

## **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 31<sup>st</sup> 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 lesu 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 lesu 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:

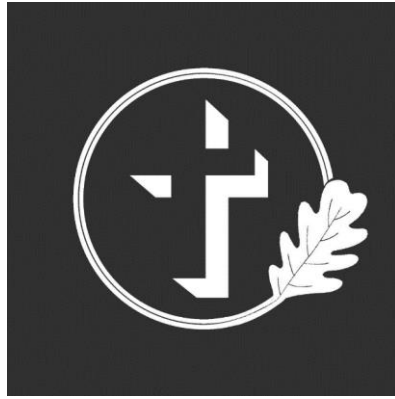
Dynodwyd £134,000 ar gyfer cronfa adeiladu'r eglwys

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**

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*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**

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

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

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**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	
<b>Cyfanswm y derbyniadau</b>	<b>305453.35</b>	<b>57330.52</b>	
<b>Taliadau (£)</b>	<b>2023</b>	<b>2022</b>	<b>Nodyn</b>
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
<b>Cyfanswm y taliadau</b>	<b>283438.89</b>	<b>64602.69</b>	
<b>Derbyniadau / (taliadau) net ar gyfer 2023</b>	<b>£22,014.46</b>		
Yn eithrio trosgwlyddiadau ariannol	£216,246.20		
<b>Balans ariannol ar 31 Rhagfyr 2022</b>	<b>£62,369.40</b>		
<b>Balans ariannol ar 31 Rhagfyr 2023</b>	<b>£84,383.86</b>		

## 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	
<b>Cyfanswm y derbyniadau</b>	<b>70.79</b>	<b>60.00</b>	
Taliadau (£)	2023	2022	Nodyn
Gwersyllau	825.00	300.00	
Costau Ysgol Sul	226.79	66.76	21
HSBC	60.44	60.00	
<b>Cyfanswm y taliadau</b>	<b>1112.23</b>	<b>426.76</b>	
<b>Derbyniadau / (taliadau) net ar gyfer 2023</b>	<b>-£1,041.44</b>		
Yn eithrio trosglwyddiadau ariannol	-£1,101.88		
<b>Balans ariannol ar 31 Rhagfyr 2022</b>	<b>£4,803.67</b>		
<b>Balans ariannol ar 31 Rhagfyr 2023</b>	<b>£3,762.23</b>		

## CYFRIF WRTH GEFN

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

## CYFRIF WRTH GEFN (NEWYDD)

Derbyniadau (£)	2023	2022	Nodyn
Trosgwlyddiadau o'r Cyfrif Cyffredinol	57633.28	0.00	17
<b>Cyfanswm y derbyniadau</b>	<b>57633.28</b>	<b>0.00</b>	
<b>Balans ariannol ar 31 Rhagfyr 2023</b>	<b>£57,633.28</b>		
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> <i>Gweinidogaethol</i>	£40,000.00		

## CYFRIF YR ADEILADAU

Derbyniadau (£)	2023	2022	Nodyn
Trosglwyddiadau o'r Cyfrif Cyffredinol	152045.05	0.00	18
Llog	2069.85		23
<b>Cyfanswm y derbyniadau</b>	<b>154114.90</b>	<b>0.00</b>	
<b>Balans ariannol ar 31 Rhagfyr 2023</b>	<b>£154,114.90</b>		
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**

<b>Asedau Ariannol (£)</b>	<b>2023</b>	<b>2022</b>	<b>Nodyn</b>
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	
<b>Cyfanswm yr asedau</b>	<b>299894.27</b>	<b>82520.51</b>	

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)

<b>Cyfanswm y rhoddion eraill</b>	<b>710.35</b>	
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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

<b>Cyfanswm y treth incwm a adenillwyd ar roddion</b>	<b>29141.38</b>
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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)
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<b>Cyfanswm y trosglwyddiadau</b>	<b>15507.06</b>	
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## 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)
<b>Cyfanswm yr arian a godwyd ar gyfer achosion eraill</b>	<b>460.00</b>	

## 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
<b>Cyfanswm y ad-daliadau</b>	<b>414.51</b>

## 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	
<b>Cyfanswm costau'r gweinidog</b>	<b>35388.35</b>	

## 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
<b>Cyfanswm costau gweinidogaethau eraill</b>	<b>880.00</b>



## 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	
<b>Cyfanswm costau digwyddiadau efengylu</b>	<b>3214.46</b>	

### 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	
<b>Cyfanswm y costau gweithredol eraill</b>	<b>6704.75</b>	

#### 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
<b>Cyfanswm y costau cynnal a chadw</b>	<b>20874.62</b>

#### 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	
<b>Cyfanswm a drosglwyddwyd i achosion eraill</b>	<b>6486.00</b>	

#### 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	
<b>Cyfanswm y trosglwyddiadau</b>	<b>57633.28</b>	

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

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

#### 19. Anrhegion (£)

Anrhegion Nadolig	100.00
Anrhegion gadael	51.94
<b>Cyfanswm yr anrhegion</b>	<b>151.94</b>

## 20. Trosglwyddiadau o'r Cyfrif Cyffredinol (£)

Tuag at ffioedd HSBC	60.44	(gweler nodyn 16)
<b>Cyfanswm y trosglwyddiadau</b>	<b>60.44</b>	

## 21. Costau Ysgol Sul (£)

Anrhegion Nadolig	112.38
Defnyddiau Crefft	99.41
Llyfrau Pasg	15.00
<b>Cyfanswm y costau Ysgol Sul</b>	<b>226.79</b>

## 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
<b>Cyfanswm y llog</b>	<b>2069.85</b>

## 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**

<b>Receipts (£)</b>	<b>2023</b>	<b>2022</b>	<b>Note</b>
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	
<b>Total receipts</b>	<b>305453.35</b>	<b>57330.52</b>	
<b>Payments (£)</b>	<b>2023</b>	<b>2022</b>	<b>Note</b>
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
<b>Total payments</b>	<b>283438.89</b>	<b>64602.69</b>	
<b>Net receipts / (payments) for 2023</b>	<b>£22,014.46</b>		
Excluding funds transfers	£216,246.20		
<b>Cash balance at 31 December 2022</b>	<b>£62,369.40</b>		
<b>Cash balance at 31 December 2023</b>	<b>£84,383.86</b>		

## 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	
<b>Total receipts</b>	<b>70.79</b>	<b>60.00</b>	
 Payments (£)	 2023	 2022	 Note
Camps	825.00	300.00	
Sunday School expenses	226.79	66.76	21
HSBC	60.44	60.00	
<b>Total payments</b>	<b>1112.23</b>	<b>426.76</b>	
 <b>Net receipts / (payments) for 2023</b>	 <b>-£1,041.44</b>		
Excluding funds transfers	-£1,101.88		
 <b>Cash balance at 31 December 2022</b>	 <b>£4,803.67</b>		
<b>Cash balance at 31 December 2023</b>	<b>£3,762.23</b>		

## RESERVE ACCOUNT

Receipts (£)	2023	2022	Note
Interest	159.62	15.33	
<b>Total receipts</b>	<b>159.62</b>	<b>15.33</b>	
 Payments (£)	 2023	 2022	 Note
Transfers to General Account	15507.06	0.00	22
<b>Total payments</b>	<b>15507.06</b>	<b>0.00</b>	
 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
<b>Total receipts</b>	<b>57633.28</b>	<b>0.00</b>	
<b>Cash balance at 31 December 2023</b>	<b>£57,633.28</b>		
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
<b>Total receipts</b>	<b>154114.90</b>	<b>0.00</b>	
<b>Cash balance at 31 December 2023</b>	<b>£154,114.90</b>		
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	
<b>Total assets</b>	<b>299894.27</b>	<b>82520.51</b>	

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)
<b>Total of other giving</b>	<b>710.35</b>	

### 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
<b>Total income tax recovered on gifts</b>	<b>29141.38</b>

### 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)
<b>Total transfers</b>	<b>15507.06</b>	

## 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)
<b>Total raised for other causes</b>	<b>460.00</b>	

## 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
<b>Total repayments</b>	<b>414.51</b>

## 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	
<b>Total costs of minister</b>	<b>35388.35</b>	

## 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
<b>Total costs of other ministry</b>	<b>880.00</b>

## 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	
<b>Total costs of outreach</b>	<b>3214.46</b>	

### 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	
<b>Total other operational costs</b>	<b>6704.75</b>	

#### 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
<b>Total upkeep costs</b>	<b>20874.62</b>



#### 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	
<b>Total passed to other causes</b>	<b>6486.00</b>	

#### 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	
<b>Total transfers</b>	<b>57633.28</b>	

#### 18. Transfers to Building Fund Account (£)

Building Fund	132045.05	(see note 4)
Ministry Training Fund	20000.00	(see note 7)
<b>Total transfers</b>	<b>152045.05</b>	

#### 19. Gifts (£)

Christmas gift	100.00
Leaving gifts	51.94
<b>Total gifts</b>	<b>151.94</b>

#### 20. Transfers from General Account (£)

Towards HSBC charges	60.44	(see note 16)
<b>Total transfers</b>	<b>60.44</b>	

## 21. Sunday School expenses (£)

Christmas presents	112.38
Craft materials	99.41
Easter books	15.00
<b>Total Sunday School expenses</b>	<b>226.79</b>

## 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
<b>Total interest</b>	<b>2069.85</b>

## 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

31<sup>st</sup> 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