TABERNACLE CONGREGATIONAL CHURCH

HAVERFORDWEST

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

ASHMOLE & CO

CHARTERED CERTIFIED ACCOUNTANTS

AND REGISTERED AUDITORS

Haverfordwest

Ashmole & Co.

TABERNACLE CONGREGATIONAL CHURCH

HAVERFORDWEST

Contents of the Financial Statements

for the year ended 31st December 2025

	Page
Trustees Report	1
Charity Information	2
Report of the Independent Examiner	3
Summary Receipts and Payments Account	4
Summary of Assets and Liabilities	5
Receipts	6
Payments	7
Notes to the Accounts	8

TABERNACLE CONGREGATIONAL CHURCH HAVERFORDWEST

Trustees Report for the year ended 31st December 2025

Reference and administration details

Charity name	Tabernacle Congregational Church Haverfordwest
Charity registration number	240600
Principal Address	3 Hill Block, The Rhos, Haverfordwest, Pembrokeshire, SA62 4AW
Trustees	See page 2.

Structure, governance and management

Tabernacle Congregational Church Haverfordwest is a registered charity (240600) registered with the Charity Commission on 1st August 1966. It is an unincorprated charity and is governed by its' constitution.

Objectives and activities

Tabernacle Congregational Church, Haverfordwest and its Deacons have the responsibility for promoting the Christian mission in the Haverfordwest area for all adherents to the Christian faith in the Congregational tradition, and to anyone who may wish to receive similar fellowship.

Tabernacle Church and its Deacons are committed to enable as many people as possible to worship at the Church and also to become part of its congregation. Our services and worship put faith into practice through prayer and scripture, music and sacrament. The whole of the Tabernacle site - the Church plus associated accommodations - is available for these objectives to be encouraged, and the site is also available for other uses by outside organisations to raise revenue to support these aims and objectives. Hence it remains a major objective of the Deacons to maintain the fabric of the entire site.

Achievements and Performance

The membership have continued to support the Church through fund-raising activities:

Open Gardens
Country Dancing
Board Games Nights
General Knowledge Quiz Nights
Fetes
Annual Raffle
Walking Group

The Church has continued to support other Charities during the year such as Street Pastors, Christian Rebuild and Embrace the Middle East as well as running a free clothing shop at the Church. As well as running a free clothing and food bank at the Church.

The trustees have had regard to the Charity Commission's guidance on Public Benefit.

Financial review

The principal source of funds is derived from the continuing support of the members through offerings.

The Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the forseeable future.

P. M Bannister
.....
Trustee

9th April 2026
.....
Date

TABERNACLE CONGREGATIONAL CHURCH
HAVERFORDWEST

2025

The Rev. A M Batterton

ambattertonuk@gmail.com

Morning..... 11.00 a.m.
Telephone Service ..... 2.00 p.m

COMMUNION
First Sunday of the Month (Mornings)
First Sunday of the Month (2pm Telephone Service)

OFFICERS OF THE CHURCH FOR 2025

LIFE DEACONS
Dr.C. Brown & Mrs P.M. Bannister
DEACONS
Mrs M. Ferguson, Mrs S. Hughes-Lewis.
Mrs S. Miles, Mrs J. Jones.
Mr N. Evans.

Church secretary	Mrs P.M. Bannister	Tel. No.	751332
Church treasurer	Mrs S. Miles	Tel. No.	407267 (07989)
Offertory treasurer	Mrs S. Miles	Tel. No.	407267 (07989)
Letting secretary	Mrs J. Jones	Tel. No.	763282
Flowers secretary	Mrs S. Hughes-Lewis	Tel. No.	766132
Covenants secretary	Mrs S. Miles	Tel. No.	407267 (07989)
Organists	Dr. C. Brown	Tel. No.	710808
	Mrs S. Brown	Tel. No.	710808
Heating secretary	Mr N. Evans	Tel. No.	764073

CHARITY TRUSTEES

Mrs P.M. Bannister
Mr D.T. Miles
Dr. C. Brown
Dr D. Mason
Mr N.T. Evans

REPORT OF THE INDEPENDENT EXAMINER

to the Members of

Tabernacle Congregational Church, Haverfordwest

I report to the trustees on my examination of the accounts of Tabernacle Congregational Church for the year ended 31st December 2025 on pages four to eight.

Responsibilities and basis of report

As the charity 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 Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent Examiners Statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

(i) accounting records were not kept in respect of the Charity as required by section 130 of the Act; or

(ii) the accounts do not accord with those records; or

(iii) the accounts do 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.

N Mills FCCA
Ashmole & Co.
Chartered Certified Accountants and Registered Auditors
Williamston House
7 Goat Street
Haverfordwest
Pembrokeshire
SA61 1PX

Dated: 21.04.26

TABERNACLE CONGREGATIONAL CHURCH

HAVERFORDWEST

SUMMARY RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31ST DECEMBER 2025

	2025 £	2024 £
Receipts (see Page 6)	32,730	35,050
Payments (see Page 7)	48,045	37,077
Surplus / Deficit for the Year	**- 15,315**	**- 2,026**
Made up of movement on :		
Community account 1	- 7,590	5,908
Community account 2	- 3,393	- 9,931
Other bank account investment income	- 4,332	1,996
	- 15,315	**- 2,026**

BANK ACCOUNT RECONCILIATION

Opening Bank Balance		54,617		56,644
Community Acc.	29,133		23,225	
Community Acc.	4,989		14,920	
Business Saver 1	9,479		8,682	
Business Saver 2	3,582		3,269	
Business Saver 3	7,433		6,548	
Surplus / Deficit for the Year		- 15,315		- 2,026
Closing Bank Balance				
Community Acc.	21,544		29,133	
Community Acc.	1,596		4,989	
Business Saver 1	4,245		9,479	
Business Saver 2	3,889		3,582	
Business Saver 3	8,028		7,433	
		39,302		54,617

The financial statements were approved by the Trustees on 9th April 2026 and signed on its behalf by:

P M. Burnister

Trustee

TABERNACLE CONGREGATIONAL CHURCH

HAVERFORDWEST

SUMMARY OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31ST DECEMBER 2025

		2025 £		2024 £
BANK ACCOUNTS				
		39,302		54,617
Community Account	21,544		29,133	
Business Saver 1	1,596		9,479	
Business Saver 2	4,245		3,582	
Business Saver 3	3,889		7,433	
Community Account	8,028		4,989	
CCLA - DEPOSIT FUNDS				
		8,645		14,596
CCLA ****72796-001	5,456		11,456	
CCLA ****72864-001	1,190		1,141	
CCLA ****75594-001	2,000		2,000	
CCLA - INVESTMENT FUNDS (valuation at 31 December)				
		94,214		98,712
CCLA ****57540-001	1,933		2,030	
CCLA ****57539-001	3,962		4,161	
CCLA ****71008-001	89		93	
CCLA ****71010-001	1,321		1,356	
CCLA ****72794-001	38,644		40,587	
CCLA ****74103-001	213		224	
CCLA ****71009-001	6,797		6,932	
CCLA ****75592-001	9,184		9,646	
CCLA ****75593-001	14,775		15,518	
CCLA ****75595-001	17,297		18,166	
		142,160		167,926

TABERNACLE CONGREGATIONAL CHURCH

HAVERFORDWEST

RECEIPTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

		NOTE	2025 £	2024 £
Receipts	Weekly collections		10,654	9,142
	Donations & Legacies		2,174	1,141
	Church Hire		300	80
	Income tax reclaimed on covenants		-	2,395
	Rent/water/insurance from community centre		2,187	-
	Congregational Federation		9,000	6,750
Interest	Dividend per COIF income shares		2,560	2,493
	Interest per COIF deposit account		351	870
	Bank interest		199	289
Sundries	Proceeds from fund raising events		3,666	6,421
	Sundry Income		638	469
Transfers	From Deposit Accounts		1,000	5,000
	TOTAL RECEIPTS		32,730	35,050

TABERNACLE CONGREGATIONAL CHURCH

HAVERFORDWEST

PAYMENTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

	NOTE	2025 £	2024 £
Reverend Wages		26,510	23,915
Pulpit Supplies		623	369
Light & Heat		5,220	3,604
Water		361	272
Insurance (Buildings)		8,378	-
Manse Expenses		2,162	-
Maintenance & Repairs - general maintenance	1	2,016	5,648
Organ Tuner		-	130
Affiliation Fees - Congregational Federation		660	651
Accountancy Fees		588	552
Payroll Fees		536	516
Fund Raising Expenses		186	362
Donations		300	-
Sundry	2	505	1,057
		48,045	37,077

The notes on page 8 form part of these accounts.

TABERNACLE CONGREGATIONAL CHURCH

HAVERFORDWEST

NOTES TO THE ACCOUNTS

FOR THE YEAR ENDED 31ST DECEMBER 2025

NOTE		£
1	**General maintenance**	
	ABS Carmarthen	339
	M Ferguson	115
	M Ferguson	50
		504
	Manse Repairs & Maint	
	PCC Waste Removal	21
	Phil Owen - Shower	144
	Tree Cutting	1,250
	Phil Owen	97
		1,512
	Total Maintenance & Repairs	**2,016**
2	**Sundry Expenses**	
	Cyfundeb Cymraeg County Show	235
	Cyfundeb Cymraeg Tea Money	180
	To Charity Acc - TRF	72
	RBL - Poppy Wreath	18
		505