

## **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 20<sup>th</sup> February 1992, with subsequent amendments on 22<sup>nd</sup> November 2000, 30<sup>th</sup> September 2014 and 23<sup>rd</sup> 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

1<sup>st</sup> February 2022



CHARITY COMMISSION  
FOR ENGLAND AND WALES

Providence Chapel

1010275

## Receipts and payments accounts

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For the period  
from

01/05/2020

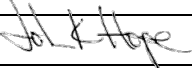
To

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 £
<b>A1 Receipts</b>					
Weekly Offerings	55,280	8,649	-	63,929	74,993
Gift Aid	-	-	-	-	7,308
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b> (Gross income for AR)	55,280	8,649	-	63,929	82,301
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total receipts</b>	55,280	8,649	-	63,929	82,301
<b>A3 Payments</b>					
Direct Charitable Expenses	45,479	7,510	-	52,989	56,279
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	45,479	7,510	-	52,989	56,279
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	-	-	-	-	-
<b>Total payments</b>	45,479	7,510	-	52,989	56,279
<b>Net of receipts/(payments)</b>	9,801	1,139	-	10,940	26,022
<b>A5 Transfers between funds</b>	-	-	-	-	-
<b>A6 Cash funds last year end</b>	94,626	21,405	-	116,031	90,009
<b>Cash funds this year end</b>	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 £
<b>B1 Cash funds</b>	Cash at bank	104,427	22,544	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>104,427</b>	<b>22,544</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B2 Other monetary assets</b>	Details	-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	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

<b>Report to the trustees/ members of</b>	Charity Name Providence Chapel		
<b>On accounts for the year ended</b>	30 <sup>th</sup> April 2021	<b>Charity no (if any)</b>	1010275
<b>Set out on pages</b>	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.