2945.57

14. Cyfanswm yr asedau

Yn ogystal â chyfanswm yr asedau ariannol, y mae gan yr eglwys yr asedau canlynol:

- mangre'r eglwys (capel, festri, a mynwent) yn Heol y Prior, Caerfyrddin
- cynnwys (gosodiadau, dodrefn, a chyfarpar)
- 18 Heol y Prior, Caerfyrddin
- 19 Heol y Prior, Caerfyrddin

PENUEL BAPTIST CHURCH, CARMARTHEN

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2021

GENERAL RECEIPTS & PAYMENT ACCOUNT

Receipts (£)	2021	2020	Note
General giving	52543.07	45150.56	
Other giving	1780.00	1800.00	2
Income tax recovered on gifts	0.00	7207.29	3
Rents	11740.00	13310.00	4
Sales	280.00	0.00	5
Raised for other causes	0.00	245.00	
BUW Grant	0.00	1000.00	
Transfers from No. 2 account	0.00	4382.46	
Clwb y Winllan balance	0.00	243.28	
Banking error	0.00	145.80	
Repayments	589.00	588.32	6
Initial PayPal payment	0.01	0.00	
Total receipts	66932.08	74072.71	
Payments (£)	2021	2020	Note
Costs of minister	31173.73	31628.02	7
Costs of other ministry	1190.68	261.46	8
Other operational costs	2495.39	2673.46	9
Upkeep of chapel and houses	11084.88	18832.93	10
Amount passed to other causes	4175.00	4635.00	11
Gifts	275.00	0.00	12
Transfers to No. 2 account	0.00	592.51	
COVID	2945.57	4022.23	13
Banking error	0.00	145.80	
Total payments	53340.25	62791.41	
Net receipts / (payments) 2021	£13,591.83		
Cash balance at 31 December 2020	£56,049.74		
Cash balance at 31 December 2021	£69,641.57		

NUMBER 2 ACCOUNT (SUNDAY SCHOOL)

Receipts (£)	2021	2020	Note
Transfers from church accounts	0.00	243.28	
Secure Trust Bank amount	0.00	4515.97	
Transferred in error	0.00	349.23	
Total receipts	0.00	5108.48	
 Payments (£)	 2021	 2020	 Note
Maintenance work	0.00	2385.00	
New computer	0.00	1299.00	
Towards COVID costs	0.00	349.23	
Transferred in error	0.00	349.23	
Total payments	0.00	4382.46	
 Net receipts / (payments) 2021	 £0.00		
 Cash balance at 31 December 2020	 £5,170.43		
of which, <i>Sunday school</i>	£5,170.43		
Cash balance at 31 December 2021	£5,170.43		

RESERVE ACCOUNT

Receipts (£)	2021	2020	Note
Interest	20.79	30.56	
Total receipts	20.79	30.56	
Net receipts / (payments) 2021	£20.79		
Cash balance at 31 December 2020	£15,311.32		
Cash balance at 31 December 2021	£15,332.11		

DAVID HINDS AND CATHERINE JONES TRUST FUND

Receipts (£)	2021	2020	Note
Interest	15.20	16.75	
Total receipts	15.20	16.75	
Net receipts / (payments) 2021	£15.20		
Cash balance at 31 December 2020	£2,110.77		
Cash balance at 31 December 2021	£2,125.97		

STATEMENT OF CASH ASSETS AT 31 DECEMBER 2021

Cash assets (£)	2021	2020	Note
General current account	69641.57	56049.74	
Number 2 account (Sunday school)	5170.43	5170.43	
Reserve account	15332.11	15311.32	
Trust fund	2125.97	2110.77	
Total assets	£92,270.08	£78,642.26	14

Net increase on 2020: £13,627.82

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 Charities Act 2011.

2. Other giving

Restricted giving towards missionaries supported by Penuel (£1,750) and for flowers £30.

3. Income tax recovered on gifts

Although a claim was sent no money was received from HMRC via GiftAid Scheme during 2021. The money will be paid in another reporting year.

4. Rents (£)

Rent for 18 Priory Street	5440.00
Rent for 19 Priory Street	6300.00
Total rent in 2021	11740.00

5. Sales (£)

Sale of old chairs	280.00
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6. Repayments (£)

Repayment of Anna Ketchum's housing	589.00	(see note 8)
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7. Costs of minister (£)

Payments to Stewardship	28158.66
Payments to NEST	1662.12
Direct expense payments	1237.95
EMW Conference Fee	75.00
DBS Fee	40.00
Total costs of minister	31173.73

8. Costs of other ministry (£)

Anna Ketchum initial housing costs	589.00	(see note 6)
Guest preachers	400.00	
Costs of welcoming Anna Ketchum	201.68	
Total costs of other ministry	1190.68	

9. Other operational costs (£)

CCLI Copyright	226.66
Worship Extreme	170.00
Sound system	440.94
New mics	250.00
Web equipment	154.63
Screens	150.00
Brackets/cables	120.00
Shelves and cleaning equipment	78.00
Remote	53.00
CDs/mic clip	33.29
Party lights	29.98
Power adapter	28.98
DI box	28.45
Piano light	26.78
Conference mic	25.50
Cable cover	14.99
Supplies	140.21
Pizzas	103.00
Cups	65.00
Communion supplies	61.96
Coffee	60.00
Food	58.63
Children's party food	8.79
Christmas books	139.52
Presents	12.99
Anna's beads	10.10
Piano music	3.99
Total other operational costs	2495.39

10. Upkeep of chapel and houses (£)

Old cleaner	2080.00
New cleaner	640.00
Pest control	588.00
GoCardless	364.00
Carms cleaning	120.00
Dryhome condensation	86.40
Cleaning supplies	62.74

Avery electrics	792.00
Thomas Goodman	622.28
Iwan Taylor	200.00
Stephen Green	170.00
Minister's room	127.96
Richard Davies	125.09
Grass cutting	65.00
ABS Carmarthen	56.34
DH Poynton	42.00
Towy Works	24.12
Work to chapel	21.90

Gate lock	31.99
New keys	8.50

Insurance of chapel	1819.26
Insurance of houses	381.62
Landlord registration	36.00

Utility Warehouse	2245.88
BT	215.88
Welsh Water	157.92

Total upkeep costs	11084.88
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11. Amount passed to other causes (£)

Operation Mobilisation	3000.00	(see note 2: £1750 towards)
Baptist Union of Wales	875.00	
Mudiad Ieuenctid Caerfyrddin	200.00	
Carms & Cardigan Baptist Festival	100.00	

Total passed to other causes	4175.00
-------------------------------------	----------------

12. Gifts (£)

Retirement gifts	200.00
Christmas gift	75.00
Total gifts	275.00

13. COVID (£)

As a result of the church's efforts to continue its provision during the pandemic, particular costs were incurred as follows:

Sound desk	1424.61
Camera, channel box, PA	1137.97
Zoom	244.63
Sound programme	89.73
Masks, cables	48.63
Total COVID costs	2945.57

14. Total assets

In addition to the total cash assets held, the church has the following assets:

- the church's premises (chapel, vestry, and burial ground) at Priory Street, Carmarthen
- contents (fixtures, furniture, and equipment)
- 18 Priory Street, Carmarthen
- 19 Priory Street, Carmarthen



Adran A

Adroddiad yr Archwiliwr Annibynnol

Adroddiad i ymddiriedolwyr/aelodau

Enw'r Elusen

PENUEL BAPTIST CHURCH, CARMARTHEN

Ar y cyfrifon am y flwyddyn yn diweddu

31 / 12 / 2021

Rhif yr Elusen (os oes)

238795

I'w gweld ar dudalennau

1 - 9

(cofiwch gynnwys rhifau tudalennau dalennau ychwanegol)

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

Cyfrifoldebau'r a'r sail adrodd

Fel yr ymddiriedolwyr elusen, 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 yr holl Gyfarwyddiadau cymwys a roddwyd gan y Comisiwn Elusennau o dan adran 145(5)(b) o'r Ddeddf.

Datganiad yr archwiliwr annibynnol

[Roedd incwm gros yr elusen yn fwy na £250,000 ac rwy'n gymwysedig i gynnal yr archwiliad trwy fod yn aelod cymwysedig o [rhwybwrdd corff mestredig cymwys]]. Dilëwch [] os nad yw'n gymwys.

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

- ni chafodd cofnodion cyfrifyddu eu cadw yn unol ag adran 130 o'r Ddeddf Elusennau; neu
- nid yw'r cyfrifon yn cyfateb â'r cofnodion cyfrifyddu; neu
- nid yw'r cyfrifon yn cydymffurfio â'r gofynion cymwys yn ymwneud â ffurf a chynnwys cyfrifon a amlinellir yn Rheoliadau Elusennau (Cyfrifon ac Adroddiadau) 2008 heblaw unrhyw ofyniad bod y cyfrifon yn rhoi darlun 'gwir a theg' nad yw'n fater i'w ystyried fel rhan o archwiliad annibynnol.

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 yn yr adroddiad hwn er mwyn sicrhau dealltwriaeth briodol o'r cyfrifon.

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

Llofnodwyd:

M. Slaymaker.

Dyddiad:

24 / 10 / 2022

Enw:

MARI SLAYMAKER.

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

Cyfeiriad:	LLETY CLYD
	SARON
	LLANDYSUL, SA44 5ED

Adran B

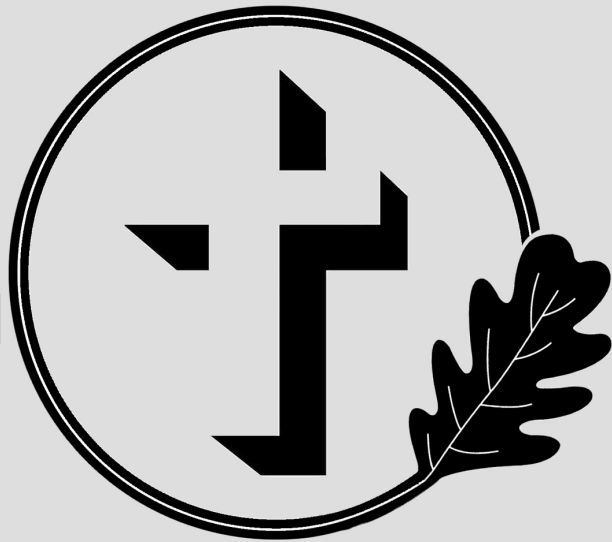
Datgeliad

Cwblhewch dim ond os oes angen i'r archwiliwr dynnu sylw at faterion o bryder perthnasol (gweler CC32, Archwiliad annibynnol o gyfrifon elusennau: cyfarwyddiadau a chanllawiau i archwilwyr).

Rhowch fanylion byr yma am unrhyw eitemau yr hoffai'r archwiliwr eu datgelu.

Accounts

**PENUEL
CAERFYRDDIN**



**DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN
HYD 31 RHAGFYR 2020**

**PARATOWYD GAN BENJAMIN SADLER
ARCHWILIWYD GAN RHYS JONES**

***FINANCIAL STATEMENT FOR THE YEAR
ENDED 31 DECEMBER 2020***

***PREPARED BY BENJAMIN SADLER
EXAMINED BY RHYS JONES***

EGLWYS PENUEL Y BEDYDDWYR, CAERFYRDDIN

DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN HYD 31 RHAGFYR 2020

Y CYFRIF CYFFREDINOL DERBYNIADAU A THALIADAU

Derbyniadau (£)	2020	2019	Nodyn
Rhoddion cyffredinol	45150.56	43253.61	2
Rhoddion eraill	1800.00	1320.00	3
Treth incwm ar roddion	7207.29	6101.15	4
Rhenti	13310.00	11680.00	5
Codwyd i achosion eraill	245.00	1080.06	6
Grant UBC	1000.00	2000.00	
Trosglwyddiadau o gyfrif Rhif 2	4382.46	484.94	7
Balans Clwb y Winllan	243.28	0.00	8
Gwall bancio	145.80	756.77	
Derbyniwyd ar gam	0.00	35.00	
Ad-daliadau	588.32	0.00	9
Cyfanswm y derbyniadau	74072.71	66711.53	

Taliadau (£)	2020	2019	Nodyn
Costau'r gweinidog	31628.02	30158.45	10
Costau gweinidogaethau eraill	261.46	2427.50	11
Costau gweithredol eraill	2673.46	2335.17	12
Cynnal a chadw'r capel a'r tai	18832.93	10176.77	13
Swm a aeth i achosion eraill	4635.00	4778.06	14
Anrhegion	0.00	390.00	
Trosglwyddiadau i gyfrif Rhif 2	592.51	150.00	15
Sieciau o 2018	0.00	210.00	
COVID	4022.23	0.00	16
Gwall bancio	145.80	756.77	
Derbyniwyd ar gam	0.00	35.00	
Cyfanswm y taliadau	62791.41	51417.72	

Derbyniadau / (taliadau) net 2020 **£11,281.30**

Balans arian ar 31 Rhagfyr 2019 **£44,768.44**

Balans arian ar 31 Rhagfyr 2020 **£56,049.74**

CYFRIF RHIF 2

Derbyniadau (£)	2020	2019	Nodyn
Rhoddion cyfyngedig	0.00	2595.00	
Trosglwyddiadau o gyfrifon yr eglwys	243.28	650.00	15
Defnyddio'r capel a'r festri	0.00	200.00	
Arian mân yr ysgol Sul	0.00	16.35	
Swm y Secure Trust Bank	4515.97	0.00	17
Trosglwyddwyd ar gam	349.23	0.00	
Cyfanswm y derbyniadau	5108.48	3461.35	

Taliadau (£)	2020	2019	Nodyn
Treuliau'r ysgol Sul	0.00	778.67	
Treuliau eraill	0.00	210.00	
Gwaith cynnal a chadw	2385.00	0.00	18
Cyfrifiadur newydd	1299.00	0.00	19
Tuag at gostau COVID	349.23	0.00	19
Trosglwyddwyd ar gam	349.23	0.00	
Cyfanswm y taliadau	4382.46	988.67	

Derbyniadau / (taliadau) net 2020 **£726.02**

Balans arian ar 31 Rhagfyr 2019 **£4,444.41**
 o hynny, yr eglwys £1,648.23
 o hynny, yr ysgol Sul £411.18
 o hynny, y gronfa adeiladau £2,385.00
Balans arian ar 31 Rhagfyr 2020 **£5,170.43**
 o hynny, yr ysgol Sul £5,170.43

Y CYFRIF WRTH GEFN

Derbyniadau (£)	2020	2019	Nodyn
Llog	30.56	30.50	
Cyfanswm y derbyniadau	30.56	30.50	
Derbyniadau / (taliadau) net 2020	£30.56		
Balans arian ar 31 Rhagfyr 2019	£15,280.76		
Balans arian ar 31 Rhagfyr 2020	£15,311.32		

CRONFA YMDDIRIEDOLAETH DAVID HINDS A CATHERINE JONES

Derbyniadau (£)	2020	2019	Nodyn
Llog	16.75	15.08	
Cyfanswm y derbyniadau	16.75	15.08	
Derbyniadau / (taliadau) net 2020	£16.75		
Balans arian ar 31 Rhagfyr 2019	£2,094.02		
Balans arian ar 31 Rhagfyr 2020	£2,110.77		

CYFRIF SECURE TRUST BANK YR YSGOL SUL

Derbyniadau (£)	2020	2019	Nodyn
Llog	26.58	59.16	
Cyfanswm y derbyniadau	26.58	59.16	
 Taliadau (£)	 2020	 2019	 Nodyn
Trosglwyddiad i gyfrif rhif 2	4515.97	500.00	17
Cyfanswm y taliadau	4515.97	500.00	
 Derbyniadau / (taliadau) net 2020	 -£4,489.39		
 Balans arian ar 31 Rhagfyr 2019	 £4,489.39		
Balans arian ar gau'r cyfrif	£0.00		

DATGANIAD ASEDAU ARIANNOL A RHWYMEDIGAETHAU AR 31 RHAGFYR 2020

Asedau Ariannol (£)	2020	2019	Nodyn
Y cyfrif cyffredinol	56049.74	44768.44	
Cyfrif Rhif 2 (bellach yr ysgol Sul)	5170.43	4444.41	
Y cyfrif wrth gefn	15311.32	15280.76	
Y gronfa ymddiriedolaeth	2110.77	2094.02	
Cyfrif yr ysgol Sul (caewyd)	0.00	4489.39	
Cyfanswm yr asedau	£78,642.26	£71,077.02	20

Cynnydd net ers 2019: £7,565.24

Rhwymedigaethau (£)	2020	2019	Nodyn
Codwyd i achosion eraill			
Cymdeithas y Beibl	0.00	365.00	
Christians Against Poverty	0.00	63.00	
Cylchgrawn Efengylaidd (Rhag 2019)	0.00	17.40	
Cyfanswm y rhwymedigaethau	0.00	£445.40	

NODIADAU I'R CYFRIFON

1. Sail y cyfrifon

Paratowyd y cyfrifon hyn ar sail 'derbyniadau a thaliadau' yn unol ag Adran 133 Deddf Elusennau 2011.

2. Rhoddion cyffredinol

Er gwaethaf y pandemig, cynyddodd rhoddion cyffredinol yn 2020. Gwelwyd twf yn rhoi trwy drosglwyddiadau banc o £14,477.00 yn 2019 i £33,233.70 yn 2020.

3. Rhoddion eraill

Rhoddion cyfyngedig tuag at genhadon a gefnogir gan Penuel (£1,800).

4. Treth incwm ar roddion

Derbyniwyd oddi wrth CThEM drwy gynllun Rhodd Cymorth.

5. Rhenti (£)

Rhent o 18 Heol y Prior	6435.00
Rhent o 19 Heol y Prior	6825.00
Rhent o'r capel	50.00
Cyfanswm y rhent yn 2020	13310.00

6. Codwyd i achosion eraill (£)

Cymdeithas Genhadol y Bedyddwyr	245.00
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7. Trosglwyddiadau o gyfrif rhif 2 (£)

Tuag at waith cynnal a chadw	2385.00	(gweler nodyn 18)
Ar gyfer cyfrifiadur newydd	1299.00	(gweler nodyn 19)
Tuag at gostau COVID	349.23	(gweler nodyn 19)
Trosglwyddwyd ar gam	349.23	
Cyfanswm trosglwyddiadau	4382.46	

8. Balans Clwb y Winllan

Trosglwyddiad balans cyfrif banc, a ddelid er budd plant Eglwys Penuel ond y tu allan i reolaeth yr eglwys, a gaewyd yn 2020: £243.28

9. Ad-daliadau (£)

Ad-daliad gordaliad cyflog	571.11
Ad-daliad gordaliad Utility Warehouse	17.21
Cyfanswm ad-daliadau	588.32

10. Costau'r gweinidog (£)

Ionawr-Mawrth (cyn Stewardship) (pensiynau Rhag-Maw) (treth Rhag-Maw)

Cyflog a lwfans tŷ (Net)	5506.51
Ôl-daliadau	100.00
PAYE	914.60
Yswiriant Gwladol	754.06
Cyfraniadau pensiwn gan y gweithiwr	193.21

Cyfraniadau pensiwn gan y cyflogwr	241.50
Lwfans teithio swm crwn	601.50
Treuliau teithio ychwanegol	83.70
Treuliau gwersyll	30.00
Treuliau cynhadledd	25.00

Talwyd ar gam	571.11	(gweler nodyn 9)
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Ebrill-Rhagfyr (Stewardship) (pensiynau Ebr-Tach) (Treth Ebr-Rhag)

Tâl trethadwy	20316.87
Bonws trethadwy Nadolig	250.00
Bonws trethadwy COVID	500.00
Cyfraniadau pensiwn gan y gweithiwr	372.56

Cyfraniadau pensiwn gan y cyflogwr	465.76
Treuliau teithio uniongyrchol tan Tach.	701.64

Cyfanswm costau'r gweinidog	31628.02
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11. Costau gweinidogaethau eraill (£)

Pregethwyr gwadd	160.00
Costau Oedfa Gobaith i Gymru	101.46

Cyfanswm ar weinidogaethau eraill	261.46
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12. Costau gweithredol eraill (£)

Cyfrifiadur newydd	1299.00	(£1299 at hyn o Rif 2)
Meddalwedd Worship Extreme	127.21	
Cyfarpar arall	184.15	
Papur printio	19.99	
Ffioedd Stewardship	440.65	
Hawlfraint CCLI	190.28	
Anfoneb cyflogres Mrs C Griffiths	101.40	
Llyfrau Nadolig	120.57	
Cardiau'r ysgol Sul	45.00	
Llyfrau ysgol Sul	22.82	
Gwobr Cwis	40.00	
Hamper Cwis	32.50	
Hamper Diolch i Rif 19	32.49	
Cylchgrawn Efengylaidd (Rhag 19)	17.40	
Cyfanswm costau gweithredol eraill	2673.46	

13. Cynnal a chadw'r capel a'r tai (£)

Glanhawraig	3120.00
Rheoli plâu	696.00
Cyflenwadau glanhau	23.17

Iwan Taylor	6185.00
Sgaffald	2090.00
Avery Electrics	486.60
Towy Works	276.97
Lladd gwair	145.00
Richard Davies	105.00
Robin Bussell	90.00

Yswirio'r capel	1791.59
Yswirio'r tai	366.59
Goleuadau	262.71
Tystysgrifau diogelwch	224.80
Anfonebau Cornerstones	126.00
Anfoneb am lanhau 18 Stryd y Prior	120.00
Diffoddwyr tân	56.34
Rawl plugs a blwch post	25.47

Utility Warehouse	1890.54
Dŵr Cymru	234.96
BT	24.19

Costau cyfreithiol	492.00
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Cyfanswm costau cynnal a chadw **18832.93** (£2385 at hyn o Rif 2)

14. Swm a aeth i achosion eraill (£)

Operation Mobilisation	3000.00	(gweler nodyn 3: £1800 at hyn)
Cymdeithas y Beibl	365.00	
Christians Against Poverty	63.00	

Undeb Bedyddwyr Cymru	858.00	(gweler nodyn 6: £245 at hyn)
Cymdeithas Genhadol y Bedyddwyr	245.00	
Cymanfa Caerfyrddin a Cheredigion	104.00	

Cyfanswm a aeth i achosion eraill **4635.00**

15. Trosglwyddiadau o gyfrifon yr eglwys (£)

Trosglwyddwyd ar gam	349.23	
Balans Clwb y Winllan	243.28	(gweler nodyn 8)
Cyfanswm trosglwyddiadau	592.51	

16. COVID (£)

O ganlyniad i ymdrechion yr eglwys i barhau â'i darpariaeth yn ystod y pandemig, cafwyd costau neilltuol fel a ganlyn:

Mac Mini	1099.00	
Camera	648.99	
Cyfarpar sain	583.08	
Monitor/sgriniau	329.96	
CDs, Copïwr, Capcard, Amlenni	277.83	
Llygoden a bysellfwrdd	198.00	
Gwifrau	157.88	
Blwch sianel	135.98	
Ffogiwr	108.99	
Zoom	86.34	
Cof wrth gefn	80.66	
Braced	49.99	
Trwydded Ffrydio CCLI	28.80	
Eitemau llai	236.73	
Cyfanswm costau COVID	4022.23	(£349.23 at hyn o Rif 2)

17. Swm Secure Trust Bank yr ysgol Sul

Trosglwyddwyd £4,515.97 i gyfrif Rhif 2 ar ôl i Secure Trust Bank stopio cynnig y math hwnnw o gyfrif.

18. Arian y gronfa adeiladu

Gwariwyd £18,832.93 ar gynnal a chadw'r capel a'r tai yn 2020 (gweler nodyn 13). Trosglwyddwyd cyfanswm y gronfa adeiladau (£2,385) i gyfrannu tuag at y costau hyn.

19. Arian a neilltuwyd at ddefnydd yr eglwys yng nghyfrif Rhif 2

Cyn y pandemig, penderfynwyd prynu cyfrifiadur newydd yn lle yr hen liniadur. Cost hwn oedd £1,299. Trosglwyddwyd gweddill yr arian yng nghyfrif Rhif 2 a glustnodwyd tuag at ddefnydd yr eglwys (sef £349.23) i gyfrannu tuag at gostau ychwanegol darparu yn ystod y pandemig.

20. Cyfanswm yr asedau

Yn ogystal â chyfanswm yr asedau ariannol, y mae gan yr eglwys yr asedau canlynol:

- mangre'r eglwys (capel, festri, a mynwent) yn Heol y Prior, Caerfyrddin
- cynnwys (gosodiadau, dodrefn, a chyfarpar)
- 18 Heol y Prior, Caerfyrddin
- 19 Heol y Prior, Caerfyrddin

PENUEL BAPTIST CHURCH, CARMARTHEN

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

GENERAL RECEIPTS & PAYMENT ACCOUNT

Receipts (£)	2020	2019	Note
General giving	45150.56	43253.61	2
Other giving	1800.00	1320.00	3
Income tax recovered on gifts	7207.29	6101.15	4
Rents	13310.00	11680.00	5
Raised for other causes	245.00	1080.06	6
BUW Grant	1000.00	2000.00	
Transfers from No. 2 account	4382.46	484.94	7
Clwb y Winllan balance	243.28	0.00	8
Banking error	145.80	756.77	
Received in error	0.00	35.00	
Repayments	588.32	0.00	9
Total receipts	74072.71	66711.53	

Payments (£)	2020	2019	Note
Costs of minister	31628.02	30158.45	10
Costs of other ministry	261.46	2427.50	11
Other operational costs	2673.46	2335.17	12
Upkeep of chapel and houses	18832.93	10176.77	13
Amount passed to other causes	4635.00	4778.06	14
Gifts	0.00	390.00	
Transfers to No. 2 account	592.51	150.00	15
Cheques cashed from 2018	0.00	210.00	
COVID	4022.23	0.00	16
Banking error	145.80	756.77	
Received in error	0.00	35.00	
Total payments	62791.41	51417.72	

Net receipts / (payments) for 2020 £11,281.30

Cash balance at 31 December 2019 £44,768.44

Cash balance at 31 December 2020 £56,049.74

NUMBER 2 ACCOUNT

Receipts (£)	2020	2019	Note
Restricted giving	0.00	2595.00	
Transfers from church accounts	243.28	650.00	15
Use of chapel and vestry	0.00	200.00	
Sunday school loose cash	0.00	16.35	
Secure Trust Bank amount	4515.97	0.00	17
Transferred in error	349.23	0.00	
Total receipts	5108.48	3461.35	

Payments (£)	2020	2019	Note
Sunday school expenses	0.00	778.67	
Other expenses	0.00	210.00	
Maintenance work	2385.00	0.00	18
New computer	1299.00	0.00	19
Towards COVID costs	349.23	0.00	19
Transferred in error	349.23	0.00	
Total payments	4382.46	988.67	

Net receipts / (payments) for 2020 £726.02

Cash balance at 31 December 2019 £4,444.41
 of which, *church* £1,648.23
 of which, *Sunday school* £411.18
 of which, *building fund* £2,385.00
Cash balance at 31 December 2020 £5,170.43
 of which, *Sunday school* £5,170.43

RESERVE ACCOUNT

Receipts (£)	2020	2019	Note
Interest	30.56	30.50	
Total receipts	30.56	30.50	
Net receipts / (payments) for 2020	£30.56		
Cash balance at 31 December 2019	£15,280.76		
Cash balance at 31 December 2020	£15,311.32		

DAVID HINDS AND CATHERINE JONES TRUST FUND

Receipts (£)	2020	2019	Note
Interest	16.75	15.08	
Total receipts	16.75	15.08	
Net receipts / (payments) for 2020	£16.75		
Cash balance at 31 December 2019	£2,094.02		
Cash balance at 31 December 2020	£2,110.77		

SUNDAY SCHOOL SECURE TRUST BANK ACCOUNT

Receipts (£)	2020	2019	Note
Interest	26.58	59.16	
Total receipts	26.58	59.16	
 Payments (£)	 2020	 2019	 Note
Transfer to No. 2 account	4515.97	500.00	17
Total payments	4515.97	500.00	
 Net receipts / (payments) for 2020	 -£4,489.39		
 Cash balance at 31 December 2019	 £4,489.39		
Cash balance at account closure	£0.00		

STATEMENT OF CASH ASSETS AND LIABILITIES AT 31 DECEMBER 2020

Cash assets (£)	2020	2019	Note
General current account	56049.74	44768.44	
Number 2 acc. (now Sunday sch.)	5170.43	4444.41	
Reserve account	15311.32	15280.76	
Trust fund	2110.77	2094.02	
Sunday school account (closed)	0.00	4489.39	
Total assets	£78,642.26	£71,077.02	20

Net increase on 2019: £7,565.24

Liabilities (£)	2020	2019	Note
Raised for other causes			
Bible Society	0.00	365.00	
Christians Against Poverty	0.00	63.00	
Cylchgrawn Efengylaid (Rhag 2019)	0.00	17.40	
Total liabilities	0.00	£445.40	

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 Charities Act 2011.

2. General giving

Despite the pandemic, general giving increased in 2020. Growth was seen in giving by bank transfer from £14,477.00 in 2019 to £33,233.70 in 2020.

3. Other giving

Restricted giving towards missionaries supported by Penuel (£1,800).

4. Income tax recovered on gifts

Received from HMRC via GiftAid Scheme.

5. Rents (£)

Rent for 18 Priory Street	6435.00
Rent for 19 Priory Street	6825.00
Rent for the chapel	50.00
Total rent in 2020	13310.00

6. Raised for other causes (£)

Baptist Mission Society	245.00
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7. Transfers from No.2 account (£)

Towards maintenance work	2385.00	(see note 18)
For new computer	1299.00	(see note 19)
Towards COVID costs	349.23	(see note 19)
Transferred in error	349.23	
Total transfers	4382.46	

8. Clwb y Winllan balance

Transfer of the balance of a bank account, which was held for the benefit of the children of Penuel Church but outside of the church's control, which was closed in 2020: £243.28

9. Repayments (£)

Repayment of salary overpayment	571.11
Repayment of utilities overpayment	17.21
Total repayments	588.32

10. Costs of minister (£)

January-March (pre Stewardship) (pensions Dec-Mar) (tax Dec-Mar)

Salary and housing allowance (Net)	5506.51
Arrears	100.00
PAYE	914.60
National insurance	754.06
Employee pension contributions	193.21

Employer pension contributions	241.50
Round sum travel allowance	601.50
Additional travel expenses	83.70
Camp expenses	30.00
Conference expenses	25.00

Paid in error	571.11	(see note 9)
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April-December (Stewardship) (pensions Apr-Nov) (Tax Apr-Dec)

Taxable pay	20316.87
Taxable Christmas bonus	250.00
Taxable COVID bonus	500.00
Employee pension contributions	372.56

Employer pension contributions	465.76
Direct travel expenses til Nov.	701.64

Total costs of minister	31628.02
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11. Costs of other ministry (£)

Guest preachers	160.00
Costs of Gobaith i Gymru service	101.46

Total costs of other ministry	261.46
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12. Other operational costs (£)

New computer	1299.00	(£1299 towards from No.2)
Worship Extreme software	127.21	
Other equipment	184.15	
Printing paper	19.99	
Stewardship fees	440.65	
CCLI Copyright	190.28	
Mrs C Griffiths payroll invoice	101.40	
Christmas books	120.57	
Sunday school cards	45.00	
Sunday school books	22.82	
Quiz prize	40.00	
Quiz hamper	32.50	
Hamper to thank No. 19	32.49	
Cylchgrawn Efengylaidd (Dec 19)	17.40	
Total other operational costs	2673.46	

13. Upkeep of chapel and houses (£)

Cleaner	3120.00
Pest control	696.00
Cleaning supplies	23.17

Iwan Taylor	6185.00
Scaffolding	2090.00
Avery Electrics	486.60
Towy Works	276.97
Grass cutting	145.00
Richard Davies	105.00
Robin Bussell	90.00

Insurance of chapel	1791.59
Insurance of houses	366.59
Lighting	262.71
Safety certificates	224.80
Cornerstones invoices	126.00
Invoice for cleaning 18 Priory St	120.00
Fire extinguishers	56.34
Rawl plugs and post box	25.47

Utility Warehouse	1890.54
Welsh Water	234.96
BT	24.19

Legal fees	492.00
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Total upkeep costs	18832.93	(£2385 towards from No.2)
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14. Amount passed to other causes (£)

Operation Mobilisation	3000.00	(see note 3: £1800 towards)
Bible Society	365.00	
Christians Against Poverty	63.00	

Baptist Union of Wales	858.00	
Baptist Mission Society	245.00	(see note 6: £245 towards)
Carms & Cardigan Baptist Festival	104.00	

Total passed to other causes	4635.00
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15. Transfers from church accounts (£)

Transferred in error	349.23	
Clwb y Winllan balance	243.28	(see note 8)
Total transfers	592.51	

16. COVID (£)

As a result of the church's efforts to continue its provision during the pandemic, particular costs were incurred as follows:

Mac Mini	1099.00	
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Fogger	108.99	
Zoom	86.34	
Backup drive	80.66	
Bracket	49.99	
CCLI Streaming Licence	28.80	
Smaller items	236.73	
Total COVID costs	4022.23	(£349.23 towards from No.2)

17. Sunday School Secure Trust Bank amount

£4,515.97 was transferred to the No.2 account after the Secure Trust Bank stopped offering that kind of account.

18. Building fund money

£18,832.93 was spent on the upkeep of the chapel and houses in 2020 (see note 13). The total of the building fund (£2,385) was transferred to contribute towards these costs.

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Before the pandemic, it was decided to buy a new computer to replace the old laptop. The cost of this was £1,299. The remainder of the money in No.2 account earmarked for church use (£349.23) was transferred to contribute towards the additional costs of provision during the pandemic.

20. Total assets

In addition to the total cash assets held, the church has the following assets:

- the church's premises (chapel, vestry, and burial ground) at Priory Street, Carmarthen
- contents (fixtures, furniture, and equipment)
- 18 Priory Street, Carmarthen
- 19 Priory Street, Carmarthen

PENUEL BAPTIST CHURCH, CARMARTHEN

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2020

GENERAL RECEIPTS & PAYMENT ACCOUNT

Receipts (£)	2020	2019	Note
General giving	45150.56	43253.61	2
Other giving	1800.00	1320.00	3
Income tax recovered on gifts	7207.29	6101.15	4
Rents	13310.00	11680.00	5
Raised for other causes	245.00	1080.06	6
BUW Grant	1000.00	2000.00	
Transfers from No. 2 account	4382.46	484.94	7
Clwb y Winllan balance	243.28	0.00	8
Banking error	145.80	756.77	
Received in error	0.00	35.00	
Repayments	588.32	0.00	9
Total receipts	74072.71	66711.53	

Payments (£)	2020	2019	Note
Costs of minister	31628.02	30158.45	10
Costs of other ministry	261.46	2427.50	11
Other operational costs	2673.46	2335.17	12
Upkeep of chapel and houses	18832.93	10176.77	13
Amount passed to other causes	4635.00	4778.06	14
Gifts	0.00	390.00	
Transfers to No. 2 account	592.51	150.00	15
Cheques cashed from 2018	0.00	210.00	
COVID	4022.23	0.00	16
Banking error	145.80	756.77	
Received in error	0.00	35.00	
Total payments	62791.41	51417.72	

Net receipts / (payments) for 2020 £11,281.30

Cash balance at 31 December 2019 £44,768.44

Cash balance at 31 December 2020 £56,049.74

NUMBER 2 ACCOUNT

Receipts (£)	2020	2019	Note
Restricted giving	0.00	2595.00	
Transfers from church accounts	243.28	650.00	15
Use of chapel and vestry	0.00	200.00	
Sunday school loose cash	0.00	16.35	
Secure Trust Bank amount	4515.97	0.00	17
Transferred in error	349.23	0.00	
Total receipts	5108.48	3461.35	

Payments (£)	2020	2019	Note
Sunday school expenses	0.00	778.67	
Other expenses	0.00	210.00	
Maintenance work	2385.00	0.00	18
New computer	1299.00	0.00	19
Towards COVID costs	349.23	0.00	19
Transferred in error	349.23	0.00	
Total payments	4382.46	988.67	

Net receipts / (payments) for 2020 £726.02

Cash balance at 31 December 2019 £4,444.41
 of which, *church* £1,648.23
 of which, *Sunday school* £411.18
 of which, *building fund* £2,385.00
Cash balance at 31 December 2020 £5,170.43
 of which, *Sunday school* £5,170.43

RESERVE ACCOUNT

Receipts (£)	2020	2019	Note
Interest	30.56	30.50	
Total receipts	30.56	30.50	

Net receipts / (payments) for 2020 £30.56

Cash balance at 31 December 2019 £15,280.76

Cash balance at 31 December 2020 £15,311.32

DAVID HINDS AND CATHERINE JONES TRUST FUND

Receipts (£)	2020	2019	Note
Interest	16.75	15.08	
Total receipts	16.75	15.08	

Net receipts / (payments) for 2020 £16.75

Cash balance at 31 December 2019 £2,094.02

Cash balance at 31 December 2020 £2,110.77

SUNDAY SCHOOL SECURE TRUST BANK ACCOUNT

Receipts (£)	2020	2019	Note
Interest	26.58	59.16	
Total receipts	26.58	59.16	
 Payments (£)	 2020	 2019	 Note
Transfer to No. 2 account	4515.97	500.00	17
Total payments	4515.97	500.00	
 Net receipts / (payments) for 2020	 -£4,489.39		
 Cash balance at 31 December 2019	 £4,489.39		
Cash balance at account closure	£0.00		

STATEMENT OF CASH ASSETS AND LIABILITIES AT 31 DECEMBER 2020

Cash assets (£)	2020	2019	Note
General current account	56049.74	44768.44	
Number 2 acc. (now Sunday sch.)	5170.43	4444.41	
Reserve account	15311.32	15280.76	
Trust fund	2110.77	2094.02	
Sunday school account (closed)	0.00	4489.39	
Total assets	£78,642.26	£71,077.02	20

Net increase on 2019: £7,565.24

Liabilities (£)	2020	2019	Note
Raised for other causes			
Bible Society	0.00	365.00	
Christians Against Poverty	0.00	63.00	
Cylchgrawn Efengylaidd (Rhag 2019)	0.00	17.40	
Total liabilities	0.00	£445.40	

NOTES TO THE ACCOUNTS

1. Basis of accounts

These accounts have been prepared on a 'receipts and payments' basis in accordance with Section 133 Charities Act 2011.

2. General giving

Despite the pandemic, general giving increased in 2020. Growth was seen in giving by bank transfer from £14,477.00 in 2019 to £33,233.70 in 2020.

3. Other giving

Restricted giving towards missionaries supported by Penuel (£1,800).

4. Income tax recovered on gifts

Received from HMRC via GiftAid Scheme.

5. Rents (£)

Rent for 18 Priory Street	6435.00
Rent for 19 Priory Street	6825.00
Rent for the chapel	50.00
Total rent in 2020	13310.00

6. Raised for other causes (£)

Baptist Mission Society	245.00
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7. Transfers from No.2 account (£)

Towards maintenance work	2385.00	(see note 18)
For new computer	1299.00	(see note 19)
Towards COVID costs	349.23	(see note 19)
Transferred in error	349.23	
Total transfers	4382.46	

8. Clwb y Winllan balance

Transfer of the balance of a bank account, which was held for the benefit of the children of Penuel Church but outside of the church's control, which was closed in 2020: £243.28

9. Repayments (£)

Repayment of salary overpayment	571.11
Repayment of utilities overpayment	17.21
Total repayments	588.32

10. Costs of minister (£)

January-March (pre Stewardship) (pensions Dec-Mar) (tax Dec-Mar)

Salary and housing allowance (Net)	5506.51
Arrears	100.00
PAYE	914.60
National insurance	754.06
Employee pension contributions	193.21

Employer pension contributions	241.50
Round sum travel allowance	601.50
Additional travel expenses	83.70
Camp expenses	30.00
Conference expenses	25.00

Paid in error	571.11	(see note 9)
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April-December (Stewardship) (pensions Apr-Nov) (Tax Apr-Dec)

Taxable pay	20316.87
Taxable Christmas bonus	250.00
Taxable COVID bonus	500.00
Employee pension contributions	372.56

Employer pension contributions	465.76
Direct travel expenses til Nov.	701.64

Total costs of minister	31628.02
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11. Costs of other ministry (£)

Guest preachers	160.00
Costs of Gobaith i Gymru service	101.46

Total costs of other ministry	261.46
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12. Other operational costs (£)

New computer	1299.00	(£1299 towards from No.2)
Worship Extreme software	127.21	
Other equipment	184.15	
Printing paper	19.99	
Stewardship fees	440.65	
CCLI Copyright	190.28	
Mrs C Griffiths payroll invoice	101.40	
Christmas books	120.57	
Sunday school cards	45.00	
Sunday school books	22.82	
Quiz prize	40.00	
Quiz hamper	32.50	
Hamper to thank No. 19	32.49	
Cylchgrawn Efengylaidd (Dec 19)	17.40	
Total other operational costs	2673.46	

13. Upkeep of chapel and houses (£)

Cleaner	3120.00
Pest control	696.00
Cleaning supplies	23.17

Iwan Taylor	6185.00
Scaffolding	2090.00
Avery Electrics	486.60
Towy Works	276.97
Grass cutting	145.00
Richard Davies	105.00
Robin Bussell	90.00

Insurance of chapel	1791.59
Insurance of houses	366.59
Lighting	262.71
Safety certificates	224.80
Cornerstones invoices	126.00
Invoice for cleaning 18 Priory St	120.00
Fire extinguishers	56.34
Rawl plugs and post box	25.47

Utility Warehouse	1890.54
Welsh Water	234.96
BT	24.19

Legal fees	492.00
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COMISIWN ELUSENNAU
AR GYFER CYMRU A LLOEGR

Adroddiad yr archwiliwr annibynnol ar y
cyfrifon

Adran A

Adroddiad yr Archwiliwr Annibynnol

Adroddiad i
ymddiriedolwyr/aelodau

PENUEL BAPTIST CHURCH, CARMARTHEN

Ar y cyfrifon am y
flwyddyn yn diwedd

31/12/2020

Rhif yr Elusen
(os oes)

238795

I'w gweld ar dudalennau

1 - 11

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

Cyfrifoldebau'r a'r sail
adrodd

Fel yr ymddiriedolwyr elusen, 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 yr holl Gyfarwyddiadau cymwys a roddwyd gan y Comisiwn Elusennau o dan adran 145(5)(b) o'r Ddeddf.

Datganiad yr archwiliwr
annibynnol

[Roedd incwm gros yr elusen yn fwy na £250,000 ac rwy'n gymwysedig i gynnal yr archwiliad trwy fod yn aelod cymwysedig o []]. Dilêwch [] os nad yw'n gymwys.

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

- ni chafodd cofnodion cyfrifyddu eu cadw yn unol ag adran 130 o'r Ddeddf Elusennau; neu
- nid yw'r cyfrifon yn cyfateb â'r cofnodion cyfrifyddu; neu
- nid yw'r cyfrifon yn cydymffurfio â'r gofynion cymwys yn ymwneud â ffurf a chynnwys cyfrifon a amlinellir yn Rheoliadau Elusennau (Cyfrifon ac Adroddiadau) 2008 heblaw unrhyw ofyniad bod y cyfrifon yn rhoi darlun 'gwir a theg' nad yw'n fater i'w ystyried fel rhan o archwiliad annibynnol.

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 yn yr adroddiad hwn er mwyn sicrhau dealltwriaeth briodol o'r cyfrifon.

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

Llofnodwyd:

Rhys Gwyn Jones

Dyddiad:

17/10/2021

Enw:

RHYS GWYN JONES

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

Cyfeiriad:

93 WAUN BURGESS
CAERFYRDDIN
SA31 3JW

Adran B

Datgeliad

Cwblhewch dim ond os oes angen i'r archwiliwr dynnu sylw at faterion o bryder perthnasol (gweler CC32, Archwiliad annibynnol o gyfrifon elusennau: cyfarwyddiadau a chanllawiau i archwiliwr).

Rhowch fanylion byr yma
am unrhyw eitemau yr
hoffai'r archwiliwr eu
datgelu.