



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	
Posteri	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 gwर्सylloedd.

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 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	
Posteri	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 Aled 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