Tabernacle Welsh Baptist Church Carmarthen
Investment Trust

Charity Number: 505252

Report of Trustees
And Financial Statement

For the year ended
31st. December 2025

Tabernacle Welsh Baptist Church Carmarthen- Investment Trust

Report of Trustees

For the Year ended 31st December 2025

On behalf of the Trustees, it gives me pleasure to present the annual report.

The control of the charity rests with the trustees and the affairs of the Charity are conducted by the Deacons Board who meet regularly throughout the year. The Secretary and the Treasurer / Financial Secretary manage the day-to-day business. The Church is grateful for the valuable contribution to its work made voluntarily. This includes not only that made by its Officers but by deacons who give their time serving on committees and also to others who contribute actively in support of the Church.

The principal object is to foster and advance the Christian Religion. The Church holds and receives funds for the payment of the Minister/Visiting Preachers and for the maintenance and upkeep of the church buildings.

The active review and management of funds is delegated, in the first instance, to the Finance Committee which reports directly to the Deacons. The Finance Committee meets regularly during the year to receive reports from the Treasurer and to review the performance of investments. We believe that systems have been established to mitigate the risks financial and non- financial and these are reviewed from time to time.

The Church receives its funding from a variety of sources, but in the main from donations from its members. A detailed financial report is produced at

the end of the year giving particulars of each individual contribution for all members. The Trustees consider the Church finances to be sound and that it is able to continue to fulfil its obligations.

The Church with its Gofalaeth has been actively seeking a new Minister over the last few years but has failed in its endeavors. It has now formed a larger Gofalaeth of 6 Churches in the hope of attracting a new Minister. The Churches work together, holding regular services together.

The Church works with other Chapels within the Carmarthen area and hold regular services together.

D E James
Secretary
31 July 2026

Tabernacle Welsh Baptist Church

Registered Charity No 505252

Waterloo Terrace, Carmarthen

Accounts for the year ending 31st December 2025

Prepared by:

Mr P Bowen
Preseli
Capel Dewi
Carmarthen SA32 8AD
Tel 01267290672

Independently Examined by:

Mr D H Jones FCIB
Erw'r Graig
Peniel
Carmarthen SA32 7DJ
Tel 01267233987

Tabernacle Welsh Baptist Church Carmarthen

General Account

Balance Sheet as at 31st December 2025

Balance :	1st January2025		
	Current Account	£ 38,867.81	
	Cymdeithas Y Tair Eglwys	£ 575.61	£ 39,443.42
	Receipts including Maturity of Investments		£ 84,142.12
			£ 123,585.54
	Payments		
	Payments including re investments		£ 96,034.51
			£ 27,551.03
	End of year Current Account Balance at HSBC		£ 26,917.52
Balance :	Cymdeithas y tair Eglwys		£ 633.51
	Current Account		£ 27,551.03

Payments Exceed Receipts by £11892.39

independently examined and found correct:
D H Jones FCIB

Dated 21-Jan-26

Tabernacle Welsh Baptist Church Carmarthen

General Account

Receipts and Payments for 2025

	Receipts	
Members Contributions	£ 17,121.00	
Other Contributions	£ 859.88	£ 17,980.88
Various Donations		£ 800.00
Investment & Bank Interest	£ 3,000.99	£ 7,168.91
HMRC	£ 4,167.92	
Collections for Various Charities		£ 1,132.61
Use of Chapel & Vestry	£ 2,093.00	
Other receipts	£ 4,966.72	
		£ 7,059.72
Investments Maturing		£ 50,000.00
Difficency		£ 11,892.39
		£ 96,034.51

Payments

Salary & Employers NI	£ -	
Emplyers NI	£ -	
Travelling Expenses	£ -	£ -
Occassional Sunday Ministry		£ 1,968.00
		£ -
Annual Costs		
Lighting & Heating	£ 4,809.54	
Water Rates	£ 387.81	
Annual Reports	£ 324.00	
Cleaning Chapel & Vestry	£ 595.40	
Sundries	£ 354.12	
Purchase of New Boiler	£ 10,497.47	
Postage, Paper and Envelopes	£ 59.99	
Organ & Piano Maintenance	£ -	
Fire Apliance Maintenance	£ 68.94	
Administration	£ 442.00	
Insurance's	£ 1,003.59	
Memberships	£ 3,515.50	£ 22,058.36
Building & Grounds Maintenance		£ 4,478.98
Difibulator		£ 2,347.28
Donations to Various Charities		£ 1,479.00
Reinvestments with HSBC and St James		£ 60,000.00
Other Costs & Payments		
Maintenance on Chapel House	£ 2,972.39	
Christian Magazine	£ 204.50	
Cymdeithas y Tair Eglwys	£ 526.00	£ 3,702.89
		£ 96,034.51

Tabernacle Welsh Baptist Church

Registered Charity No 505252

Waterloo Terrace, Carmarthen

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