Penuel Baptist Chapel
References and Administrative Details
Registered Address:Building 4, Parc Dewi Sant, SA31 3HB.
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 2025
The trustees present their Annual Report for 2025

Structure, Governance and Management
The Charity is governed by its constitution, members of the church are accepted following a membership course with the minister in accordance with the constitution which requires them to be or to have been publicly baptised on the profession of faith in Jesus Christ.
The members' meeting takes place a minimum of three times per year and has responsibility for the overall policy of the church. The members appoint the deacons (some of whom are the trustees of the church) who, together with the minister, meet together a minimum of 4 times a year to manage the day to day running of the church's work and witness, and the financial and legal aspects of the charity.
All members are encouraged to take an appropriate part in the spiritual and practical tasks involved in the furtherance of the charitable objective. Relevant matters are submitted for consideration of the church meeting beforehand and are discussed and decided upon in the course of the meeting. Decisions are usually arrived upon by consensus, with a member proposing and another seconding the decision. Larger decisions are usually broached across multiple meetings, leaving time for prayerful consideration, with the final decision made by a show of hands.

Objectives and Activities
The principal purpose of the charity is the advancement of the Christian faith according to the principles of the Baptist denomination to include the advancement of education, community service and such other general charitable purposes in such parts of the United Kingdom and the world as the church shall determine. The motto of the church is; Knowing Christ and Making Him Known.
To achieve the principal objective, which is set out above, the church provides a variety of activities both to its membership and to the community generally. The aim is to show the love of Jesus Christ in both word and deed and to bring people into a closer relationship with Him as living Lord.
Central to the work and witness of the church is the provision of regular public services of Christian worship. These services take place each Sunday with a Welsh language service with simultaneous translation at 10.30 am and an English language service at 5.00 pm. In these services there are periods of singing worship songs, prayer and a sermon preached from the Bible. During the morning service there is a Sunday school led by members of the church which takes place during the main service. Communion is observed once a month in both services.
The church seeks to be a friendly and welcoming community, and anybody is welcome to attend any of these services, and are invited to stay for teas and coffees after the service. The church meets together on Wednesday evenings for the prayer meeting.
The church runs a series of fellowship groups for the growth of faith and discipleship at a range of times and places and further details of these can be obtained from the deacons on request, or at

the Sunday worship services.
The church also arranges various activities for people from outside of the church to be introduced to church life and hear the gospel such as a board games afternoon, Cawl & Cwis night, 'crafternoon' session where attendees create crafts together, church picnics.
This year the church has engaged in visiting 2 residential homes to share the gospel & spend time with residents. A babies & toddlers group started in September meeting on Monday mornings.
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 2025 was a positive year in the life of the church, and that it will be able to pursue its mission purposes in 2026 with renewed enthusiasm.

Following the sale of the building in 2024, the church moved our services to a local school for Sunday services, and although we saw blessings and enjoyed the positive impact on our abilities to fulfil our charitable objectives, the burden of repeatedly setting up and taking down the set up meant we were always looking for a more suitable location. This year we undertook a lease on a building in Parc Dewi Sant, an area undertaking reinvigoration in our town. The 'blank slate' that this building gave us as a church an opportunity to start more outreach opportunities such as Ribidires (Babies and toddlers), and yet again the Lord has been generous to us in our new location, continuing to bring more people in, many with little to no previous past relationship with the church or Christianity.

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 £68,427.41 in 2024 to £71,976.77 in 2025.

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

During this year, Alun Rennolf was employed part time as a trainee pastor, and following a fruitful time Alun and his wife left Penuel in order to plant a new church in north Wales named Noddfa Llŷn.

Last year the membership decided to employ a Church Administrator to facilitate much of the day to day admin that goes hand in hand with running the church. This came to an end when Sarah moved away to get married (and work as an administrator in her setting)

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 £90676.18 in 2024 to £113,284.84 in 2025 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 Penuel church is to hold six months of all expenditure to allow the church to adapt to any changes in income or expenditure. The trustees currently believe this amount to be in the range of £35,000 to £40,000.

As of 31st December 2025, the church held total reserves of £543,778.13 of which:

- £425,084.53 - Money From Building Sales
- £65,185.51 - Ministry Training Fund
- £51,202.77 - Reserves Fund
- £2,305.32 - Trust Fund

This policy will be reviewed annually.

EGLWYS PENUEL CHURCH

CHARITY NAME | ENW'R ELUSEN:

EGLWYS PENUEL CHURCH

CHARITY NUMBER | RHIF YR ELUSEN:
238795

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN HYD 31 RHAGFYR 2025

PREPARED BY | PARATOWYD GAN: MARK NEUBERT
EXAMINED BY | ARCHWILIWYD GAN: ---

EGLWYS PENUEL CHURCH, CARMARTHEN

FINANCIAL STATEMENT FOR THE YEAR ENDED 31 DECEMBER 2025

GENERAL RECEIPTS & PAYMENT ACCOUNT

Receipts (£)	2025	2024	Note
General giving	71,976.77	68,427.41	
Other giving	275.00	404.00	2
Income tax recovered on gifts	13,523.32	11,865.29	3
Sales	0.00	269,583.80	
Transfers from other accounts	458,778.13	63,638.13	4
Raised for other causes	275.00	330.00	5
Donations	10,738.00	0.00	6
Repayments	577.60	565.97	7
Total receipts	**556,143.82**	**414,814.60**	

Payments (£)	2025	2024	Note
Church Staff	57,275.89	42,566.48	8
Other ministry	775.00	770.00	9
Outreach	1,481.90	1,494.46	10
Other operational costs	6,747.44	3,599.96	11
Upkeep of buildings	36,894.73	32,866.85	12
Amount passed to other causes	9,070.00	8,446.00	13
Children's work	885.58	759.73	14
Transfers to Savings Account	0.00	362,558.00	
Gifts	154.30	172.70	15
Total payments	**113,284.84**	**453,234.18**	

Net receipts / (payments) for 2025	**£442,858.98**
Excluding funds transfers	-£15,919.15
Cash balance at 31 December 2024	**£45,964.28**
Cash balance at 31 December 2025	**£488,823.26**
of which, Sunday School	£7,348.99

SAVINGS ACCOUNT

Receipts (£)	2025	2024	Note
Transfers from General Account	0.00	362,558.00	
Interest	18,607.58	8,497.65	18
Total receipts	**18,607.58**	**371,055.65**	

Payments (£)	2025	2024	Note
Transfers to General Account	458,778.13	0.00	16
Transfers to Building Sales Account 1	85,000.00	0.00	17
Total payments	**543,778.13**	**0.00**	

Cash balance at 31 December 2024	**£525,170.55**
of which, *Money From Building Sales*	£410,538.62
of which, *Ministry Training Fund*	£62,954.83
of which, *Reserves Fund*	£49,450.68
of which, *Trust Fund*	£2,226.42

Cash balance at 23 September 2025	**£543,778.13**
of which, *Money From Building Sales*	£425,084.53
of which, *Ministry Training Fund*	£65,185.51
of which, *Reserves Fund*	£51,202.77
of which, *Trust Fund*	£2,305.32

Cash balance at account closure	**0.00**

BUILDING SALES ACCOUNT 1

Receipts (£)	2025	2024	Note
Transfers from Savings Account	85,000.00		17
Total receipts	**85,000.00**		

STATEMENT OF CASH ASSETS AND LIABILITIES AT 31 DECEMBER 2025

Cash assets (£)	2025	2024	Note
General Current Account	488,823.26	38,419.58	
Savings Account	0.00	525,170.55	
Building Sales Account 1	85,000.00	0.00	
Total assets	**573,823.26**	**563,590.13**	

Net increase on 2024: £10,233.13

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 and Sunday School resources.

Towards Quiz Night	40.00	(see note 10)
Towards Church Lunch	110.00	(see note 10)
Towards Church Bowling Trip	75.00	(see note 10)
Towards Sunday School Resources	50.00	
Total of other giving	**275.00**	

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

3. Income tax recovered on gifts (£)

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

Gift Aid (2024)	13,523.32
Total income tax recovered on gifts	**13,523.32**

4. Transfers from other accounts (£)

This details the partial balance transferred to the General account as £85,000.00 went to the Money From Building Sales Account 1.

Balance at Savings Account closure	458,778.13	(see note 16)
Total transfers	**458,778.13**	

5. Raised for other causes (£)

Bible Society	130.00	(see note 13)
BMS (Baptist Missionary Society)	145.00	(see note 13)
Total raised for other causes	**275.00**	

6. Donations

Received from The Baptist Union of Wales	150.00
Received from International Commission	588.00
Received from DJ Thomas	10,000.00
Total donations	**10,738.00**

7. Repayments (£)

Amazon Refund	224.89
Beyond Storage Refund	352.71
Total repayments	**577.60**

8. Church Staff (£)

The two part-time staff - Church Administrator and Assistant Minister, ceased employment in July and October respectively.

Stewardship (Minister)	32,892.70
Travel expenses (Oct 2024 - July 2025)	1,174.95
Conference fees	0.00
Stewardship (Assistant Minister)	11,834.96
Stewardship (Church Administrator)	6,453.27
NEST	4,225.26
Stewardship Payroll Fee	694.75
Total costs of church staff	**57,275.89**

9. Other ministry (£)

Guest preachers	775.00	
Total costs of other ministry	**775.00**	

10. Outreach (£)

Easter food	12.75	
Easter books	39.00	
Easter flyers	98.15	
Xcel Bowl	140.00	(see note 2: £75.00 towards)
UWTSD Welcome Fair packs	56.09	
Light party	60.38	
Strawberry Tea food	55.38	
Strawberry Tea posters	31.13	
Christmas food	39.68	
Christmas cards	47.90	
Harvest Supper Food	275.94	
Harvest Supper Cutlery	125.28	
Quiz Night Food	58.27	(see note 2: £40.00 towards)
Quiz Night Decorations	87.63	
Care Home Food	88.47	
Board Games Food	42.00	
Books + Leaflets	223.85	
Total costs of outreach	**1,481.90**	

11. Other operational costs (£)

CCLI	239.00	
WorshipTools	238.83	
Zoom	31.18	
Churchsuite	345.00	
Google drive	15.99	
Video Series	13.68	
Audio equipment	39.00	
Internet Equipment	483.82	
Camera Tripod	115.59	
Tech cables	151.67	
Printer	67.74	
Books	200.35	
EMW magazines	52.20	
Evangelical Times	48.00	
Clock	19.99	
Signage	316.14	
Kitchen Consumables	185.64	
Kitchen Equipment	130.96	
Vacuum Cleaner	149.99	
LHP Accountants	630.00	
HSBC	73.99	
Christmas decorations	437.40	
Food for events	590.11	(see note 2)
Drinks	272.93	
Vehicle Insurance	783.80	
Vehicle Tax	315.00	
Vehicle Fuel	158.03	
Vehicle Service/MOT	237.60	
Church insurance	403.81	
Total other operational costs	**6,747.44**	

12. Upkeep of buildings (£)

Cleaner	720.00	
Cleaning company	273.00	
Cleaning supplies	207.33	
PDS Electrical Work	267.50	
PDS Internal Alterations	215.92	
Key Safe	24.25	
Keys	14.13	
Storage boxes	38.97	
Beyond Storage	798.00	(See note 7)
Carmarthen Library	968.96	
School Hall Hire	2,050.00	
Carmarthen RFC Hire	150.00	
PDS Rent	31,166.67	
Total upkeep costs	**36,894.73**	

13. Amount passed to other causes (£)

Operation Mobilisation	3,720.00	
Wycliffe Bible Translators	1,800.00	
UFM Worldwide	1,200.00	
Baptist Union of Wales	1,050.00	
Bible Society	500.00	(see note 5: £130.00 towards)
BMS (Baptist Missionary Society)	500.00	(see note 5: £145.00 towards)
Ysgol y Dderwen	150.00	
Open Doors	100.00	
Baptist Union of Wales West Carmarthenshire	50.00	
Total passed to other causes	**9,070.00**	

14. Children's Work (£)

Craft materials	48.62
Camps	628.00
Sunday School Equipment	208.96
Total Children's Work	**885.58**

15. Gifts (£)

Thank you gift	50.00
Leaving gift	104.30
Total gifts	**154.30**

16. Transfers to General Account (£)

Transfer of the Savings to the General Account
This has been done in order to split the lump some into smaller investment accounts under the amount protected by FSCS.

Money From Building Sales	340,084.53
Ministry Training Fund	65,185.51
Reserves Fund	51,202.77
David Hinds & Catherine Jones Trust Fund	2,305.32
Total transfers	**458,778.13**

17. Transfers to Building Sales Account 1

Transfer from the Savings Account to the Building Sales Account 1

Money From Building Sales	85,000.00
Total transfer	**85,000.00**

18. Interest on Savings Account (UNITED TRUST BANK)

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

Money from Building Sales	14,545.91
Ministry Training Fund	2,230.68
Reserves Fund	1,752.09
David Hinds & Catherine Jones Trust Fund	78.90
Total interest	**18,607.58**

19. Total assets

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

- Vehicle

EGLWYS PENUEL, CAERFYRDDIN

DATGANIAD ARIANNOL AR GYFER Y FLWYDDYN A DDAETH I BEN AR 31 RHAGFYR 2025

DERBYNEBAU CYFFREDINOL A CHYFRIF TALU

Derbyniadau (£)	2025	2024	Nodyn
Rhoddion cyffredinol	71,976.77	68,427.41	
Rhoddion eraill	275.00	404.00	2
Treth incwm a adenillwyd ar roddion	13,523.32	11,865.29	3
Gwerthiant	0.00	269,583.80	
Trosglwyddiadau o gyfrifon eraill	458,778.13	63,638.13	4
Codwyd ar gyfer achosion eraill	275.00	330.00	5
Rhoddion	10,738.00	0.00	6
Ad-daliadau	577.60	565.97	7
Cyfanswm derbyniadau	**556,143.82**	**414,814.60**	

Taliadau (£)	2025	2024	Nodyn
Staff yr Eglwys	57,275.89	42,566.48	8
Gweinidogaeth arall	775.00	770.00	9
Efengylu	1,481.90	1,494.46	10
Costau gweithredol eraill	6,747.44	3,599.96	11
Cynnal a chadw adeiladau	36,894.73	32,866.85	12
Swm a drosglwyddwyd i achosion eraill	9,070.00	8,446.00	13
Gwaith plant	885.58	759.73	14
Trosglwyddiadau i'r Cyfrif Cynilo	0.00	362,558.00	
Rhoddion	154.30	172.70	15
Cyfanswm y taliadau	**113,284.84**	**453,234.18**	

Derbyniadau net / (taliadau) ar gyfer 2025	**£442,858.98**
Ac eithrio trosglwyddiadau arian	-£15,919.15
Balans arian parod ar 31 Rhagfyr 2024	**£45,964.28**
Balans arian parod ar 31 Rhagfyr 2025	**£488,823.26**
o'r rhain, Ysgol Sul	£7,348.99

CYFRIF CYNILO

Derbyniadau (£)	2025	2024	Nodyn
Trosglwyddiadau o'r Cyfrif Cyffredinol	0.00	362,558.00	
Llog	18,607.58	8,497.65	18
Cyfanswm derbyniadau	**18,607.58**	**371,055.65**	

Taliadau (£)	2025	2024	Nodyn
Trosglwyddiadau i'r Cyfrif Cyffredinol	458,778.13	0.00	16
Trosglwyddiadau i Gyfrif Gwerthu Adeilad 1	85,000.00	0.00	17
Cyfanswm y taliadau	**543,778.13**	**0.00**	

Balans arian parod ar 31 Rhagfyr 2024	**£525,170.55**
yn cynnwys, *Arian o Werthu'r Adeiladau*	£410,538.62
yn cynnwys, *Cronfa Hyfforddi Gweinidogion*	£62,954.83
yn cynnwys, *y Gronfa Wrth Gefn*	£49,450.68
yn cynnwys, *y Gronfa Ymddiriedolaeth*	£2,226.42
Balans arian parod ar 23 Medi 2025	**£543,778.13**
yn cynnwys, *Arian o Werthiannau Adeiladau*	£425,084.53
yn cynnwys, *Cronfa Hyfforddi Gweinidogion*	£65,185.51
yn cynnwys, *y Gronfa Wrth Gefn*	£51,202.77
yn cynnwys, *y Gronfa Ymddiriedolaeth*	£2,305.32
Balans arian parod wrth gau'r cyfrif	**0.00**

CYFRIF GWERTHU ADEILAD 1

Derbyniadau (£)	2025	2024	Nodyn
Trosglwyddiadau o Gyfrif Cynilo	85,000.00		17
Cyfanswm derbyniadau	**85,000.00**		

DATGANIAD O ASEDAU A RHWYMEDIGAETHAU ARIAN PAROD AR 31 RHAGFYR 2025

Asedau arian parod (£)	2025	2024	Nodyn
Cyfrif Cyfredol Cyffredinol	488,823.26	38,419.58	
Cyfrif Cynilo	0.00	525,170.55	
Cyfrif Gwerthu Adeiladu 1	85,000.00	0.00	
Cyfanswm yr asedau	**573,823.26**	**563,590.13**	

Cynnydd net yn 2024: £10,233.13

NODIADAU I'R CYFRIFON

1. Sail y cyfrifon

Mae'r cyfrifon hyn wedi'u paratoi ar sail 'derbyniadau a thaliadau' yn unol ag Adran 133 o Ddeddf Elusennau 2011.

2. Rhoi arall (£)

Rhoi cyfyngedig i weithgareddau efengylu a theithiau'r eglwys ac adnoddau'r Ysgol Sul.

Tuag at Noson Gwis	40.00	(gweler nodyn 10)
Tuag at Ginio Eglwys	110.00	(gweler nodyn 10)
Tuag at Daith Fowlio'r Eglwys	75.00	(gweler nodyn 10)
Tuag at Adnoddau'r Ysgol Sul	50.00	
Cyfanswm y rhoddion eraill	**275.00**	

Roedd yr arian a dderbyniwyd tuag at ddeunyddiau 'crefftus' yn fwy na'r taliadau a wnaed am ddeunyddiau 'crefftus'. Defnyddir yr arian sy'n weddill (£9.35) at ddigwyddiadau 'cefftus' yn y dyfodol.

3. Treth incwm a adferwyd ar roddion (£)

Derbyniwyd gan CThEF drwy Rodd Gymorth ar gyfer y blynyddoedd calendr a restrir isod.

Rhodd Gymorth (2024)	13,523.32
Cyfanswm y dreth incwm a adferwyd ar roddion	**13,523.32**

4. Trosglwyddiadau o gyfrifon eraill (£)

Dyma fanylion y balans rhannol a drosglwyddwyd i'r cyfrif Cyffredinol gan fod £85,000.00 wedi mynd i'r Cyfrif Gwerthu'r Adeiladau 1.

Balans wrth gau'r Cyfrif Cynilo	458,778.13	(gweler nodyn 16)
Cyfanswm y trosglwyddiadau	**458,778.13**	

5. Codwyd at achosion eraill (£)

Cymdeithas y Beibl	130.00	(gweler nodyn 13)
BMS (Cymdeithas Genhadol y Bedyddwyr)	145.00	(gweler nodyn 13)
Cyfanswm a godwyd ar gyfer achosion eraill	**275.00**	

6. Rhoddion

Derbyniwyd gan Undeb Bedyddwyr Cymru	150.00
Derbyniwyd gan y Comisiwn Rhyngwladol	588.00
Derbyniwyd gan DJ Thomas	10,000.00
Cyfanswm y rhoddion	**10,738.00**

7. Ad-daliadau (£)

Ad-daliad Amazon	224.89
Ad-daliad Beyond Storage	352.71
Cyfanswm ad-daliadau	**577.60**

8. Staff yr Eglwys (£)

Gorffennodd y ddau aelod o staff rhan-amser - Gweinyddwr yr Eglwys a'r Gweinidog Cynorthwyol, ym mis Gorffennaf a mis Hydref yn y drefn honno.

Stewardship (Gweinidog)	32,892.70
Treuliau teithio (Hydref 2024 - Gorffennaf 2025)	1,174.95
Ffioedd cynadleddau	0.00
Stewardship (Gweinidog Cynorthwyol)	11,834.96
Stewardship (Gweinyddwr yr Eglwys)	6,453.27
NEST	4,225.26
Ffi Cyflogres Stewardship	694.75
Cyfanswm costau staff yr eglwys	**57,275.89**

9. Gweinidogaeth arall (£)

Pregethwyr gwadd	775.00	
Cyfanswm costau gweinidogaeth arall	**775.00**	

10. Efengylu (£)

Bwyd y Pasg	12.75	
Llyfrau'r Pasg	39.00	
Taflenni'r Pasg	98.15	
Bowlio Xcel	140.00	(gweler nodyn 2: £75.00 tuag at)
Pecynnau Ffair Groeso PCYDDS	56.09	
Parti goleuni	60.38	
Bwyd Te Mefus	55.38	
Posteri Te Mefus	31.13	
Bwyd Nadolig	39.68	
Cardiau Nadolig	47.90	
Bwyd Swper Cynhaeaf	275.94	
Cyllyll a ffyrc Swper Cynhaeaf	125.28	
Bwyd Noson Gwis	58.27	(gweler nodyn 2: £40.00 tuag at)
Addurniadau Noson Gwis	87.63	
Bwyd Cartrefi Gofal	88.47	
Bwyd Gemau Bwrdd	42.00	
Llyfrau + Thaflenni	223.85	
Cyfanswm costau efengylu	**1,481.90**	

11. Costau gweithredol eraill (£)

CCLl	239.00	
Offer Addoli	238.83	
Zoom	31.18	
Churchsuite	345.00	
Google drive	15.99	
Cyfres Fideo	13.68	
Offer sain	39.00	
Offer Rhyngrwyd	483.82	
Trybedd Camera	115.59	
Ceblau technoleg	151.67	
Argraffydd	67.74	
Llyfrau	200.35	
Cylchgrawn MEC	52.20	
Evangelical Times	48.00	
Cloc	19.99	
Arwyddion	316.14	
Nwyddau Traul Cegin	185.64	
Offer Cegin	130.96	
Sugnwr Llwch	149.99	
Cyfrifwyr LHP	630.00	
HSBC	73.99	
Addurniadau Nadolig	437.40	
Bwyd ar gyfer digwyddiadau	590.11	(gweler nodyn 2)
Diodydd	272.93	
Yswiriant Cerbyd	783.80	
Treth Cerbyd	315.00	
Tanwydd Cerbyd	158.03	
Gwasanaeth Cerbyd/MOT	237.60	
Yswiriant eglwys	403.81	
Cyfanswm costau gweithredol eraill	**6,747.44**	

12. Cynnal a chadw adeiladau (£)

Glanhawr	720.00	
Cwmni glanhau	273.00	
Cyflenwadau glanhau	207.33	
Gwaith Trydanol PDS	267.50	
Newidiadau Mewnol PDS	215.92	
Blwch Allwedd	24.25	
Allweddi	14.13	
Blychau storio	38.97	
Beyond Storage	798.00	(Gweler nodyn 7)
Llyfrgell Caerfyrddin	968.96	
Llogi Neuadd Ysgol	2,050.00	
Llogi Neuadd Clwb Rygbi Caerfyrddin	150.00	
Rhent PDS	31,166.67	
Cyfanswm y costau cynnal a chadw	**36,894.73**	

13. Y swm a drosglwyddwyd i achosion eraill (£)

Operation Mobilisation	3,720.00	
Wycliffe Cyfieithwyr y Beibl	1,800.00	
UFM Worldwide	1,200.00	
Undeb Bedyddwyr Cymru	1,050.00	
Cymdeithas y Beibl	500.00	(gweler nodyn 5: £130.00 tuag at)
BMS (Cymdeithas Genhadol y Bedyddwyr)	500.00	(gweler nodyn 5: £145.00 tuag at)
Ysgol y Dderwen	150.00	
Open Doors	100.00	
Undeb Bedyddwyr Cymru Gorllewin Sir Gaerfyrddin	50.00	
Cyfanswm a drosglwyddwyd i achosion eraill	**9,070.00**	

14. Gwaith Plant (£)

Deunyddiau crefft	48.62	
Gwersylloedd	628.00	
Offer Ysgol Sul	208.96	
Cyfanswm Gwaith Plant	**885.58**	

15. Anrhegion (£)

Rhodd diolch	50.00
Rhodd gadael	104.30
Cyfanswm y rhoddion	**154.30**

16. Trosglwyddiadau i'r Cyfrif Cyffredinol (£)

Trosglwyddo'r Cynilion i'r Cyfrif Cyffredinol
Mae hyn wedi'i wneud er mwyn rhannu'r cyfanswm yn gyfrifon buddsoddi llai dan y swm a ddiogelir gan FSCS.

Arian o werthu'r adeiladau	340,084.53
Cronfa Hyfforddi Gweinidogion	65,185.51
Cronfa Wrth Gefn	51,202.77
Cronfa Ymddiriedolaeth David Hinds a Catherine Jones	2,305.32
Cyfanswm y trosglwyddiadau	**458,778.13**

17. Trosglwyddiadau i Gyfrif Gwerthu'r Adeiladau 1

Trosglwyddo o'r Cyfrif Cynilo i'r Cyfrif Gwerthu Adeilad 1

Arian o werthu'r adeiladau	85,000.00
Cyfanswm y trosglwyddo	**85,000.00**

18. Llog ar y Cyfrif Cynilo (UNITED TRUST BANK)

Rhennir llog yn gymesur rhwng yr Arian o Werthu Adeiladau, Cronfa Hyfforddi Gweinidogion, Cronfa Wrth Gefn a Chronfa Ymddiriedolaeth David Hinds a Catherine Jones gan ystyried swm, hyd yr amser a chyfradd llog y cyfrif fel hyn:

Arian o Werthu'r Adeiladau	14,545.91
Cronfa Hyfforddi Gweinidogion	2,230.68
Cronfa Wrth Gefn	1,752.09
Cronfa Ymddiriedolaeth David Hinds a Catherine Jones	78.90
Cyfanswm y llog	**18,607.58**

19. Cyfanswm yr asedau

Yn ogystal â chyfanswm yr asedau arian parod a ddelir, mae gan yr eglwys yr asedau canlynol:

- Cerbyd

ACCOUNTANTS • CYFRIFWYR
AUDITORS • ARCHWILWYR
ADVISORS • YMGYNGHORWYR

Please address correspondence to our Carmarthen office
Our ref: SVH/RG/P266

Mr Eilir Jones
Penuel Baptist Chapel
1 Penuel Road
Carmarthen
SA31 1NH

18th August 2026

Dear Mr Jones,

Re: Independent Examination

Please find enclosed a copy of the independent examiner's report on the accounts for Penuel Baptist Church for the year ended 31st December 2025.

Per our findings we recommend the following:

1. In Note 1. Basis of accounts, we wouldn't state "in accordance with Section 133 Charities Act", we would instead say "in accordance with the Charities Act"

May we also take this opportunity to enclose a note of our fees for the work carried out.

Should you have any questions or queries about any of the above matters or any other matter, please do not hesitate to contact us.

Yours sincerely,

LHP.

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Cyfarwyddwyr | Directors
Dafydd Rees FCCA | Janet Collins FCCA | Eirian Humphreys FCCA | Rhys Jones FCCA | Rachael Ball FCCA | Samantha Hart FCCA
Associate Directors | Lisa Davies | Iwan Morgan

LHP yw enw masnachu Cyfrifwyr LHP Cyf. Cofrestrwyd y cwmni yng Nghymru a Lloegr. Rif Cofrestru: 07791984
LHP is a trading name of LHP Accountants Ltd. The company is registered in England & Wales. Registration Number: 07791984.

ACCA