

PROVIDENCE BAPTIST CHAPEL, CHELTENHAM

England & Wales · Charity number 1010275

Details

Other names PROVIDENCE CHAPEL, PROVIDENCE CHAPEL INDEPENDENT
EVANGELICAL - PROVIDENCE BAPTIST CHAPEL

Status Registered

Legal form Other

Registered 1992-04-07

Register [View on the Charity Commission register](#)

Contact

Address Providence Baptist Chapel
Naunton Parade
Cheltenham
Gloucestershire
GL53 7NP

Phone 07962040579

Email h.jeffreys@cheltenham.church

Website www.cheltenham.church

Activities

Objects: TO ADVANCE THE CHRISTIAN RELIGION FOR THE PUBLIC BENEFIT, PARTICULARLY IN ACCORDANCE WITH THE STATEMENT OF FAITH AND CHURCH COVENANT.

Activities: Advance the Christian Religion in accordance with the statement of faith and church covenant. Provide a place of worship. Teaching and educating all ages in the doctrines and practice of the religion

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** IN PRACTICE CHELTENHAM, GLOUCESTERSHIRE
- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-30	£107,235	£87,072	-	-
2024-04-30	£115,443	£82,904	-	-
2023-04-30	£104,902	£61,877	-	-
2022-04-30	£69,644	£52,269	-	-
2021-04-30	£63,929	£52,989	-	-

Trustees

Name	Role	Appointed
Pooyan Mehrshahi	Chair	2014-10-24
Harvey Jeffreys		2024-11-03
Richard Michael Jeffers		2023-08-16

PROVIDENCE BAPTIST CHAPEL, CHELTENHAM

England & Wales - Charity number 1010275

Accounts

Trustees' Annual Report for the year to 30th April 2025

The Trustees are pleased to submit their report and the financial statements of the Charity for the year ended 30th April 2025.

Reference and Administrative Details

Providence Baptist Chapel, Cheltenham is a Registered Charity, no. 1010275. The principal address of the Charity is: Providence Baptist Chapel, Naunton Parade, Leckhampton, Cheltenham GL53 7NP.

The Charity Trustees for the year were as follows:

Mr Timothy Ilott - Deacon
Mr Richard Jeffers - Deacon
Mr Harvey Jeffreys - Elder (from 3rd November 2024)
Mr Pooyan Mehrshahi - Elder and Pastor (Chairman)

Structure and Governance

The governing Constitution of the Charity was first adopted on 20th February 1992, with subsequent amendments on 22nd November 2000, 30th September 2014 and 23rd October 2014.

The Constitution requires that there shall be no fewer than three Charity Trustees, with no maximum number. The Elders (including the Pastor) and the Deacons of the Church are Charity Trustees by virtue of their office. Since the Pastor is also an employee of the Church his position as a Trustee is subject to proper financial safeguards to prevent a conflict of interest.

If the number of 'ex officio' Trustees falls below three the Church shall elect from among its Members enough other Charity Trustees to meet the required minimum number. Trustees appointed in this way may serve for only one year before being required to seek re-election.

Throughout the 2024/2025 year the number of 'ex officio' Charity Trustees has always met or exceeded the required minimum. Therefore, it has not been necessary to appoint others.

Object of the Charity

The object of the Charity is to advance the Christian religion for the public benefit, in accordance with the Statement of Faith and Church Covenant which are annexed to the Constitution.

This object has been furthered throughout the year by the continued use of the Charity's Providence Baptist Chapel premises in Cheltenham for the preaching and teaching of the Christian religion; by the provision of children's outreach work; by the support of open-air Christian outreach; by the holding of worship services in a local care home; and by the dissemination of the Holy Bible and other Christian literature.

Review of Activities

Worship Services

Worship services have been held on Sunday mornings and evenings and on Wednesday evenings each week. All these meetings have been open to members of the public and there has been a continuing growth in attendance. A video live-stream of most of these services continues using several online platforms, thus enabling many to follow the services who cannot attend in person. Regular on-line followers also include a number from overseas. The archive of Providence Chapel sermons stored online at the SermonAudio website, including some in the Farsi (Persian) language, has also attracted many downloads from across the world.

Worship services have also been conducted once a month in a local care home for elderly people.

During the year several people have been baptised on public profession of their faith in the Lord Jesus Christ as their Saviour. Most of these have been added to the membership of the Church.

Other Activities

Regular weekly Sunday School meetings have continued during the year, attended by children aged 4-16. Also, weekday meetings in school term time have continued to provide teaching and other activities for children of junior school age and for toddlers and their parents/carers, giving good opportunities to contact with non-church families.

Regular open-air street preaching and literature distribution has continued in both in Cheltenham and Gloucester town centres, associated in part with the Open-Air Mission. Similar work has now been started in Stroud. Many items of Christian literature have been distributed and many people contacted through these events, a number of whom have subsequently attended services at Providence Baptist Chapel.

Many other opportunities have arisen for the distribution of free copies of the complete Holy Bible, Gospels of John, large numbers of Scripture Calendars, and other Christian literature.

Public Benefit

As required by the Charity Commission, the Trustees have given due regard to its guidance on public benefit. They are satisfied that the activities of Providence Baptist Chapel clearly provide benefit to the public for the reasons which follow.

Central to the beliefs and practice of the Church worshipping at Providence Baptist Chapel is the conviction that truly lasting public benefit will only arise as more people are brought to acknowledge their own sinfulness (breaking the law of God), to turn from these sins, to place their hope of forgiveness solely and completely in the Lord Jesus Christ, and to live according to His commands. Those who are granted this forgiveness and new life in Jesus Christ will not only reap immeasurable personal spiritual benefit: they will also benefit society at large through their good citizenship. The Church therefore continues to carry the message of the Christian Gospel to a wide audience through the activities described previously (always in dependence upon the blessing of the Holy Spirit).

Most meetings held at the Chapel are open to any who may wish to come (save for restrictions of age or membership status in some cases). Those worship services which are live-streamed or held in archive on the internet (as referred to above) are freely available to anybody.

Financial Review

Reserves

The Trustees' policy is to keep as a Reserve a sum equivalent to not less than the running costs for the previous year. This is to provide a safeguard against a significant unexpected reduction in income and to allow time to find alternative sources of funding.

The running costs have been taken as the total payments from the General Fund, less any significant items which do not recur annually. For 2024/2025 this has been estimated to be £66,851. This has been taken to be the target Reserves figure.

The total year-end balance held by the Charity in unrestricted funds was £250,328, some £183,477 more than the planned level of Reserve for the forthcoming year. The Trustees are therefore satisfied that the above stated Policy on Reserves has been met and that the present financial state of the Charity is sound.

Financial Strategy

In January 2023 a Financial Strategy was adopted with the broad intent of ensuring that the non-earmarked funds of the Charity are put to effective use, rather than simply accumulating.

Some progress has been made on this. The external redecoration of the Chapel building has now been completed. Consideration of the options available to relieve the space pressures experienced

at some worship services is underway, with a formal consultation with Members due to close shortly after the end of the period to which this Report relates. The list of third-party organisations to which the Charity should give financial support has been subject to some adjustments in this period and a more comprehensive review of this is planned. Expenditure on Scripture-based literature for distribution has also increased.

The Trustees give thankful acknowledgement to God for the blessings which He has afforded the Charity in this year.

Signed

Richard Jeffers, Trustee

Authorised to sign on behalf of the Trustees

February 2026



CHARITY COMMISSION
FOR ENGLAND AND WALES

Providence Chapel

1010275

Receipts and payments accounts

CC16a

For the period from	01/05/2024	To	30/04/2025
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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Weekly Offerings	100,082	7,153	-	107,235	115,443
Gift Aid	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	100,082	7,153	-	107,235	115,443
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	100,082	7,153	-	107,235	115,443
A3 Payments					
Direct Charitable Expenses	76,309	10,763	-	87,072	82,904
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	76,309	10,763	-	87,072	82,904
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	76,309	10,763	-	87,072	82,904
Net of receipts/(payments)	23,773	- 3,610	-	20,163	32,539
A5 Transfers between funds	20,053	- 20,053	-	-	-
A6 Cash funds last year end	206,502	27,882	-	234,384	201,845
Cash funds this year end	250,328	4,219	-	254,547	234,384

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	250,328	4,219	-
		-	-	-
		-	-	-
	Total cash funds	250,328	4,219	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Providence Chapel

On accounts for the year
ended

30th April 2025

Charity no
(if any)

1010275

Set out on pages

1

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *J Brotherton*

Date: 23/02/2026

Name: Joanna Brotherton

Relevant professional qualification(s) or body (if any):

MAAT

Address: Abbey Accountancy Ltd

Conway House, 31 Worcester Street, Gloucester, GL1 3AP

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

PROVIDENCE BAPTIST CHAPEL, CHELTENHAM

England & Wales - Charity number 1010275

Accounts

Trustees' Annual Report for the year to 30th April 2024

The Trustees are pleased to submit their report and the financial statements of the Charity for the year ended 30th April 2024.

Reference and Administrative Details

Providence Baptist Chapel, Cheltenham is a Registered Charity, no. 1010275. The principal address of the Charity is: Providence Baptist Chapel, Naunton Parade, Leckhampton, Cheltenham GL53 7NP.

The Charity Trustees for the year were as follows:

Mr John Hope - Elder (until 29th February 2024)
Mr Timothy Ilott - Deacon
Mr Richard Jeffers - Deacon (from 16th August 2023)
Mr Pooyan Mehrshahi - Elder and Pastor (Chairman)

Structure and Governance

The governing Constitution of the Charity was first adopted on 20th February 1992, with subsequent amendments on 22nd November 2000, 30th September 2014 and 23rd October 2014.

The Constitution requires that there shall be no fewer than three Charity Trustees, with no maximum number. The Elders (including the Pastor) and the Deacons of the Church are Charity Trustees by virtue of their office. Since the Pastor is also an employee of the Church his position as a Trustee is subject to appropriate financial safeguards to prevent a conflict of interest.

If the number of 'ex officio' Trustees falls below three the Church shall elect from among its Members enough other Charity Trustees to meet the minimum requirement. Trustees who are not appointed by virtue of their office may serve for only one year before being required to seek re-election.

Throughout the 2023/2024 year the number of 'ex officio' Charity Trustees has always met or exceeded the required minimum. Therefore, it has not been necessary to appoint others.

Object of the Charity

The object of the Charity is to advance the Christian religion for the public benefit, particularly in accordance with the Statement of Faith and Church Covenant which are annexed to the Constitution.

This object has been furthered throughout the year by the continued use of the Charity's Providence Baptist Chapel premises in Cheltenham for the preaching and teaching of the Christian religion; by the provision of children's outreach work; by the support of open-air Christian outreach; by the holding of worship services in a local care home; and by the dissemination of the Scriptures and other Christian literature.

Review of Activities

Worship Services

Worship services have been held on Sunday mornings and evenings and on Wednesday evenings each week. All these meetings have been open to members of the public and there has been a continuing growth in attendance. Several additions to the membership of the Church have occurred this year. A video live-stream of most of these services has been available on several online platforms enabling many to follow the services who have cannot attend in person. Regular on-line followers include a number from overseas. The archive of Providence Chapel sermons stored online at the SermonAudio website (including some in the Farsi (Persian) language) has also attracted many downloads from across the world.

Worship services have also been conducted once a month in a local care home for elderly people.

Other Activities

Regular weekly Sunday School meetings have been resumed during the year, attended by children aged 4-16. Also, weekday meetings have continued in school term time to provide teaching and other activities for children of junior school age and for toddlers and their parents/carers, providing good opportunities for contact with non-church families.

Regular open-air street preaching and literature distribution has continued in both in Cheltenham and Gloucester town centres, associated in part with the Open-Air Mission. Many items of Christian literature have been distributed and several people contacted through these events have subsequently attended services at Providence Baptist Chapel.

Many other opportunities have arisen for the distribution of free copies of the complete Holy Bible, Gospels of John, and of other Christian literature. To mark the coronation of HM King Charles III several hundred Coronation Commemoration Bibles were presented as gifts from the Church at Providence Chapel to children in several local schools in both the state and independent sectors.

Public Benefit

The Charity Commission requires the Trustees to ensure that due regard is given to its guidance on public benefit. The Trustees are satisfied that the activities of Providence Baptist Chapel are fully focussed on the provision of benefit to the public.

Central to the beliefs and practice of the Church worshipping at Providence Baptist Chapel is the conviction that truly lasting public benefit will only arise as people are brought to acknowledge their own sinfulness, to turn from it, to place their trust solely in the Lord Jesus Christ, and to live according to His commands. Those who are granted this by faith will not only reap immeasurable personal spiritual benefit: they will also benefit society at large through their good citizenship. The Church therefore continues to carry the message of the Christian Gospel to a wide audience through the activities described previously (always in dependence upon the blessing of the Holy Spirit).

Most meetings held at the Chapel are open to any who may wish to come (with restrictions of age or membership status in some cases). Those worship services which are live-streamed or held in archive on the internet (as referred to above) are freely available to anybody.

Financial Review

Reserves

The Trustees' policy is to keep in reserve a sum equivalent to not less than one year's running costs. This is to ensure that in the event of a significant unexpected reduction in income there is financial provision for a twelve month 'buffer period', thus allowing time to find alternative sources of funding.

The running costs have been taken as the total payments from the General Fund, less any significant non-recurring items. For 2023/2024 this has been estimated to be £73,317.

The total year-end balance held by the Charity in unrestricted funds was £206,502. Thus, the planned level of Reserve can be held for the forthcoming year while still having available some £133,185 for other expenditure.

The Trustees are therefore satisfied that the above stated Policy on Reserves has been met and that the present financial state of the Charity is sound.

Financial Strategy

Some progress has been made in pursuit of the Financial Strategy adopted in 2022/2023. Invitations have been issued to quote for the external redecoration of the Chapel building and a contractor appointed. However, due to the unsuitable weather and other factors, it has been agreed that the work should be deferred until 2024/2025.

In addition, a committee of the Trustees and others has been set up to consider alternative ways in which to meet the needs of the enlarged congregation. The work of this committee is ongoing.

Progress on other aspects of the Strategy has been limited, mainly due to changes of personnel in key positions of responsibility.

Signed



Richard Jeffers, Trustee and Treasurer

Authorised to sign on behalf of the Trustees

28th February 2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Providence Chapel

1010275

Receipts and payments accounts

CC16a

For the period from	01/05/2023	To	30/04/2024
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Weekly Offerings	107,099	8,344	-	115,443	86,725
Gift Aid	-	-	-	-	18,177
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	107,099	8,344	-	115,443	104,902
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	107,099	8,344	-	115,443	104,902
A3 Payments					
Direct Charitable Expenses	73,317	9,587	-	82,904	61,877
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	73,317	9,587	-	82,904	61,877
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	73,317	9,587	-	82,904	61,877
Net of receipts/(payments)	33,782	- 1,243	-	32,539	43,025
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	172,719	29,126	-	201,845	158,820
Cash funds this year end	206,501	27,883	-	234,384	201,845

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	206,501	27,883	-
		-	-	-
		-	-	-
	Total cash funds	206,501	27,883	-

(agree balances with receipts and payments account(s))


Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	RICHARD JEFFERS	28.02.25



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Providence Chapel

On accounts for the year
ended

30th April 2024

Charity no
(if any)

1010275

Set out on pages

1

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *I Brotherton*

Date: 25/02/2024

Name: Ian Brotherton

Relevant professional qualification(s) or body (if any):

ICPA

Address: Abbey Accountancy Ltd

North Warehouse, The Docks, Gloucester, GL1 2EP

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

PROVIDENCE BAPTIST CHAPEL, CHELTENHAM

England & Wales - Charity number 1010275

Accounts

Providence Baptist Chapel, Cheltenham - Registered Charity No. 1010275

Trustees' Annual Report for the year to 30th April 2023

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- Mr John Hope - Elder
- Mr Timothy Illott - Deacon
- Mr Pooyan Mehrshahi - Elder and Pastor (Chairman)

Structure and Governance

The governing Constitution of the Charity was first adopted on 20th February 1992, with subsequent amendments on 22nd November 2000, 30th September 2014 and 23rd October 2014.

The Constitution requires that there shall be no fewer than three Charity Trustees, with no maximum figure. The Elders (including the Pastor) and the Deacons of the Church are Charity Trustees by virtue of their office. Since the Pastor is also an employee of the Church his position as a Trustee is subject to appropriate financial safeguards to prevent a conflict of interest.

If the number of 'ex officio' Trustees falls below three the Church shall elect from among its Members enough other Charity Trustees to meet the minimum requirement. (Unlike the 'ex officio' Trustees, these other Trustees must be re-elected annually.)

Throughout the 2022/2023 year there have always been sufficient 'ex officio' Charity Trustees to meet the required minimum number. Therefore it has not been necessary to appoint others.

Object of the Charity

The object of the Charity is to advance the Christian religion for the public benefit, particularly in accordance with the Statement of Faith and Church Covenant which are annexed to the Constitution.

This object has been furthered principally by the continued use of the Charity's Providence Baptist Chapel premises in Cheltenham for the preaching and teaching of the Christian religion; by the provision of children's outreach work; by the support of open-air Christian outreach; and by the dissemination of the Scriptures and other Christian literature.

Review of Activities

Worship Services

Regular worship services have been held on Sunday mornings and evenings and on Wednesday evenings each week. All of these meetings have been open to members of the public and there has been a continuing growth in attendance. Several additions to the membership of the Church have occurred this year. A video live-stream of the majority of these services has been available using several online platforms. This has enabled many to follow the services who have been unable to attend in person due to limitations such as infirmity or distance. Regular on-line followers include a number from overseas. The archive of Providence Chapel sermons stored online at the SermonAudio website (including some in the Farsi (Persian) language) has also attracted many downloads from across the world.

Other Activities

Meetings to provide teaching and other activities for children of junior school age and for toddlers and their parents/carers have continued to provide good opportunities for contact with non-church families.

Open-air ministry has been continued on a broadly fortnightly basis, either in Cheltenham or Gloucester town centres. This has been assisted in part by the Open Air Mission, but has also seen a larger number of people from Providence Baptist Chapel fellowship engaging in the work. Many items

of Christian literature have been distributed and several people contacted through these events have subsequently attended services at Providence Baptist Chapel.

Many other opportunities have arisen for the distribution of free copies of the complete Holy Bible, of Gospels of John and of other Christian literature. The marking in June 2022 of the Platinum Jubilee of HM Queen Elizabeth II particularly opened the way for several hundred Jubilee Commemoration Bibles to be presented as gifts to children in local schools.

Public Benefit

It is central to the beliefs and practice of the Church worshipping at Providence Baptist Chapel that truly great public benefit will only arise as people are brought to acknowledge their own sinfulness, turn from it, and place their trust solely in the Lord Jesus Christ. All who are equipped with this knowledge by faith will not only reap immeasurable personal spiritual benefit, they will also bring benefit to society at large through their good citizenship. The Church therefore continues to seek to carry the message of the Christian Gospel to a wide audience through the activities described previously (always in dependence upon the blessing of the Holy Spirit).

The great majority of meetings held at the Chapel are open to any who may wish to come (subject only to restrictions of age or membership status in some cases). Those worship services which are live-streamed or held in archive on the internet (as referred to above) are freely available to anybody.

The Charity Commission places a duty upon the Trustees to ensure that due regard is given to its guidance on public benefit. For the reasons given above the Trustees are satisfied that the activities of Providence Baptist Chapel are fully focussed on the provision of benefit to the public.

Financial Review

Reserves

It is the policy of the Trustees to keep in reserve a sum equivalent to not less than one year's running costs. This is to ensure that in the event of a significant unexpected reduction in income there is financial provision for a twelve months 'buffer period', thus allowing time to find alternative sources of funding.

The running costs have been taken as the total payments from the General Fund, less any significant non-recurring items. For 2022/2023 this has been estimated to be £59,000.

At the end of the year the total balance held by the Charity in unrestricted funds was £172,719. Thus the planned level of Reserve can be held for the forthcoming year while still having available some £113,180 for other expenditure.

The Trustees are therefore satisfied that the above stated Policy on Reserves has been met and that the present financial state of the Charity is sound.

Charitable Expenditure

During the year a new Financial Strategy has been developed and adopted with the aim of ensuring that the expenditure of available funds on the Charity's stated Objects is more clearly prioritised.

Signed



John Hope, Trustee and Church Secretary
Authorised to sign on behalf of the Trustees

18th January 2024



CHARITY COMMISSION
FOR ENGLAND AND WALES

Providence Chapel

1010275

Receipts and payments accounts

CC16a

For the period from	01/05/2022	To	30/04/2023
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Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Weekly Offerings	81,532	5,193	-	86,725	79,148
Gift Aid	18,177	-	-	18,177	8,865
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	99,709	5,193	-	104,902	88,013
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	99,709	5,193	-	104,902	88,013
A3 Payments					
Direct Charitable Expenses	57,657	4,220	-	61,877	56,164
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	57,657	4,220	-	61,877	56,164
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	57,657	4,220	-	61,877	56,164
Net of receipts/(payments)	42,052	973	-	43,025	31,849
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	130,667	28,153	-	158,820	126,971
Cash funds this year end	172,719	29,126	-	201,845	158,820

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	172,719	29,126	-
		-	-	-
		-	-	-
	Total cash funds	172,719	29,126	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

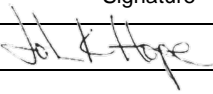
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	John Kenneth Hope	18/01/2024



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Providence Chapel

On accounts for the year
ended

30th April 2023

Charity no
(if any)

1010275

Set out on pages

1

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *I Brotherton*

Date: 11/12/2023

Name: Ian Brotherton

Relevant professional qualification(s) or body (if any):

ICPA

Address: Abbey Accountancy Ltd

North Warehouse, The Docks, Gloucester, GL1 2EP

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

PROVIDENCE BAPTIST CHAPEL, CHELTENHAM

England & Wales - Charity number 1010275

Accounts

Providence Baptist Chapel, Cheltenham - Registered Charity No. 1010275

Trustees' Annual Report for the year to 30th April 2022

The Trustees are pleased to submit their report and the financial statements of the Charity for the year ended 30th April 2022.

Reference and Administrative Details

Providence Baptist Chapel, Cheltenham is a Registered Charity, no. 1010275. The principal address of the Charity is: Providence Baptist Chapel, Naunton Parade, Leckhampton, Cheltenham GL53 7NP.

The Charity Trustees for the year were as follows:

Mr John Hope - Elder

Mr Timothy Illott - Deacon

Mr Pooyan Mehrshahi - Elder and Pastor (Chairman)

Structure and Governance

The governing Constitution of the Charity was first adopted on 20th February 1992, with subsequent amendments on 22nd November 2000, 30th September 2014 and 23rd October 2014.

The Constitution requires that there shall be no fewer than three Charity Trustees, with no maximum figure. The Elders (including the Pastor) and the Deacons of the Church are Charity Trustees by virtue of their office. Since the Pastor is also an employee of the Church his position as a Trustee is subject to appropriate financial safeguards to prevent a conflict of interest.

If the number of 'ex officio' Trustees falls below three the Church shall elect from among its Members enough other Charity Trustees to meet the minimum requirement. (Unlike the 'ex officio' Trustees, these other Trustees must be re-elected annually.)

Throughout the 2021/2022 year there have always been sufficient 'ex officio' Charity Trustees to meet the required minimum number. Therefore it has not been necessary to appoint others.

Object of the Charity

The object of the Charity is to advance the Christian religion for the public benefit, particularly in accordance with the Statement of Faith and Church Covenant which are annexed to the Constitution.

This object has been furthered principally by the continued use of the Charity's Providence Chapel premises in Cheltenham for the preaching and teaching of the Christian religion; by the provision of children's outreach work; by the support of open-air Christian outreach; and by the dissemination of the Scriptures and other Christian literature.

Review of Activities

Following the withdrawal of mandatory Government restrictions related to the COVID-19 coronavirus pandemic on 19th July 2021 there has been a steady return to normal patterns of activity throughout the year.

Worship Services

Regular worship services have been held on Sunday mornings and evenings and on Wednesday evenings each week. All of these meetings have been open to members of the public and there has been some growth in attendance. Provision of a video live-stream of the majority of these services has continued using several online platforms. This has enabled many to follow the services who have been unable to attend in person due to limitations such as infirmity or distance. Regular on-line followers include a number from overseas. The archive of Providence Chapel sermons stored online at the SermonAudio website (including some in the Farsi (Persian) language) has also attracted many downloads from across the world.

Other Activities

Meetings to provide teaching and other activities for children were resumed from September 2021 for the parents and toddlers and the junior school age groups. Open-air ministry has been extended, in Cheltenham and Gloucester town centres, principally in association with the Open Air Mission.

In addition the year has seen widespread distribution of free copies of the complete Holy Bible, of Gospels of John and of other Christian literature.

Public Benefit

It is central to the beliefs and practice of the Church worshipping at Providence Baptist Chapel that truly great public benefit will only arise as people are brought to acknowledge their own sinfulness, turn from it, and place their trust solely in the Lord Jesus Christ. All who are equipped with this knowledge by faith will not only reap immeasurable personal spiritual benefit, they will also bring benefit to society at large through their good citizenship. The Church therefore continues to seek to carry the message of the Christian Gospel to a wide audience through the activities described previously (always in dependence upon the blessing of the Holy Spirit).

The great majority of meetings held at the Chapel are open to any who may wish to come (subject only to restrictions of age or membership status in some cases). Those worship services which are live-streamed or held in archive on the internet (as referred to above) are freely available to anybody.

The Charity Commission places a duty upon the Trustees to ensure that due regard is given to its guidance on public benefit. For the reasons given above Trustees are satisfied that the activities of Providence Baptist Chapel are fully focussed on the provision of benefit to the public.

Financial Review

Policy on Reserves

It is the policy of the Trustees to keep in reserve a sum equivalent to not less than one year's running costs. This ensures that in the event of a significant unexpected reduction in income there is financial provision for a twelve months 'buffer period', thus allowing time to find alternative sources of funding.

Position at the end of the Year

The running costs have been taken as the total payments from the General Fund, less any significant non-recurring items. For 2021/2022 this has been estimated to be £50,100.

At the end of the year the total balance held by the Charity in undesignated funds was £130,367. Thus the planned level of Reserve can be held for the forthcoming year while still having available some £80,200 for other expenditure.

The Trustees are therefore satisfied that the above stated Policy on Reserves has been met and that the present financial state of the Charity is sound.

Signed



John Hope, Trustee and Church Secretary
Authorised to sign on behalf of the Trustees

3rd January 2023



CHARITY COMMISSION
FOR ENGLAND AND WALES

Providence Chapel

1010275

Receipts and payments accounts

CC16a

For the period from	01/05/2021	To	30/04/2022
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Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Weekly Offerings	69,644	9,504	-	79,148	63,929
Gift Aid	8,865	-	-	8,865	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	78,509	9,504	-	88,013	63,929
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	78,509	9,504	-	88,013	63,929
A3 Payments					
Direct Charitable Expenses	52,269	3,895	-	56,164	52,988
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	52,269	3,895	-	56,164	52,989
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	52,269	3,895	-	56,164	52,989
Net of receipts/(payments)	26,240	5,609	-	31,849	10,940
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	104,427	22,544	-	126,971	116,031
Cash funds this year end	130,667	28,153	-	158,820	126,971

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	130,667	28,153	-
		-	-	-
		-	-	-
	Total cash funds	130,667	28,153	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

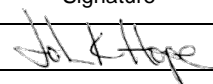
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

Categories	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	John Kenneth Hope	03/01/2023



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Providence Chapel

On accounts for the year
ended

30th April 2022

Charity no
(if any)

1010275

Set out on pages

1

(remember to include the page numbers of additional sheets)

Respective
responsibilities of
trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent
examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent
examiner's statement

- In connection with my examination, no matter has come to my attention
1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
 2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *I Brotherton*

Date: 03/01/2023

Name: Ian Brotherton

Relevant professional
qualification(s) or body
(if any):

ICPA

Address: Abbey Accountancy Ltd

North Warehouse, The Docks, Gloucester, GL1 2EP

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Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

Large empty rectangular box for providing details of items to be disclosed.

PROVIDENCE BAPTIST CHAPEL, CHELTENHAM

England & Wales - Charity number 1010275

Accounts

Providence Baptist Chapel, Cheltenham - Registered Charity No. 1010275

Trustees' Annual Report for the year to 30th April 2021

The Trustees are pleased to submit their report and the financial statements of the Charity for the year ended 30th April 2021.

Reference and Administrative Details

Providence Baptist Chapel, Cheltenham is a Registered Charity, no. 1010275. The principal address of the Charity is: Providence Baptist Chapel, Naunton Parade, Leckhampton, Cheltenham GL53 7NP.

The Charity Trustees for the year were as follows:

Mr John Hope - Elder

Mr Timothy Ilott - Deacon

Mr Pooyan Mehrshahi - Elder and Pastor (Chairman)

Structure and Governance

The governing Constitution of the Charity was first adopted on 20th February 1992, with subsequent amendments on 22nd November 2000, 30th September 2014 and 23rd October 2014.

The Constitution requires that there shall be no fewer than three Charity Trustees, with no maximum figure. The Elders (including the Pastor) and the Deacons of the Church are Charity Trustees by virtue of their office. Since the Pastor is also an employee of the Church his position as a Trustee is subject to appropriate financial safeguards to prevent a conflict of interest.

If the number of 'ex officio' Trustees falls below three the Church shall elect from among its Members enough other Charity Trustees to meet the minimum requirement. (Unlike the 'ex officio' Trustees, these other Trustees must be re-elected annually.)

Throughout the 2020/2021 year there have always been sufficient 'ex officio' Charity Trustees to meet the required minimum number. Therefore it has not been necessary to appoint others.

Object of the Charity

The object of the Charity is to advance the Christian religion for the public benefit, particularly in accordance with the Statement of Faith and Church Covenant which are annexed to the Constitution.

This object is to be furthered principally by the maintenance in or near Cheltenham of a place for worship and other related activities; by the preaching and teaching of the Christian religion on the Charity's own premises and wherever else the opportunity may occur; and by the dissemination of the Scriptures and other Christian literature.

Review of Activities

The COVID-19 coronavirus pandemic and the related Government restrictions have had a significant impact on the activities of the Charity during this year. Many of these have had to be suspended but the Trustees have given priority to the continuation of the worship services, especially those held on Sundays.

Worship Services

Regular weekly worship services have been maintained on Sunday mornings and evenings and on Wednesday evenings. The imposition of lockdowns has led to some periods when in-person meetings did not take place, but almost all scheduled services have been video live-streamed online through the Chapel's website and other platforms. As the restrictions have eased, in-person meetings have resumed with suitable arrangements for COVID-19 security.

All of the in-person worship meetings have been open to members of the public. The increased use of live-streaming has led to a marked increase in the number of people engaging in the Chapel's worship services. Several of these have subsequently attended in person when this has become possible.

Curtailed Activities

Children's activities and almost all other non-worship meetings at the Chapel premises have been suspended throughout the year. It has also not been possible to conduct the usual monthly worship services at local care homes or to distribute Christian literature to local dwellings. Open air ministry has also been much curtailed, though it has been possible to continue this on limited occasions.

Public Benefit

It is central to the beliefs and practice of the Church worshipping at Providence Baptist Chapel that truly great public benefit will only arise as people are brought to acknowledge their own sinfulness, turn from it, and place their trust solely in the Lord Jesus Christ. All who are equipped with this knowledge by faith will not only reap immeasurable personal spiritual benefit, they will also bring benefit to society at large through their good citizenship.

The Church therefore continues to seek to carry the message of the Christian Gospel to as wide an audience as its resources will allow through the activities described previously (always in dependence upon the blessing of the Holy Spirit). The great majority of meetings held at the Chapel are open to any who may wish to come (subject only to restrictions of age or membership status in some cases). Worship services live-streamed or held in archive on the internet are freely available to anybody as a means of furtherance of the Gospel message.

The Trustees are therefore fully satisfied that they have complied with their duty to give due regard to the guidance on public benefit published by the Charity Commission.

Financial Review

Policy on Reserves

It is the policy of the Trustees to keep in reserve a sum equivalent to not less than one year's running costs. This ensures financial provision for a twelve months 'buffer period' in the event of a significant unexpected reduction in income, thus allowing time to find alternative sources of funding.

Position at the end of the Year

The total running costs for 2020/2021 (total payments from the General Fund, excluding any significant exceptional, non-recurring items) amounted to £42,124. This is significantly lower than the equivalent figure of £48,400 for the previous year (2019/2020) and is likely to be largely due to the enforced lower levels of activity resulting from the COVID-19 restrictions. It is therefore felt that on this occasion it will be more representative to adopt the running costs figure for 2019/2020 (£48,400) as the amount to be held as a Reserve for the coming year rather than that for 2020/2021.

At the end of the 2020/2021 year the total balance in hand for the Charity was £126,971. Of this £22,544 was held against Designated Funds and so was not available for general expenditure. This leaves an available General Fund balance of £104,427 to carry forward. These available funds carried forward at 30th April 2021 exceed the planned Reserve by £56,027.

The Trustees are therefore satisfied that the above stated Policy on Reserves has been met and that the present financial state of the Charity is sound.

Signed



John Hope, Trustee and Church Secretary
Authorised to sign on behalf of the Trustees

1st February 2022



CHARITY COMMISSION
FOR ENGLAND AND WALES

Providence Chapel 1010275

Receipts and payments accounts

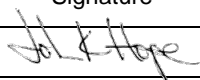
CC16a

For the period from 01/05/2020 To 30/04/2021

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Weekly Offerings	55,280	8,649	-	63,929	74,993
Gift Aid	-	-	-	-	7,308
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total (Gross income for AR)	55,280	8,649	-	63,929	82,301
A2 Asset and investment sales, (see table).					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	55,280	8,649	-	63,929	82,301
A3 Payments					
Direct Charitable Expenses	45,479	7,510	-	52,989	56,279
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total	45,479	7,510	-	52,989	56,279
A4 Asset and investment purchases, (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	45,479	7,510	-	52,989	56,279
Net of receipts/(payments)	9,801	1,139	-	10,940	26,022
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	94,626	21,405	-	116,031	90,009
Cash funds this year end	104,427	22,544	-	126,971	116,031

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Cash at bank	104,427	22,544	-
		-	-	-
		-	-	-
	Total cash funds	104,427	22,544	-
	(agree balances with receipts and payments account(s))	OK	OK	OK
B2 Other monetary assets	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval	
		John Kenneth Hope	1 Feb 2022	



Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of

Charity Name
Providence Chapel

On accounts for the year
ended

30th April 2021

Charity no
(if any)

1010275

Set out on pages

1

(remember to include the page numbers of additional sheets)

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144 of the Charities Act 2011 (the Charities Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act,
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act, and
- to state whether particular matters have come to my attention.

Basis of independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention

1. which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *I Brotherton*

Date: 12/11/2021

Name: Ian Brotherton

Relevant professional qualification(s) or body (if any):

ICPA

Address:

Abbey Book Keeping Services Ltd
North Warehouse, The Docks, Gloucester, GL1 2EP

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.