

**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
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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.