

Providence Baptist Chapel, Cheltenham - Registered Charity No. 1010275

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

The Trustees are pleased to submit their report and the financial statements of the Charity for the year ended 30th April 2023.

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 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

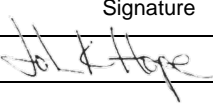
To

30/04/2023

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 |
| B2 Other monetary assets | Details | | | |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| 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 | 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.