

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

A handwritten signature in black ink, appearing to read 'R Jeffers', enclosed within a faint, hand-drawn oval.

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

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	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))			
		Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
B3 Investment assets			Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
B4 Assets retained for the charity's own use		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
B5 Liabilities		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	
		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.