

**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 ASED AU ARIANNOL A RHWYMEDIGAETHAU AR 31 RHAGFYR 2020

Ase dau 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 ase dau	£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)

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	

11. Costau gweinidogaethau eraill (£)

Pregethwyr gwadd	160.00
Costau Oedfa Gobaith i Gymru	101.46
Cyfanswm ar weinidogaethau eraill	261.46

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	
Camera	648.99	
Sound equipment	583.08	
Monitor/screens	329.96	
CDs, Copier, Capcard, Envelopes	277.83	
Mouse and keyboard	198.00	
Wires	157.88	
Channel box	135.98	
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.

19. Money reserved for the church's use in No.2 account

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

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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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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	
Camera	648.99	
Sound equipment	583.08	
Monitor/screens	329.96	
CDs, Copier, Capcard, Envelopes	277.83	
Mouse and keyboard	198.00	
Wires	157.88	
Channel box	135.98	
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.

19. Money reserved for the church's use in No.2 account

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



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 archwilywr).

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