

## **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 3<sup>rd</sup> November 2024)  
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 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

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

## 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	250,328	4,219	-
		-	-	-
		-	-	-
	<b>Total cash funds</b>	<b>250,328</b>	<b>4,219</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>		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>		Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>		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	



# 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 2025	<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:** *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.