

PLYMOUTH UNITARIAN CHURCH

England & Wales · Charity number 1123906

Details

Status Registered

Legal form Other

Registered 2008-04-29

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

Contact

Address Plymouth Unitarian Church
Notte Street
Plymouth
PL1 2HG

Phone 01752292720

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Website <http://www.plymouthunitarians.org.uk>

Activities

Objects: THE PROMOTION OF RELIGION IN ACCORDANCE WITH THE PRINCIPLES OF THE GENERAL ASSEMBLY OF UNITARIAN AND FREE CHRISTIAN CHURCHES AS STATED IN ITS HANDBOOK WHICH IS ISSUED PERIODICALLY TO MEMBER CONGREGATIONS.

Activities: Our core activity is a regular Sunday service, in the church, for worship and celebration. We also have discussion groups and action groups meeting on weekdays, e.g. a Green Group, a Poetry Group and other discussion groups. We support other chosen charities by fund-raising, and liaise with other faith and inter-faith groups, with the aim of promoting inter-faith communication and harmony.

Classification

- **How:** Provides Human Resources, Provides Buildings/facilities/open Space
- **What:** Religious Activities
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE PLYMOUTH
- Plymouth City

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£66,857	£52,460	-	-
2023-12-31	£61,018	£58,896	-	-
2022-12-31	£58,979	£51,324	-	-
2021-12-31	£58,642	£55,905	-	-
2020-12-31	£55,218	£49,197	-	-

Trustees

Name	Role	Appointed
ANN FLORENCE KADER		2023-07-23
LINDA ANN SUMMERSON		2023-07-23
Marianne Evelyn Elizabeth PRIEST		2022-03-20
SHEILA VIOLET EVANS		2014-03-20

Linked charities

- PLYMOUTH UNITARIAN CHAPEL TRUST (1123906-1)

PLYMOUTH UNITARIAN CHURCH

England & Wales - Charity number 1123906

Accounts

Financial Statements for the year

To 31st December 2024

For

PLYMOUTH UNITARIAN CHURCH

(Charity no. 1196534)

Incorporating the funds of

PLYMOUTH UNITARIAN CHAPEL

TRUST PROPERTY

(Charity no. 217657; subsidiary charity to 1123906

above)

And

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

(Excepted Charity under Charity no. 250788)

as agreed with the Charity Commission under their

Uniting Direction Scheme

PLYMOUTH UNITARIAN CHURCH AND PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

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PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHURCH

REPORT OF THE TRUSTEES 31st DECEMBER 2024

The trustees present their report and accounts for the year to 31st December 2024. Plymouth Unitarian Church is a charity registered with the Charity Commission under number 1123906. The Charity is administered according to a Constitution agreed with the Charity Commission as revised in February 2010.

The object of the Charity is the promotion of religion in accordance with the principles of the General Assembly of Unitarian and Free Christian Churches as stated in the communications issued periodically to Member Congregations.

Funds: As agreed with the Charity Commission under their “Uniting Direction Scheme” Plymouth Unitarian Church is now the Reporting Charity for Plymouth Unitarian Chapel Trust (217657) which incorporates the funds of the Tavistock Abbey Chapel Trust (an Excepted Charity under Charity No. 250788). All three charities remain separate and legally distinct. This report is concerned only with the funds of Plymouth Unitarian Church. The funds of the other two charities are shown on separate reports. The trustees consider the level of funds held to be sufficient to ensure the continuing operation of the Trust. At 31st December 2024 our cash in current bank accounts and on deposit (excluding those relating to the Tavistock Abbey Chapel Trust and Plymouth Unitarian Trust) amounted to £81,927 as compared with £71,562 as at 31st December 2023.

General: the trustees in office during the year were:

Dr Christian Gossel (Trustee) ceased to be a trustee as was not re-elected at 2023 AGM, so was not a trustee for 2024; Ms Sheila Evans (Secretary) from 25th July 2021; Ms Linda Summerson (Trustee) from 23rd July 2023; Poppy Buttons (Trustee) ceased to be a trustee from 23rd July 2023; Mrs Ann Kader (Trustee) took over from 23rd July 2023 and Marianne Priest (Trustee) from 20th March 2022.

The Rev. Kate Whyman was our half time Minister during 2024 and retired at the end of 2024.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Marianne Priest

Dated:

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHAPEL AND TRUST PROPERTY
(Plymouth Unitarian Chapel Trust)

REPORT OF THE TRUSTEES 31st December 2024

The trustees present their report and accounts for the year to 31st December 2024.

Treville Street Unitarian Trust and Trust Property is a charity registered with the Charity Commission under no. 217657. However, under the Charity Commission's "Uniting Direction Scheme" it is now shown as a subsidiary charity to Plymouth Unitarian Church (1123906) for the purposes of accounting. Both charities remain separate and legally distinct. The Charity is administered under a scheme agreed with the Charity Commission dated 12th October 1906.

The objects of the charity are to keep in repair and insure against fire all the buildings of the charity and to make a contribution to the salary of the minister.

The trustees may in addition use any surplus income for the maintenance of services in the Chapel.

Funds: The trustees do not believe that there are any restricted funds other than those belonging to Tavistock Abbey Chapel Trust which Treville Street Unitarian Trust and Property administers with the agreement of the Charity Commission and which are the subject of a separate Report. The trustees have designated funds for the purposes of repairs and maintenance to all the buildings of the Charity separately from general funds used chiefly for financing ministry. They consider, however, that all these funds may be used for general revenue or capital purposes.

The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust.

At 31st December 2024 our cash in current bank accounts and on deposit amounted to £30,876 as compared to £27,895 as of 31st December 2023.

General: The trustees in office during this period:

Dr Christian Gossel (Trustee) ceased to be a trustee as was not re-elected at 2023 AGM, so was not a trustee for 2024; Ms Sheila Evans (Secretary) from 25th July 2021; Ms Linda Summerson (Trustee) from 23rd July 2023; Poppy Buttons (Trustee) ceased to be a trustee from 23rd July 2023; Mrs Ann Kader (Trustee) took over from 23rd July 2023 and Marianne Priest (Trustee) from 20th March 2022.

The Rev. Kate Whyman was our half time Minister during 2024 and retired at the end of 2024.

The usual maintenance tasks were carried out, and security checks are made daily, at night, by Jerry Sibley.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Marianne Priest

Dated:

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST

Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

(Comprising the Abbey Chapel Ministers Endowment Fund, 1902

And the Ford Endowment Fund for the Minister of Abbey Chapel, 1827)

REPORT OF THE TRUSTEES 31st December 2024

The Trustees present their report and accounts for the year ending 31st December 2024. The Charity is administered under a scheme agreed with the Charity Commission dated 30th December 1965. The objects of the Charity are to apply the income of the charities for the purpose of furthering the religious and other charitable work of the Unitarian and Free Christian Churches in the parish of Tavistock, and if and insofar as the said income cannot be applied in the manner aforesaid the Trustees shall apply the same for the said purpose within a radius of fifty miles of the former Abbey Chapel at Tavistock.

Funds The funds, with the agreement of the Charity Commission, are administered as Restricted Funds within the accounts of Treville Street Unitarian Chapel and Trust Property (Plymouth Unitarian Chapel Trust). The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2024 the cash in the current bank accounts and on deposit amounted to £112,803 as compared with £99,458 at 31st December 2023.

Bankers to the charity are: CCLA Investment Management Ltd. 80 Cheapside, London EC2V 6DZ.

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Dr Christian Gossel (Trustee) ceased to be a trustee as was not re-elected at 2023 AGM, so was not a trustee for 2024; Ms Sheila Evans (Secretary) from 25th July 2021; Ms Linda Summerson (Trustee) from 23rd July 2023; Poppy Buttons (Trustee) ceased to be a trustee from 23rd July 2023; Mrs Ann Kader (Trustee) took over from 23rd July 2023 and Marianne Priest (Trustee) from 20th March 2022.

The Rev. Kate Whyman was our half time Minister during 2024 and retired at the end of 2024.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Marianne Priest

Dated:

Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - RECEIPTS
for the year ended 31 December 2024

CHURCH FUNDS:

<u>RECEIPTS</u>	<u>2024</u>	<u>2023</u>
Church & Hall Lettings	15,222	15,290
Weekly Cash Offertory	1,882	3,534
Planned Giving with Gift Aid Scheme	8,063	9,296
Other Donations	10,403	3,705
Western Union Grant	4,150	3,500
Cirencester Grant	-	-
General Assembly Grant	-	2,000
Plymouth City Council Grant	-	1,700
CMC Bank Interest	1,892	1,301
Fund Raising & Cause For Concern	-	-
Sundries	-	-
Project Income	651	978
Live Stream Income	-	-
Cambridge & Counties Interest	-	-
TOTAL RECEIPTS FOR CHURCH	42,264	41,305

PUCT FUNDS:

Car Park Leases	12,802	7,718
Maintenance Fund/COIF Dividends	8,751	8,591
Cambridge & Counties Investment release	-	-
PUCT Bank Interest	-	-
Sundries	-	-
Cambridge & Counties Interest	-	-
TOTAL RECEIPTS FOR PUCT	21,553	16,309

TAVISTOCK ABBEY CHAPEL UCT

COIF Dividends	)	
CCLA Charities Deposit Fund Interest	) 3,041	3,405
TOTAL RECEIPTS FOR ABBEY		
TOTAL RECEIPTS	<u>66,857</u>	<u>61,018</u>

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - PAYMENTS
for the year ended 31 December 2024

CHURCH FUNDS:	2024	2023
<u>PAYMENTS</u>		
Power	4,897	3,156
Telephone	8 21	8 21
South West Water	7 95	7 23
Printing, Postage & Stationery	1 99	1 17
Donations to Charities	1,260	-
Church Cleaning & Supplies	1,686	1,916
Admin expenses	5,278	3,727
Publicity expenses	-	3 21
Bank Charges	75	2 34
Other Interest Paid - HMRC	-	2
"Cause For Concern"	-	6 46
Flowers	21	8 0
Repairs & Keys	-	-
Entertaining Expenses	-	4 8
IT Expenses	203	9 0
General Assembly Expenses	-	8 58
Ministry (from Church Funds)	-	-
Minister Costs	23,588	30,847
Visiting Preachers	-	183
Hospitality & Travel	1,104	323
Subscriptions	1,067	2,677
Project Expenditure	-	-
Staff Training	-	672
Professional Fees	3,125	3,032
Legal Fees	-	1,344
Live Stream Expenses	-	105
General Expenses	<u>2,492</u>	<u>-</u>
TOTAL CHURCH PAYMENTS	46,611	51,921
<u>PUCT FUNDS:</u>		
Repairs & Refurbishments (Incl. Gardening)	2,738	2,450
Safe Guarding Membership	-	-
Piano Tuning/Organ Report	-	-
Congregational & General Insurance PLC	1,506	2,376
Security Costs	1,425	1,330
General Expenses	-	-
Bank Charges	<u>106</u>	<u>81</u>
TOTAL PUCT PAYMENTS	5,774	6,237
TAVISTOCK ABBEY CHAPEL UCT		
Bank Charges	<u>75</u>	<u>75</u>
TOTAL ABBEY CHAPEL PAYMENTS	75	75
TOTAL PAYMENTS	<u>52,460</u>	<u>58,233</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST

Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
SCHEDULE OF SUNDRY INCOME AND EXPENSES
for the year ended 31 December 2024

PLYMOUTH UNITARIAN CHURCH - SUNDRY INCOME

	<u>2024</u>	<u>2023</u>
Inquirer Subs Reimbursement	-	-
Subsistence Refund	-	-
Gift Aid Reclaim		
Member Reimbursement for GA	-	-
UNA Membership refund	-	-
Unitarian Peace Membership refund	-	-
Other Reimbursement	-	-
Booklet Sale	-	-
PCC Election	-	-
Integra - Business Interruption Claim	<u>-</u>	<u>-</u>
	<u> </u>	<u> </u>
TOTAL	<u> </u>	<u> </u>

PLYMOUTH UNITARIAN CHURCH - EXPENSES

ANNUAL SUBSCRIPTIONS & QUOTAS

General Assembly	1,015	1,140
General Assembly - Additional Members	-	-
Other Subscriptions	10	7 94
Membership of Church Treasurers (ACAT)	-	-
Inquirer Subscriptions	-	4 44
Western Union	-	279
United Nations Association	-	-
Unitarian Peace	22	-
Global Justice	<u>20</u>	<u>20</u>
	<u>1,067</u>	<u>2,677</u>
TOTAL	<u>1,067</u>	<u>2,677</u>

Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS STATEMENT OF FINANCIAL ACTIVITIES - SUMMARY
for the year ended 31 December 2024

RECEIPTS	2024	2023
Receipts from Church Funds	42,264	41,305
Receipts from PUCT/Tavi-Abbey Funds	<u>24,593</u>	<u>19,714</u>
	66,857	61,019
<u>PAYMENTS</u>		
Payments from Church Funds	46,611	51,920
Payments from PUCT/Tavi-Abbey Funds	<u>5,849</u>	<u>6,976</u>
	52,460	58,896
<u>GAINS/LOSSES</u>		
Church Gain/Loss During The Year	- 4,347	- 10,615
PUCT/Tavi-Abbey Gain/Loss During the Year	<u>18,744</u>	<u>12,738</u>
Total Gain/Loss	<u>14,397</u>	<u>2,123</u>
<u>CHURCH FUNDS</u>		
Opening Bank & cash Balances	- 84,123	- 73,506
Church Gain/Loss During The Year	- 4,347	- 10,615
Adjustment - 2		
Balance C/Fwd. To Next Year	<u>- 88,470</u>	<u>- 84,123</u>
<u>PUCT & TAVISTOCK ABBEY FUNDS</u>		
Balance B/Fwd. From Last Year	187,013	174,275
PUCT/Tav-Abbey Gain/Loss During the Year	18,744	12,738
Adjustment	-	-
Balance C/Fwd. To Next Year	<u>205,757</u>	<u>187,013</u>
<u>TOTAL BALANCES C/FWD.</u>	<u>117,287</u>	<u>102,890</u>
<u>BANK BALANCES</u>		
CHURCH:		
Cambridge & Counties	-	-
00060215 CAF Current Account	200	200
00070023 CAF Gold General Account	5,451	9,284
Cash account	<u>30</u>	<u>30</u>
	5,681	9,513
PUCT:		
00060022 CAF General Account	50	50
00070033 CAF Gold Extra Account	27,472	23,027
00060661 CAF Maintenance Account	50	50
00070279 CAF Gold Maintenance Account	<u>48,674</u>	<u>38,922</u>
	76,246	62,049
TAVISTOCK ABBEY CHAPEL		
00020149 CAF Current Account	50	50
00096095 CAF Gold Account	30,826	27,845
	<u>30,876</u>	<u>27,895</u>
	112,803	99,458
Gift Aid Reclaimable	4,055	3,329
Prepayments	1,472	
Less: General Assembly Quota Creditor		
Trade Creditors	- 145	- 66
Accrued Car Parking Income	-	-
Wages Payable	- 1,393	- 1,207

PAYE Payable	957	0
Pensions Payable	<u>1,451</u>	<u>1,376</u>
	<u>117,287</u>	<u>102,890</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST

Incorporating

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TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

BALANCE SHEET at 31 December 2024

<u>Fixed Assets</u>	<u>Note</u>	<u>2024</u>	<u>2023</u>
Freehold Chapel	2	16,835	16,835
Freehold Hall	2	17,429	17,429
Silver Plate at Valuation		40,500	40,500
Tavistock Abbey Chapel Silver Plate		3,250	3,250
		<u>78,014</u>	<u>78,014</u>
<u>Investments</u>			
C.O.I.F Charity fund Investments:	3		
Treville Street Unitarian Chapel		312,264	312,264
Tavistock Abbey Chapel		82,921	82,921
		<u>395,184</u>	<u>395,184</u>
		473,198	473,198
<u>Current Assets</u>			
Cash at Bank:			
CHURCH: Cambridge & Counties		-	-
CAF Cash Extra Current Account		200	200
CAF Gold General Account		5,451	9,284
Cash Account		30	30
PUCT: CAF Cash General Account		50	50
CAF Gold Extra Account		27,472	23,027
CAF Gold Extra Maintenance Account		48,674	38,922
CAF Cash Extra Maintenance Account		50	50
TAVI-ABBNEY: CAF Current Account		50	50
CAF Gold Account		30,826	27,845
		112,803	99,458
Gift Aid Reclaimable		4,055	3,329
Prepayments		1,470	
Accrued Income: Car Parking	-	-	-
Less Liabilities: Rent In Advance		-	-
Trade Creditors	-	145	66
Wages	-	1,393	1,207
PAYE	-	956	
Pensions		1,451	1,376
Sundry Creditors		-	-
GA Quota		-	-
		<u>117,286</u>	<u>102,890</u>
		<u>590,484</u>	<u>576,088</u>
Represented By:			
General Funds - PUCT	4	318,802	303,023
General Funds - Church	4	- 88,749	- 84,400
Designated Funds			
Repair Fund	4	142,986	142,986
Minister's Housing Fund	4	<u>99,666</u>	<u>99,666</u>
		242,652	242,652
Restricted Funds			
Tavistock Abbey Chapel	4	117,779	114,813
		<u>117,779</u>	<u>114,813</u>

590,484

576,088

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PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
Note to the Accounts for the year ended 31 December 2024

Note 1 **Accounting Policies**

Income

Rent is accounted for when earned. All other income is accounted for when received.

Expenditure

Expenditure is accounted for when paid - full provision is made for known liabilities.

Freehold Capital

No depreciation has been provided as the site value is in excess of the book amount.

Investments

Investments are stated at market value.

Note 2 **Properties**

The trustees consider the market value of the freehold chapel and hall to be considerably in excess of their carrying values in the accounts. The insurance cover for re-building purposes has been set at £750,000.

Note 3 **Investments**

Market Values

General Fund	<u>2024</u>	<u>2023</u>
C.O.I.F Ethical Investment Fund - Income Shares	81,363	81,363
C.O.I.F Ethical Investment Fund - Income Shares	370	370
C.O.I.F Ethical Investment Fund - Income Shares	1,582	1,582
C.O.I.F Ethical Investment Fund - Income Shares	-	-
	83,315	83,315
Designated Funds - Repair Fund		
C.O.I.F Ethical Investment Fund - Income Shares	134,960	134,960
Designated Funds - Minister's Housing Fund	93,989	93,989
C.O.I.F Ethical Investment Fund - Income Shares		
Restricted Fund - Tavistock Abbey Chapel	82,921	82,921
C.O.I.F Ethical Investment Fund - Income Shares	<u>395,184</u>	<u>395,184</u>

Note 4 **Movement On Funds**

	CHURCH	PUCT	TAVI- ABBAY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
As at 1 January 2024	(84,400)	303,023	114,813	142,986	99,666	576,088
Income for Year	42,264	21,553	3,041	-	-	66,858
Expenditure in Year	(46,611)	(5,774)	(75)	-	-	(52,460)
Change in Investments	-	-	-	-	-	-

Adjustment	(2)	-	-	-	-	(2)
As at 31 December 2024	<u>(88,749)</u>	<u>318,802</u>	<u>117,779</u>	<u>142,986</u>	<u>99,666</u>	<u>590,484</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST

Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2024

Note 5

	GENERAL	PUCT	TAVI- ABB EY CHAPEL	REPAIR FUND	MINISTER'S 2024 FUND	TOTAL
Fixed Assets	74,764	-	3,250	-	-	78,014
Investments	83,315	-	82,921	134,960	93,989	395,184
Cash at Bank and in hand	5,681	76,246	30,876	-	-	112,803
Current Assets	5,525	-	-	-	-	5,525
Current Liabilities	- 1,043	-	-	-	-	1,043
Total Net Assets	<u>168,241</u>	<u>76,246</u>	<u>117,047</u>	<u>134,960</u>	<u>93,989</u>	<u>590,484</u>

PLYMOUTH UNITARIAN CHURCH

England & Wales - Charity number 1123906

Accounts

**Financial Statements for the year
To 31st December 2023**

For

**PLYMOUTH UNITARIAN CHURCH
(Charity no. 1123906)**

***Incorporating the funds of*
PLYMOUTH UNITARIAN CHAPEL
TRUST PROPERTY
(Charity no. 217657; subsidiary charity to 1123906
above)**

And

**TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
(Excepted Charity under Charity no. 250788)**

**as agreed with the Charity Commission under their
Uniting Direction Scheme**

PLYMOUTH UNITARIAN CHURCH AND PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

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**PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHURCH**

REPORT OF THE TRUSTEES 31st DECEMBER 2023

The trustees present their report and accounts for the year to 31st December 2023. Plymouth Unitarian Church is a charity registered with the Charity Commission under number 1123906. The Charity is administered according to a Constitution agreed with the Charity Commission as revised in February 2010.

The object of the Charity is the promotion of religion in accordance with the principles of the General Assembly of Unitarian and Free Christian Churches as stated in the communications issued periodically to Member Congregations.

Funds: As agreed with the Charity Commission under their "Uniting Direction Scheme" Plymouth Unitarian Church is now the Reporting Charity for Plymouth Unitarian Chapel Trust (217657) which incorporates the funds of the Tavistock Abbey Chapel Trust (an Excepted Charity under Charity No. 250788). All three charities remain separate and legally distinct. This report is concerned only with the funds of Plymouth Unitarian Church. The funds of the other two charities are shown on separate reports. The trustees consider the level of funds held to be sufficient to ensure the continuing operation of the Trust. At 31st December 2023 our cash in current bank accounts and on deposit (excluding those relating to the Tavistock Abbey Chapel Trust and Plymouth Unitarian Trust) amounted to £71,562 as compared with £72,924 as at 31st December 2022.

General: the trustees in office during the year were:

Dr Christian Gossel (Trustee) from 20th March 2022; Ms Sheila Evans (Secretary) from 25th July 2021; Mrs Sandra Exley (Treasurer) ceased to be Treasurer and Trustee from 20th March 2022; Ms Kathleen Gilbert, Chair from 25th July 2021; Poppy Buttons (Trustee) from 20th March 2022; and Marianne Priest (Trustee) from 20th March 2022.

The Rev. Kate Whyman continues to be our three-quarter time Minister and Pulpit Secretary.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Marianne Priest

Dated:

**TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHAPEL AND TRUST PROPERTY
(Plymouth Unitarian Chapel Trust)**

REPORT OF THE TRUSTEES 31st December 2022

The trustees present their report and accounts for the year to 31st December 2023.

Treville Street Unitarian Trust and Trust Property is a charity registered with the Charity Commission under no. 217657. However, under the Charity Commission's "Uniting Direction Scheme" it is now shown as a subsidiary charity to Plymouth Unitarian Church (1123906) for the purposes of accounting. Both charities remain separate and legally distinct. The Charity is administered under a scheme agreed with the Charity Commission dated 12th October 1906.

The objects of the charity are to keep in repair and insure against fire all the buildings of the charity and to make a contribution to the salary of the minister.

The trustees may in addition use any surplus income for the maintenance of services in the Chapel.

Funds: The trustees do not believe that there are any restricted funds other than those belonging to Tavistock Abbey Chapel Trust which Treville Street Unitarian Trust and Property administers with the agreement of the Charity Commission and which are the subject of a separate Report. The trustees have designated funds for the purposes of repairs and maintenance to all the buildings of the Charity separately from general funds used chiefly for financing ministry. They consider, however, that all these funds may be used for general revenue or capital purposes.

The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2023 our cash in current bank accounts and on deposit amounted to £27,895 as compared to £24,566 as of 31st December 2022.

General: The trustees in office during this period:

Dr Christian Gossel (Trustee) from 20th March 2022; Ms Sheila Evans (Secretary) from 25th July 2021; Mrs Sandra Exley (Treasurer) ceased to be Treasurer and Trustee from 20th March 2022; Ms Kathleen Gilbert, Chair from 25th July 2021; Poppy Buttons (Trustee) from 20th March 2022; and Marianne Priest (Trustee) from 20th March 2022.

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The usual maintenance tasks were carried out, and security checks are made daily, at night, by Jerry Sibley.

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Signed on behalf of the Trustees by Marianne Priest

Dated:

- 2 -

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
(Comprising the Abbey Chapel Ministers Endowment Fund, 1902
And the Ford Endowment Fund for the Minister of Abbey Chapel, 1827)

REPORT OF THE TRUSTEES 31st December 2022

The Trustees present their report and accounts for the year ending 31st December 2023. The Charity is administered under a scheme agreed with the Charity Commission dated 30th December 1965. The objects of the Charity are to apply the income of the charities for the purpose of furthering the religious and other charitable work of the Unitarian and Free Christian Churches in the parish of Tavistock, and if and insofar as the said income cannot be applied in the manner aforesaid the Trustees shall apply the same for the said purpose within a radius of fifty miles of the former Abbey Chapel at Tavistock.

Funds The funds, with the agreement of the Charity Commission, are administered as Restricted Funds within the accounts of Treville Street Unitarian Chapel and Trust Property (Plymouth Unitarian Chapel Trust). The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2023 the cash in the current bank accounts and on deposit amounted to £99,458 as compared with £97,490 at 31st December 2022.

Bankers to the charity are: CCLA Investment Management Ltd. 80 Cheapside, London EC2V 6DZ.

General: The trustees in office during this year were:

Dr Christian Gossel (Trustee) from 20th March 2022; Ms Sheila Evans (Secretary) from 25th July 2021; Mrs Sandra Exley (Treasurer) ceased to be Treasurer and Trustee from 20th March 2022; Ms Kathleen Gilbert, Chair from 25th July 2021; Poppy Buttons (Trustee) from 20th March 2022; and Marianne Priest (Trustee) from 20th March 2022.

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Signed on behalf of the Trustees by Marianne Priest

Dated:

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - RECEIPTS
for the year ended 31 December 2023

CHURCH FUNDS:

<u>RECEIPTS</u>	<u>2023</u>	<u>2022</u>
Church & Hall Lettings	15,290	13,563
Weekly Cash Offertory	3,534	2,893
Planned Giving with Gift Aid Scheme	9,296	8,755
Other Donations	3,705	2,866
Western Union Grant	3,500	2,750
Cirencester Grant	-	-
General Assembly Grant	2,000	1,500
Plymouth City Council Grant	1,700	1,500
CMC Bank Interest	1,301	275
Fund Raising & Cause For Concern	-	861
Sundries	-	3,898
Project Income	978	1,673
Live Stream Income	-	-
Cambridge & Counties Interest	-	-
TOTAL RECEIPTS FOR CHURCH	41,305	40,534

PUCT FUNDS:

Car Park Leases	7,718	9,060
Maintenance Fund/COIF Dividends	8,591	8,521
Cambridge & Counties Investment release	-	-
PUCT Bank Interest	-	-
Sundries	-	-
Cambridge & Counties Interest	-	-
TOTAL RECEIPTS FOR PUCT	16,309	17,581

TAVISTOCK ABBEY CHAPEL UCT

COIF Dividends	3,405	1,726
CCLA Charities Deposit Fund Interest	-	-
TOTAL RECEIPTS FOR ABBEY	3,405	1,726
TOTAL RECEIPTS	61,018	59,841

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - PAYMENTS
for the year ended 31 December 2023

CHURCH FUNDS:

<u>PAYMENTS</u>	<u>2023</u>	<u>2022</u>
Power	3,156	3,728
Telephone	821	821
South West Water	723	589
Printing, Postage & Stationery	117	203
Donations to Charities	-	100
Church Cleaning & Supplies	1,916	2,719
Admin expenses	3,727	-
Publicity expenses	321	-
Bank Charges	234	86
Other Interest Paid - HMRC	2	1
"Cause For Concern"	646	-
Flowers	80	111
Repairs & Keys	-	-
Entertaining Expenses	48	793
IT Expenses	90	155
General Assembly Expenses	858	721
Ministry (from Church Funds)	-	-
Minister Costs	30,847	29,799
Visiting Preachers	183	184
Hospitality & Travel	323	240
Subscriptions	2,677	1,712
Project Expenditure	-	51
Staff Training	672	-
Professional Fees	3,032	2,930
Legal Fees	1,344	-
Live Stream Expenses	105	-
General Expenses	-	-
TOTAL CHURCH PAYMENTS	51,920	44,942

PUCT FUNDS:

Repairs & Refurbishments (Incl. Gardening)	2,835	2,450
Safe Guarding Membership	-	-
Piano Tuning/Organ Report	-	-
Congregational & General Insurance PLC	2,657	2,376
Security Costs	1,350	1,330
General Expenses	-	-
Bank Charges	60	81
TOTAL PUCT PAYMENTS	6,901	6,237

TAVISTOCK ABBEY CHAPEL UCT

Bank Charges	75	145
TOTAL ABBEY CHAPEL PAYMENTS	75	145
TOTAL PAYMENTS	58,896	51,324

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
SCHEDULE OF SUNDRY INCOME AND EXPENSES
for the year ended 31 December 2023

<u>PLYMOUTH UNITARIAN CHURCH - SUNDRY INCOME</u>	<u>2023</u>	<u>2022</u>
Inquirer Subs Reimbursement	-	165
Subsistence Refund	-	-
Gift Aid Reclaim	-	1,388
Member Reimbursement for GA	-	-
UNA Membership refund	-	-
Unitarian Peace Membership refund	-	-
Other Reimbursement	-	385
Booklet Sale	-	65
PCC Election	-	-
Integra - Business Interruption Claim	-	1,896
TOTAL	-	3,898

PLYMOUTH UNITARIAN CHURCH - EXPENSES

ANNUAL SUBSCRIPTIONS & QUOTAS

General Assembly	1,140	1,260
General Assembly - Additional Members	-	-
Other Subscriptions	794	144
Membership of Church Treasurers (ACAT)	-	-
Inquirer Subscriptions	444	-
Western Union	279	288
United Nations Association	-	-
Unitarian Peace	-	-
Global Justice	20	20
	2,677	1,712
TOTAL	2,677	1,712

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - SUMMARY
for the year ended 31 December 2023

<u>RECEIPTS</u>	<u>2023</u>	<u>2022</u>
Receipts from Church Funds	41,305	39,673
Receipts from PUCT/Tavi-Abbey Funds	<u>19,714</u>	<u>19,307</u>
	61,019	58,980
<u>PAYMENTS</u>		
Payments from Church Funds	51,920	44,942
Payments from PUCT/Tavi-Abbey Funds	<u>6,976</u>	<u>6,382</u>
	58,896	51,324
<u>GAINS/LOSSES</u>		
Church Gain/Loss During The Year	- 10,615	- 5,269
PUCT/Tavi-Abbey Gain/Loss During the Year	<u>12,738</u>	<u>12,925</u>
Total Gain/Loss	<u>2,123</u>	<u>7,656</u>
<u>CHURCH FUNDS</u>		
Opening Bank & cash Balances	- 73,506	- 68,157
Church Gain/Loss During The Year	- 10,615	- 5,269
Adjustment	<u>2</u>	<u>80</u>
Balance C/Fwd. To Next Year	- 84,123	- 73,506
<u>PUCT & TAVISTOCK ABBEY FUNDS</u>		
Balance B/Fwd. From Last Year	174,275	161,350
PUCT/Tav-Abbey Gain/Loss During the Year	12,738	12,925
Adjustment	-	-
Balance C/Fwd. To Next Year	<u>187,013</u>	<u>174,275</u>
<u>TOTAL BALANCES C/FWD.</u>	<u>102,890</u>	<u>100,769</u>
<u>BANK BALANCES</u>		
CHURCH:		
Cambridge & Counties	-	1,227
00060215 CAF Current Account	200	200
00070023 CAF Gold General Account	9,284	3,222
Cash account	<u>30</u>	<u>30</u>
	9,513	4,678
PUCT:		
00060022 CAF General Account	50	50
00070033 CAF Gold Extra Account	23,027	8,532
00060661 CAF Maintenance Account	50	50
00070279 CAF Gold Maintenance Account	<u>38,922</u>	<u>59,614</u>
	62,049	68,246
TAVISTOCK ABBEY CHAPEL		
00020149 CAF Current Account	50	50
00096095 CAF Gold Account	<u>27,845</u>	<u>24,516</u>
	27,895	24,566
	<u>99,458</u>	<u>97,490</u>
Gift Aid Reclaimable	3,329	2,267
Less: General Assembly Quota Creditor		
Trade Creditors	- 66	-
Accrued Car Parking Income	-	-
Wages Payable	- 1,207	-
PAYE Payable	0	347
Pensions Payable	1,376	1,359
	<u>102,890</u>	<u>100,768</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
BALANCE SHEET at 31 December 2023

<u>Fixed Assets</u>	<u>Note</u>	<u>2023</u>	<u>2022</u>
Freehold Chapel	2	16,835	16,835
Freehold Hall	2	17,429	17,429
Silver Plate at Valuation		40,500	40,500
Tavistock Abbey Chapel Silver Plate		3,250	3,250
		<u>78,014</u>	<u>78,014</u>
<u>Investments</u>			
C.O.I.F Charity fund Investments:	3		
Treville Street Unitarian Chapel		312,264	312,264
Tavistock Abbey Chapel		<u>82,921</u>	<u>82,921</u>
		<u>395,184</u>	<u>395,184</u>
		473,198	473,198
<u>Current Assets</u>			
Cash at Bank:			
CHURCH: Cambridge & Counties		-	1,227
CAF Cash Extra Current Account		200	200
CAF Gold General Account		9,284	3,222
Cash Account		30	30
PUCT: CAF Cash General Account		50	50
CAF Gold Extra Account		23,027	8,532
CAF Gold Extra Maintenance Account		38,922	59,614
CAF Cash Extra Maintenance Account		50	50
TAVI-ABBAY: CAF Current Account		50	50
CAF Gold Account		<u>27,845</u>	<u>24,516</u>
		99,458	97,490
Gift Aid Reclaimable		3,329	2,267
Accrued Income: Car Parking		-	-
Less Liabilities: Rent In Advance		-	-
Trade Creditors		66	-
Wages		1,207	-
PAYE		-	347
Pensions		1,376	1,359
Sundry Creditors		-	-
GA Quota		-	-
		<u>102,889</u>	<u>100,768</u>
		<u>576,088</u>	<u>573,967</u>
Represented By:			
General Funds - PUCT	4	303,023	293,615
General Funds - Church	4	84,400	73,783
Designated Funds			
Repair Fund	4	142,986	142,986
Minister's Housing Fund	4	<u>99,666</u>	<u>99,666</u>
		242,652	242,652
Restricted Funds			
Tavistock Abbey Chapel	4	<u>114,813</u>	<u>111,483</u>
		114,813	111,483
		<u>576,088</u>	<u>573,967</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2023

Note 1 Accounting Policies

Income

Rent is accounted for when earned. All other income is accounted for when received.

Expenditure

Expenditure is accounted for when paid - full provision is made for known liabilities.

Freehold Capital

No depreciation has been provided as the site value is in excess of the book amount.

Investments

Investments are stated at market value.

Note 2 Properties

The trustees consider the market value of the freehold chapel and hall to be considerably in excess of their carrying values in the accounts. The insurance cover for re-building purposes has been set at £750,000.

Note 3 Investments

	Market Value	
	2023	2022
General Fund		
C.O.I.F Ethical Investment Fund - Income Shares	81,363	81,363
C.O.I.F Ethical Investment Fund - Income Shares	370	370
C.O.I.F Ethical Investment Fund - Income Shares	1,582	1,582
C.O.I.F Ethical Investment Fund - Income Shares		
	<u>83,315</u>	<u>83,315</u>
Designated Funds - Repair Fund		
C.O.I.F Ethical Investment Fund - Income Shares	134,960	134,960
Designated Funds - Minister's Housing Fund		
C.O.I.F Ethical Investment Fund - Income Shares	93,989	93,989
Restricted Fund - Tavistock Abbey Chapel		
C.O.I.F Ethical Investment Fund - Income Shares	82,921	82,921
	<u>395,184</u>	<u>395,184</u>

Note 4 Movement On Funds

	CHURCH	PUCT	TAVI- ABBEY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
As at 1 January 2023	(73,783)	293,615	111,483	142,986	99,666	573,967
Income for Year	41,305	16,309	3,405	-	-	61,019
Expenditure in Year	(51,920)	(6,901)	(75)	-	-	(58,896)
Change in Investments	-	-	-	-	-	-
Adjustment	(2)	-	-	-	-	(2)
As at 31 December 2023	<u>(84,400)</u>	<u>303,023</u>	<u>114,813</u>	<u>142,986</u>	<u>99,666</u>	<u>576,088</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2023

Note 5

	GENERAL	PUCT	TAVI- ABBNEY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
Fixed Assets	74,764	-	3,250	-	-	78,014
Investments	83,315	-	82,921	134,960	93,989	395,184
Cash at Bank and in hand	9,513	62,049	27,895	-	-	99,458
Current Assets	3,329	-	-	-	-	3,329
Current Liabilities	103	-	-	-	-	103
Total Net Assets	171,024	62,049	114,066	134,960	93,989	576,088

PLYMOUTH UNITARIAN CHURCH

England & Wales - Charity number 1123906

Accounts

**Financial Statements for the year
To 31st December 2022**

For

**PLYMOUTH UNITARIAN CHURCH
(Charity no. 1123906)**

***Incorporating the funds of*
PLYMOUTH UNITARIAN CHAPEL
TRUST PROPERTY
(Charity no. 217657; subsidiary charity to 1123906
above)**

And

**TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
(Excepted Charity under Charity no. 250788)**

**as agreed with the Charity Commission under their
Uniting Direction Scheme**

PLYMOUTH UNITARIAN CHURCH AND PLYMOUTH UNITARIAN CHAPEL TRUST

Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

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1	REPORT OF THE TRUSTEES – PLYMOUTH UNITARIAN CHURCH
2	REPORT OF THE TRUSTEES - PLYMOUTH UNITARIAN CHAPEL AND TRUST PROPERTY
3	REPORT OF THE TRUSTEES – TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
4	INDEPENDENT EXAMINER'S REPORT
5	STATEMENT OF FINANCIAL ACTIVITIES – RECEIPTS
6	STATEMENT OF FINANCIAL ACTIVITIES – PAYMENTS
7	SCHEDULE OF UNITARIAN CHURCH – SUNDRY INCOME AND EXPENSES
8	STATEMENT OF FINANCIAL ACTIVITIES – SUMMARY
9	BALANCE SHEET
10-11	NOTES TO THE ACCOUNTS

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHURCH

REPORT OF THE TRUSTEES 31st DECEMBER 2022

The trustees present their report and accounts for the year to 31st December 2022. Plymouth Unitarian Church is a charity registered with the Charity Commission under number 1123906. The Charity is administered according to a Constitution agreed with the Charity Commission as revised in February 2010.

The object of the Charity is the promotion of religion in accordance with the principles of the General Assembly of Unitarian and Free Christian Churches as stated in the communications issued periodically to Member Congregations.

Funds: As agreed with the Charity Commission under their "Uniting Direction Scheme" Plymouth Unitarian Church is now the Reporting Charity for Plymouth Unitarian Chapel Trust (217657) which incorporates the funds of the Tavistock Abbey Chapel Trust (an Excepted Charity under Charity No. 250788). All three charities remain separate and legally distinct. This report is concerned only with the funds of Plymouth Unitarian Church. The funds of the other two charities are shown on separate reports. The trustees consider the level of funds held to be sufficient to ensure the continuing operation of the Trust. At 31st December 2022 our cash in current bank accounts and on deposit (excluding those relating to the Tavistock Abbey Chapel Trust and Plymouth Unitarian Trust) amounted to £72,924 as compared with £69,101 as at 31st December 2021.

General: the trustees in office during the year were:

Dr Christian Gossel (Trustee) from 20th March 2022; Ms Sheila Evans (Secretary) from 25th July 2021; Mrs Sandra Exley (Treasurer) ceased to be Treasurer and Trustee from 20th March 2022; Ms Kathleen Gilbert, Chair from 25th July 2021; Poppy Buttons (Trustee) from 20th March 2022; and Marianne Priest (Trustee) from 20th March 2022.

The Rev. Kate Whyman continues to be our three-quarter time Minister and Pulpit Secretary.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Marianne Priest

Dated:

**TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHAPEL AND TRUST PROPERTY
(Plymouth Unitarian Chapel Trust)**

REPORT OF THE TRUSTEES 31st December 2022

The trustees present their report and accounts for the year to 31st December 2022.

Treville Street Unitarian Trust and Trust Property is a charity registered with the Charity Commission under no. 217657. However, under the Charity Commission's "Uniting Direction Scheme" it is now shown as a subsidiary charity to Plymouth Unitarian Church (1123906) for the purposes of accounting. Both charities remain separate and legally distinct. The Charity is administered under a scheme agreed with the Charity Commission dated 12th October 1906.

The objects of the charity are to keep in repair and insure against fire all the buildings of the charity and to make a contribution to the salary of the minister.

The trustees may in addition use any surplus income for the maintenance of services in the Chapel.

Funds: The trustees do not believe that there are any restricted funds other than those belonging to Tavistock Abbey Chapel Trust which Treville Street Unitarian Trust and Property administers with the agreement of the Charity Commission and which are the subject of a separate Report. The trustees have designated funds for the purposes of repairs and maintenance to all the buildings of the Charity separately from general funds used chiefly for financing ministry. They consider, however, that all these funds may be used for general revenue or capital purposes.

The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2022 our cash in current bank accounts and on deposit amounted to £24,566 as compared to £22,906 as of 31st December 2021.

General: The trustees in office during this period:

Dr Christian Gossel (Trustee) from 20th March 2022; Ms Sheila Evans (Secretary) from 25th July 2021; Mrs Sandra Exley (Treasurer) ceased to be Treasurer and Trustee from 20th March 2022; Ms Kathleen Gilbert, Chair from 25th July 2021; Poppy Buttons (Trustee) from 20th March 2022; and Marianne Priest (Trustee) from 20th March 2022.

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Signed on behalf of the Trustees by Marianne Priest

Dated:

- 2 -

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

(Comprising the Abbey Chapel Ministers Endowment Fund, 1902

And the Ford Endowment Fund for the Minister of Abbey Chapel, 1827)

REPORT OF THE TRUSTEES 31st December 2022

The Trustees present their report and accounts for the year ending 31st December 2022. The Charity is administered under a scheme agreed with the Charity Commission dated 30th December 1965. The objects of the Charity are to apply the income of the charities for the purpose of furthering the religious and other charitable work of the Unitarian and Free Christian Churches in the parish of Tavistock, and if and insofar as the said income cannot be applied in the manner aforesaid the Trustees shall apply the same for the said purpose within a radius of fifty miles of the former Abbey Chapel at Tavistock.

Funds The funds, with the agreement of the Charity Commission, are administered as Restricted Funds within the accounts of Treville Street Unitarian Chapel and Trust Property (Plymouth Unitarian Chapel Trust). The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2022 the cash in the current bank accounts and on deposit amounted to £97,490 as compared with £92,006 at 31st December 2021.

Bankers to the charity are: CCLA Investment Management Ltd. 80 Cheapside, London EC2V 6DZ.

General: The trustees in office during this year were:

Dr Christian Gossel (Trustee) from 20th March 2022; Ms Sheila Evans (Secretary) from 25th July 2021; Mrs Sandra Exley (Treasurer) ceased to be Treasurer and Trustee from 20th March 2022; Ms Kathleen Gilbert, Chair from 25th July 2021; Poppy Buttons (Trustee) from 20th March 2022; and Marianne Priest (Trustee) from 20th March 2022.

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Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Marianne Priest

Dated:

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

REPORT OF THE INDEPENDENT EXAMINER
TO THE TRUSTEES OF
PLYMOUTH UNITARIAN CHURCH AND
TREVILLE STREET UNITARIAN CHAPEL and TRUST PROPERTY
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

On accounts for the year ended 31 December 2022

Set out on pages 5 to 11

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the 2011 Act) does not apply. It is my responsibility to examine the accounts (under section 145 of the Charities Act 2011 and to state on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act, and to state whether particular matters have come to my attention.

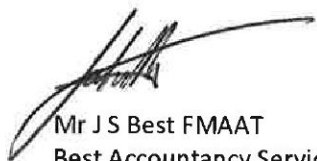
Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 for you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

- (i) which gives me reasonable cause to believe that in any materials respect the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act and;
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met: or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr J S Best FMAAT
Best Accountancy Services (Plymouth) Ltd
12 Colebrook Road
Plympton
Plymouth
PL7 4AA

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - RECEIPTS
for the year ended 31 December 2022

CHURCH FUNDS:

<u>RECEIPTS</u>	<u>2022</u>	<u>2021</u>
Church & Hall Lettings	13,563	7,220
Weekly Cash Offertory	2,893	1,563
Planned Giving with Gift Aid Scheme	8,755	9,137
Other Donations	2,866	3,588
Western Union Grant	2,750	5,235
Cirencester Grant	-	-
General Assembly Grant	1,500	1,000
Plymouth City Council Grant	1,500	4,167
CMC Bank Interest	275	7
Fund Raising & Cause For Concern	-	861
Sundries	3,898	1,668
Project Income	1,673	2,384
Live Stream Income	-	2,500
Cambridge & Counties Interest	-	24
TOTAL RECEIPTS FOR CHURCH	39,673	39,354

PUCT FUNDS:

Car Park Leases	9,060	8,988
Maintenance Fund/COIF Dividends	8,521	8,101
Cambridge & Counties Investment release	-	-
PUCT Bank Interest	-	-
Sundries	-	-
Cambridge & Counties Interest	-	47
TOTAL RECEIPTS FOR PUCT	17,581	17,135

TAVISTOCK ABBEY CHAPEL UCT

COIF Dividends	1,726	2,153
CCLA Charities Deposit Fund Interest	-	-
TOTAL RECEIPTS FOR ABBEY	1,726	2,153
TOTAL RECEIPTS	58,979	58,642

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - PAYMENTS
for the year ended 31 December 2022

CHURCH FUNDS:

<u>PAYMENTS</u>	<u>2022</u>	<u>2021</u>
Power	3,728	1,057
Telephone	821	821
South West Water	589	572
Printing, Postage & Stationery	203	94
Donations to Charities	100	379
Church Cleaning & Supplies	2,719	2,074
Admin expenses	-	-
Publicity expenses	-	-
Bank Charges	87	203
"Cause For Concern"	-	-
Flowers	111	133
Repairs & Keys	-	-
Entertaining Expenses	793	
IT Expenses	155	
General Assembly Expenses	721	417
Ministry (from Church Funds)		80
Minister Costs	29,799	29,784
Visiting Preachers	184	76
Hospitality & Travel	240	118
Subscriptions	1,712	1,640
Project Expenditure	51	1,391
Professional Fees	2,930	9,190
Live Stream Expenses	-	1,511
General Expenses	-	-
TOTAL CHURCH PAYMENTS	44,942	49,539

PUCT FUNDS:

Repairs & Refurbishments (Incl. Gardening)	2,450	2,500
Safe Guarding Membership		129
Piano Tuning/Organ Report	-	-
Congregational & General Insurance PLC	2,376	2,245
Security Costs	1,330	1,300
General Expenses	-	-
Bank Charges	81	96
TOTAL PUCT PAYMENTS	6,237	6,270

TAVISTOCK ABBEY CHAPEL UCT

Bank Charges	145	96
TOTAL ABBEY CHAPEL PAYMENTS	145	96
TOTAL PAYMENTS	<u>51,324</u>	<u>55,905</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
SCHEDULE OF SUNDRY INCOME AND EXPENSES
for the year ended 31 December 2022

<u>PLYMOUTH UNITARIAN CHURCH - SUNDRY INCOME</u>	<u>2022</u>	<u>2021</u>
Inquirer Subs Reimbursement	165	-
Subsistence Refund	-	-
Gift Aid Reclaim	1,388	-
Member Reimbursement for GA	-	-
UNA Membership refund	-	-
Unitarian Peace Membership refund	-	-
Other Reimbursement	385	-
Booklet Sale	65	5
PCC Election	-	300
Integra - Business Interruption Claim	1,896	1,363
TOTAL	<u>3,898</u>	<u>1,669</u>

PLYMOUTH UNITARIAN CHURCH - EXPENSES

ANNUAL SUBSCRIPTIONS & QUOTAS

General Assembly	1,260	1,050
General Assembly - Additional Members	-	-
Other Subscriptions	144	-
Membership of Church Treasurers (ACAT)	-	-
Inquirer Subscriptions	-	330
Western Union	288	240
United Nations Association	-	-
Unitarian Peace	-	-
Global Justice	20	20
	1,712	1,640
TOTAL	<u>1,712</u>	<u>1,640</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - SUMMARY
for the year ended 31 December 2022

<u>RECEIPTS</u>	<u>2022</u>		<u>2021</u>	
Receipts from Church Funds	39,673		39,354	
Receipts from PUCT/Tavi-Abbey Funds	<u>19,307</u>		<u>19,288</u>	
		58,980		58,642
<u>PAYMENTS</u>				
Payments from Church Funds	44,942		49,539	
Payments from PUCT/Tavi-Abbey Funds	<u>6,382</u>		<u>6,366</u>	
		51,324		55,905
<u>GAINS/LOSSES</u>				
Church Gain/Loss During The Year	(5,269)		(10,185)	
PUCT/Tavi-Abbey Gain/Loss During the Year	<u>12,925</u>		<u>12,922</u>	
Total Gain/Loss	<u><u>7,656</u></u>		<u><u>2,737</u></u>	
<u>CHURCH FUNDS</u>				
Opening Bank & cash Balances	(68,157)		(57,972)	
Church Gain/Loss During The Year	(5,269)		(10,185)	
Adjustment	<u>(80)</u>		<u>-</u>	
Balance C/Fwd. To Next Year	<u>(73,506)</u>		<u>(68,157)</u>	
<u>PUCT & TAVISTOCK ABBEY FUNDS</u>				
Balance B/Fwd. From Last Year	161,350		148,428	
PUCT/Tav-Abbey Gain/Loss During the Year	<u>12,925</u>		<u>12,922</u>	
Adjustment	<u>-</u>		<u>-</u>	
Balance C/Fwd. To Next Year	<u>174,275</u>		<u>161,350</u>	
<u>TOTAL BALANCES C/FWD.</u>	<u><u>100,769</u></u>		<u><u>93,193</u></u>	
<u>BANK BALANCES</u>				
<u>CHURCH:</u>				
Cambridge & Counties	1,227		1,227	
00060215 CAF Current Account	200		200	
00070023 CAF Gold General Account	3,222		7,920	
Cash account	<u>30</u>	4,678	<u>30</u>	9,377
<u>PUCT:</u>				
00060022 CAF General Account	50		50	
00070033 CAF Gold Extra Account	8,532		5,677	
00060661 CAF Maintenance Account	50		50	
00070279 CAF Gold Maintenance Account	<u>59,614</u>	68,246	<u>53,947</u>	59,724
<u>TAVISTOCK ABBEY CHAPEL</u>				
00020149 CAF Current Account	50		50	
00096095 CAF Gold Account	<u>24,516</u>	<u>24,566</u>	<u>22,856</u>	<u>22,906</u>
		97,490		92,006
Gift Aid Reclaimable	2,267		1,187	
Less: General Assembly Quota Creditor	0		-	
Accrued Car Parking Income	0		-	
PAYE Payable	(347)			
Pensions Payable	<u>1,359</u>			
	<u><u>100,769</u></u>		<u><u>93,194</u></u>	

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
BALANCE SHEET at 31 December 2022

<u>Fixed Assets</u>	<u>Note</u>	<u>2022</u>	<u>2021</u>
Freehold Chapel	2	16,835	16,835
Freehold Hall	2	17,429	17,429
Silver Plate at Valuation		40,500	40,500
Tavistock Abbey Chapel Silver Plate		3,250	3,250
		<u>78,014</u>	<u>78,014</u>
<u>Investments</u>			
C.O.I.F Charity fund Investments:	3		
Treville Street Unitarian Chapel		312,264	312,264
Tavistock Abbey Chapel		82,921	82,921
		<u>395,184</u>	<u>395,184</u>
		473,198	473,198
<u>Current Assets</u>			
Cash at Bank:			
CHURCH: Cambridge & Counties		1,227	1,227
CAF Cash Extra Current Account		200	200
CAF Gold General Account		3,222	7,920
Cash Account		30	30
PUCT: CAF Cash General Account		50	50
CAF Gold Extra Account		8,532	5,677
CAF Gold Extra Maintenance Account		59,614	53,947
CAF Cash Extra Maintenance Account		50	50
TAVI-ABBNEY: CAF Current Account		50	50
CAF Gold Account		24,516	22,856
		<u>97,490</u>	<u>92,006</u>
Gift Aid Reclaimable		2,267	1,187
Accrued Income: Car Parking		-	-
Less Liabilities: Rent In Advance		-	-
PAYE		(347)	-
Pensions		1,359	-
Sundry Creditors		-	-
GA Quota		-	-
		<u>100,768</u>	<u>93,194</u>
		<u>573,967</u>	<u>566,392</u>
Represented By:			
General Funds - PUCT	4	293,615	282,271
General Funds - Church	4	(73,783)	(68,433)
Designated Funds			
Repair Fund	4	142,986	142,986
Minister's Housing Fund	4	99,666	99,666
		<u>242,652</u>	<u>242,652</u>
Restricted Funds			
Tavistock Abbey Chapel	4	111,483	109,902
		<u>111,483</u>	<u>109,902</u>
		<u>573,967</u>	<u>566,392</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2022

Note 1 **Accounting Policies**
Income

Rent is accounted for when earned. All other income is accounted for when received.

Expenditure

Expenditure is accounted for when paid - full provision is made for known liabilities.

Freehold Capital

No depreciation has been provided as the site value is in excess of the book amount.

Investments

Investments are stated at market value.

Note 2 **Properties**

The trustees consider the market value of the freehold chapel and hall to be considerably in excess of their carrying values in the accounts. The insurance cover for re-building purposes has been set at £750,000.

Note 3 **Investments**

	Market Value	
	2022	2021
General Fund		
C.O.I.F Ethical Investment Fund - Income Shares	81,363	81,363
C.O.I.F Ethical Investment Fund - Income Shares	370	370
C.O.I.F Ethical Investment Fund - Income Shares	1,582	1,582
C.O.I.F Ethical Investment Fund - Income Shares		-
	<u>83,315</u>	<u>83,315</u>
Designated Funds - Repair Fund		
C.O.I.F Ethical Investment Fund - Income Shares	134,960	134,960
Designated Funds - Minister's Housing Fund		
C.O.I.F Ethical Investment Fund - Income Shares	93,989	93,989
Restricted Fund - Tavistock Abbey Chapel		
C.O.I.F Ethical Investment Fund - Income Shares	82,921	82,921
	<u>395,184</u>	<u>395,184</u>

Note 4 **Movement On Funds**

	CHURCH	PUCT	TAVI- ABBEY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
As at 1 January 2022	(68,433)	282,271	109,902	142,986	99,666	566,392
Income for Year	39,673	17,581	1,726	-	-	58,980
Expenditure in Year	(44,942)	(6,237)	(145)	-	-	(51,324)
Change in Investments	-	-	-	-	-	-
Adjustment	(81)	-	-	-	-	(81)
As at 31 December 2022	<u>(73,783)</u>	<u>293,615</u>	<u>111,483</u>	<u>142,986</u>	<u>99,666</u>	<u>573,967</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2022

Note 5

	GENERAL	PUCT	TAVI- ABBAY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
Fixed Assets	74,764	-	3,250	-	-	78,014
Investments	83,315	-	82,921	134,960	93,989	395,184
Cash at Bank and in hand	4,678	68,246	24,566	-	-	97,490
Current Assets	2,267	-	-	-	-	2,267
Current Liabilities	1,012	-	-	-	-	1,012
Total Net Assets	166,035	68,246	110,736	134,960	93,989	573,967

PLYMOUTH UNITARIAN CHURCH

England & Wales - Charity number 1123906

Accounts

**Financial Statements for the year
To 31st December 2021**

For

**PLYMOUTH UNITARIAN CHURCH
(Charity no. 1123906)**

***Incorporating the funds of*
PLYMOUTH UNITARIAN CHAPEL
TRUST PROPERTY
(Charity no. 217657; subsidiary charity to 1123906
above)**

And

**TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
(Excepted Charity under Charity no. 250788)**

**as agreed with the Charity Commission under their
Uniting Direction Scheme**

PLYMOUTH UNITARIAN CHURCH AND PLYMOUTH UNITARIAN CHAPEL TRUST

Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

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1	REPORT OF THE TRUSTEES – PLYMOUTH UNITARIAN CHURCH
2	REPORT OF THE TRUSTEES - PLYMOUTH UNITARIAN CHAPEL AND TRUST PROPERTY
3	REPORT OF THE TRUSTEES – TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
4	INDEPENDENT EXAMINER'S REPORT
5	STATEMENT OF FINANCIAL ACTIVITIES – RECEIPTS
6	STATEMENT OF FINANCIAL ACTIVITIES – PAYMENTS
7	SCHEDULE OF UNITARIAN CHURCH – SUNDRY INCOME AND EXPENSES
8	STATEMENT OF FINANCIAL ACTIVITIES – SUMMARY
9	BALANCE SHEET
10-11	NOTES TO THE ACCOUNTS

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHAPEL AND TRUST PROPERTY
(Plymouth Unitarian Chapel Trust)

REPORT OF THE TRUSTEES 31st December 2021

The trustees present their report and accounts for the year to 31st December 2021.

Treville Street Unitarian Trust and Trust Property is a charity registered with the Charity Commission under no. 217657. However, under the Charity Commission's "Uniting Direction Scheme" it is now shown as a subsidiary charity to Plymouth Unitarian Church (1123906) for the purposes of accounting. Both charities remain separate and legally distinct. The Charity is administered under a scheme agreed with the Charity Commission dated 12th October 1906.

The objects of the charity are to keep in repair and insure against fire all the buildings of the charity and to make a contribution to the salary of the minister.

The trustees may in addition use any surplus income for the maintenance of services in the Chapel.

Funds: The trustees do not believe that there are any restricted funds other than those belonging to Tavistock Abbey Chapel Trust which Treville Street Unitarian Trust and Property administers with the agreement of the Charity Commission and which are the subject of a separate Report. The trustees have designated funds for the purposes of repairs and maintenance to all the buildings of the Charity separately from general funds used chiefly for financing ministry. They consider, however, that all these funds may be used for general revenue or capital purposes.

The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2021 our cash in current bank accounts and on deposit amounted to £22,906 as compared to £20,848 as of 31st December 2020.

General: The trustees in office during this period:

Dr Christine Avery (Trustee) ceased to be a Trustee on 25th July 2021; Ms Sheila Evans (Secretary) from 25th July 2021; Mrs Sandra Exley (Treasurer) from 25th July 2021; Ms Kathleen Gilbert, Chair from 25th July 2021; Mary Jones, Trustee from 25th July 2021; Mrs Ann Kader (President) ceased to be President/Chair and Trustee on 25th July 2021; and Mrs Christina Lovis ceased to be a Trustee on 25th July 2021; Nick Saunders ceased to be a Trustee on 25th July 2021; Kate Snewin became Trustee on 25th July 2021.

The Rev. Kate Whyman continues to be our three-quarter time Minister and Pulpit Secretary.

The usual maintenance tasks were carried out, and security checks are made daily, at night, by Jerry Sibley.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Sandra Exley S.J.Exley

Dated: 09/03/22

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
(Comprising the Abbey Chapel Ministers Endowment Fund, 1902
And the Ford Endowment Fund for the Minister of Abbey Chapel, 1827)

REPORT OF THE TRUSTEES 31st December 2021

The Trustees present their report and accounts for the year ending 31st December 2021. The Charity is administered under a scheme agreed with the Charity Commission dated 30th December 1965. The objects of the Charity are to apply the income of the charities for the purpose of furthering the religious and other charitable work of the Unitarian and Free Christian Churches in the parish of Tavistock, and if and insofar as the said income cannot be applied in the manner aforesaid the Trustees shall apply the same for the said purpose within a radius of fifty miles of the former Abbey Chapel at Tavistock.

Funds The funds, with the agreement of the Charity Commission, are administered as Restricted Funds within the accounts of Treville Street Unitarian Chapel and Trust Property (Plymouth Unitarian Chapel Trust). The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2021 the cash in the current bank accounts and on deposit amounted to £92,007 as compared with £90,456 at 31st December 2020.

Bankers to the charity are: CCLA Investment Management Ltd. 80 Cheapside, London EC2V 8DZ.

General: The trustees in office during this year were:

Dr Christine Avery (Trustee) ceased to be a Trustee on 25th July 2021; Ms Sheila Evans (Secretary) from 25th July 2021; Mrs Sandra Exley (Treasurer) from 25th July 2021; Ms Kathleen Gilbert, Chair from 25th July 2021; Mary Jones, Trustee from 25th July 2021; Mrs Ann Kader (President) ceased to be President/Chair and Trustee on 25th July 2021; and Mrs Christina Lovis ceased to be a Trustee on 25th July 2021; Nick Saunders ceased to be a Trustee on 25th July 2021; Kate Snewin became Trustee on 25th July 2021.

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Signed on behalf of the Trustees by Sandra Exley S.J.Exley

Dated: 09/03/22

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

REPORT OF THE INDEPENDENT EXAMINER
TO THE TRUSTEES OF
PLYMOUTH UNITARIAN CHURCH AND
TREVILLE STREET UNITARIAN CHAPEL and TRUST PROPERTY
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

On accounts for the year ended 31 December 2021

Set out on pages 5 to 11

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the 2011 Act) does not apply. It is my responsibility to examine the accounts (under section 145 of the Charities Act 2011 and to state on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act, and to state whether particular matters have come to my attention.

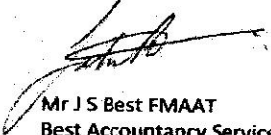
Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 for you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

- (i) which gives me reasonable cause to believe that in any materials respect the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act and;
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met: or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr J S Best FMAAT
Best Accountancy Services (Plymouth) Ltd
12 Colebrook Road
Plympton
Plymouth
PL7 4AA

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - RECEIPTS
for the year ended 31 December 2021

CHURCH FUNDS:

<u>RECEIPTS</u>	<u>2021</u>	<u>2020</u>
Church & Hall Lettings	7,220	5,408
Weekly Cash Offertory	1,563	1,359
Planned Giving with Gift Aid Scheme	9,137	9,455
Other Donations	3,588	1,668
Western Union Grant	5,235	2,750
Cirencester Grant	-	-
General Assembly Grant	1,000	110
Plymouth City Council Grant	4,167	10,934
CMC Bank Interest	7	36
Fund Raising & Cause For Concern	861	130
Sundries	1,668	4,041
Project Income	2,384	1,918
Live Stream Income	2,500	-
Cambridge & Counties Interest	24	94
TOTAL RECEIPTS FOR CHURCH	39,354	37,903

PUCT FUNDS:

Car Park Leases	8,988	7,014
Maintenance Fund/COIF Dividends	8,101	7,883
Cambridge & Counties Investment release	-	-
PUCT Bank Interest	-	8
Sundries	-	113
Cambridge & Counties Interest	47	188
TOTAL RECEIPTS FOR PUCT	17,135	15,206

TAVISTOCK ABBEY CHAPEL UCT

COIF Dividends	2,153	2,109
CCLA Charities Deposit Fund Interest	-	-
TOTAL RECEIPTS FOR ABBEY	2,153	2,109
TOTAL RECEIPTS	58,642	55,218

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
 Incorporating
 TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
 COMBINED ACCOUNTS
 STATEMENT OF FINANCIAL ACTIVITIES - PAYMENTS
 for the year ended 31 December 2021

CHURCH FUNDS:

<u>PAYMENTS</u>	<u>2021</u>	<u>2020</u>
Power	1,057	1,599
Telephone	821	562
South West Water	572	572
Printing, Postage & Stationery	94	583
Donations to Charities	379	-
Church Cleaning & Supplies	2,074	1,714
Admin expenses	-	-
Publicity expenses	-	194
Bank Charges	203	120
"Cause For Concern"	-	722
Flowers	133	53
Repairs & Keys	-	35
General Assembly Expenses	417	544
Ministry (from Church Funds)	80	877
Minister Costs	29,784	29,268
Visiting Preachers	78	100
Hospitality & Travel	118	5
Subscriptions	1,640	798
Project Expenditure	1,391	658
Professional Fees	9,190	2,359
Live Stream Expenses	1,511	-
General Expenses	-	-
TOTAL CHURCH PAYMENTS	49,539	40,764

PUCT FUNDS:

Repairs & Refurbishments (incl. Gardening)	2,500	4,385
Safe Guarding Membership	129	120
Piano Tuning/Organ Repair	-	120
Congregational & General Insurance PLC	2,245	2,083
Security Costs	1,300	1,300
General Expenses	-	305
Bank Charges	98	60
TOTAL PUCT PAYMENTS	6,270	8,373

TAVISTOCK ABBEY CHAPEL UCT

Bank Charges	98	60
TOTAL ABBEY CHAPEL PAYMENTS	98	60

TOTAL PAYMENTS	55,905	49,197
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PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
SCHEDULE OF SUNDRY INCOME AND EXPENSES
for the year ended 31 December 2021

<u>PLYMOUTH UNITARIAN CHURCH - SUNDRY INCOME</u>	<u>2021</u>	<u>2020</u>
Inquirer Subs Reimbursement	-	90
Subsistence Refund	-	-
Gift Aid Reclaim	-	3,072
Member Reimbursement for GA	-	544
UNA Membership refund	-	100
Unitarian Peace Membership refund	-	22
Other Reimbursement	-	213
Booklet Sale	5	-
PCC Election	300	-
Integra - Business Interruption Claim	1,363	-
TOTAL	<u>1,669</u>	<u>4,041</u>

PLYMOUTH UNITARIAN CHURCH - EXPENSES

ANNUAL SUBSCRIPTIONS & QUOTAS

General Assembly	1,050	-	-
General Assembly - Additional Members	-	-	-
Membership of Church Treasurers (ACAT)	-	45	-
Inquirer Subscriptions	330	300	-
Western Union	240	256	-
United Nations Association	-	155	-
Unitarian Peace	-	22	-
Global Justice	20	20	-
	1,640	798	
TOTAL	<u>1,640</u>	<u>798</u>	

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - SUMMARY
for the year ended 31 December 2021

<u>RECEIPTS</u>	<u>2021</u>		<u>2020</u>	
Receipts from Church Funds	39,354		37,903	
Receipts from PUCT/Tavi-Abbey Funds	<u>19,288</u>		<u>17,315</u>	
		58,642		55,218
<u>PAYMENTS</u>				
Payments from Church Funds	49,539		40,764	
Payments from PUCT/Tavi-Abbey Funds	<u>6,366</u>		<u>8,433</u>	
		55,905		49,197
<u>GAINS/LOSSES</u>				
Church Gain/Loss During The Year		(10,185)		(2,861)
PUCT/Tavi-Abbey Gain/Loss During the Year		<u>12,922</u>		<u>8,882</u>
Total Gain/Loss		<u>2,737</u>		<u>6,021</u>
<u>CHURCH FUNDS</u>				
Opening Bank & cash Balances		(57,972)		(55,111)
Church Gain/Loss During The Year		(10,185)		(2,861)
Adjustment		-		-
Balance C/Fwd. To Next Year		<u>(68,157)</u>		<u>(57,972)</u>
<u>PUCT & TAVISTOCK ABBEY FUNDS</u>				
Balance B/Fwd. From Last Year		148,428		139,546
PUCT/Tav-Abbey Gain/Loss During the Year		<u>12,922</u>		<u>8,882</u>
Adjustment		-		-
Balance C/Fwd. To Next Year		<u>161,350</u>		<u>148,428</u>
<u>TOTAL BALANCES C/FWD.</u>		<u>93,193</u>		<u>90,456</u>
<u>BANK BALANCES</u>				
<u>CHURCH:</u>				
Cambridge & Counties	1,227		1,157	
00060215 CAF Current Account	200		200	
00070023 CAF Gold General Account	<u>7,920</u>		<u>8,528</u>	
Cash account	30	9,377	59	9,944
<u>PUCT:</u>				
00060022 CAF General Account	50		50	
00070033 CAF Gold Extra Account	<u>5,677</u>		<u>13,627</u>	
00060661 CAF Maintenance Account	50		50	
00070279 CAF Gold Maintenance Account	<u>53,947</u>	59,724	<u>45,937</u>	59,064
<u>TAVISTOCK ABBEY CHAPEL</u>				
00020149 CAF Current Account	50		50	
00096095 CAF Gold Account	<u>22,856</u>	<u>22,906</u>	<u>20,798</u>	<u>20,848</u>
		92,006		90,456
Gift Aid Reclaimable		1,187		-
Less: General Assembly Quota Creditor		-		-
Accrued Car Parking Income		-		-
		<u>93,193</u>		<u>90,456</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
BALANCE SHEET at 31 December 2021

<u>Fixed Assets</u>	<u>Note</u>	<u>2021</u>	<u>2020</u>
Freehold Chapel	2	16,835	16,835
Freehold Hall	2	17,429	17,429
Silver Plate at Valuation		40,500	40,500
Tavistock Abbey Chapel Silver Plate		3,250	3,250
		<u>78,014</u>	<u>78,014</u>
<u>Investments</u>			
C.O.I.F Charity fund Investments:	3		
Treville Street Unitarian Chapel		312,264	273,822
Tavistock Abbey Chapel		<u>82,921</u>	<u>72,713</u>
		<u>395,184</u>	<u>346,535</u>
		473,198	424,549
<u>Current Assets</u>			
Cash at Bank:			
CHURCH: Cambridge & Counties		1,227	1,157
CAF Cash Extra Current Account		200	200
CAF Gold General Account		7,920	8,528
Cash Account		30	59
PUCT: CAF Cash General Account		50	50
CAF Gold Extra Account		5,677	13,627
CAF Gold Extra Maintenance Account		53,947	45,937
CAF Cash Extra Maintenance Account		50	50
TAVI-ABBEY: CAF Current Account		50	50
CAF Gold Account		<u>22,856</u>	<u>20,798</u>
		92,006	90,456
Gift Aid Reclaimable		1,187	
Accrued Income: Car Parking			
Less Liabilities: Rent in Advance			
Sundry Creditors			
GA Quota			
		<u>93,194</u>	<u>90,456</u>
		<u>586,392</u>	<u>515,005</u>
Represented By:			
General Funds - PUCT	4	282,271	261,145
General Funds - Church	4	(58,433)	(58,248)
Designated Funds			
Repair Fund	4	142,966	126,374
Minister's Housing Fund	4	<u>99,666</u>	<u>88,097</u>
		242,652	214,471
Restricted Funds			
Tavistock Abbey Chapel	4	<u>109,902</u>	<u>97,637</u>
		109,902	97,637
		<u>586,392</u>	<u>515,005</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2021

Note 1 Accounting Policies

Income

Rent is accounted for when earned. All other income is accounted for when received.

Expenditure

Expenditure is accounted for when paid - full provision is made for known liabilities.

Freehold Capital

No depreciation has been provided as the site value is in excess of the book amount.

Investments

Investments are stated at market value.

Note 2 Properties

The trustees consider the market value of the freehold chapel and hall to be considerably in excess of their carrying values in the accounts. The insurance cover for re-building purposes has been set at £750,000.

Note 3 Investments

	Market Value	
	2021	2020
General Fund		
C.O.I.F Ethical Investment Fund - Income Shares	81,363	71,343
C.O.I.F Ethical Investment Fund - Income Shares	370	324
C.O.I.F Ethical Investment Fund - Income Shares	1,582	1,387
C.O.I.F Ethical Investment Fund - Income Shares		
	<u>83,315</u>	<u>73,054</u>
Designated Funds - Repair Fund		
C.O.I.F Ethical Investment Fund - Income Shares	134,960	118,348
Designated Funds - Minister's Housing Fund		
C.O.I.F Ethical Investment Fund - Income Shares	93,969	82,420
Restricted Fund - Tavistock Abbey Chapel		
C.O.I.F Ethical Investment Fund - Income Shares	82,921	72,713
	<u>395,184</u>	<u>346,535</u>

Note 4 Movement On Funds

	CHURCH	PUCT	TAVI- ABBEY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
As at 1 January 2021	(58,248)	261,145	97,637	126,374	88,097	515,005
Income for Year	39,354	17,135	2,153	-	-	58,642
Expenditure in Year	(49,539)	(6,270)	(96)	-	-	(55,905)
Change in Investments	-	10,261	10,208	16,612	11,569	48,650
Adjustment	-	-	-	-	-	-
As at 31 December 2021	<u>(68,433)</u>	<u>262,271</u>	<u>109,902</u>	<u>142,986</u>	<u>99,666</u>	<u>566,392</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2021

Note 5

	GENERAL	PUCT	TAVI- ABBAY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
Fixed Assets	74,764	-	3,250	-	-	78,014
Investments	83,315	-	82,921	134,960	93,989	395,184
Cash at Bank and in hand	9,377	59,724	22,906	-	-	92,006
Current Assets	1,187	-	-	-	-	1,187
Current Liabilities	-	-	-	-	-	-
Total Net Assets	168,643	59,724	109,076	134,960	93,989	566,392

PLYMOUTH UNITARIAN CHURCH

England & Wales - Charity number 1123906

Accounts

**Financial Statements for the year
To 31st December 2020**

For

**PLYMOUTH UNITARIAN CHURCH
(Charity no. 1123906)**

***Incorporating the funds of*
PLYMOUTH UNITARIAN CHAPEL
TRUST PROPERTY
(Charity no. 217657; subsidiary charity to 1123906
above)**

And

**TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
(Excepted Charity under Charity no. 250788)**

**as agreed with the Charity Commission under their
Uniting Direction Scheme**

PLYMOUTH UNITARIAN CHURCH AND PLYMOUTH UNITARIAN CHAPEL TRUST

Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

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3	REPORT OF THE TRUSTEES – TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
4	INDEPENDENT EXAMINER'S REPORT
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**PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHURCH**

REPORT OF THE TRUSTEES 31st DECEMBER 2020

The trustees present their report and accounts for the year to 31st December 2020. Plymouth Unitarian Church is a charity registered with the Charity Commission under number 1123906. The Charity is administered according to a Constitution agreed with the Charity Commission as revised in February 2010.

The object of the Charity is the promotion of religion in accordance with the principles of the General Assembly of Unitarian and Free Christian Churches as stated in the communications issued periodically to Member Congregations.

Funds: As agreed with the Charity Commission under their "Uniting Direction Scheme" Plymouth Unitarian Church is now the Reporting Charity for Plymouth Unitarian Chapel Trust (217657) which incorporates the funds of the Tavistock Abbey Chapel Trust (an Excepted Charity under Charity No. 250788). All three charities remain separate and legally distinct. This report is concerned only with the funds of Plymouth Unitarian Church. The funds of the other two charities are shown on separate reports. The trustees consider the level of funds held to be sufficient to ensure the continuing operation of the Trust. At 31st December 2020 our cash in current bank accounts and on deposit (excluding those relating to the Tavistock Abbey Chapel Trust and Plymouth Unitarian Trust) amounted to £69,608 as compared with £65,635 as at 31st December 2019.

General: the trustees in office during the year were:

Dr Christine Avery (Trustee), Mr Brian Colling (Lettings Secretary) ceased to be a Trustee on 8th March 2020; Ms Sheila Evans (Secretary); Ms Kathleen Gilbert (Treasurer) until 8th March 2020 when Sandra Exley became Treasurer & Trustee; Nick Saunders (from 8th March 2020) Mrs Ann Kader (President); and Mrs Christina Lovis (Trustee).

The Rev. Kate Whyman continues to be our three-quarter time Minister and Pulpit Secretary.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Sandra Exley

Dated:

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHAPEL AND TRUST PROPERTY
(Plymouth Unitarian Chapel Trust)

REPORT OF THE TRUSTEES 31st December 2020

The trustees present their report and accounts for the year to 31st December 2020.

Treville Street Unitarian Trust and Trust Property is a charity registered with the Charity Commission under no. 217657. However, under the Charity Commission's "Uniting Direction Scheme" it is now shown as a subsidiary charity to Plymouth Unitarian Church (1123906) for the purposes of accounting. Both charities remain separate and legally distinct. The Charity is administered under a scheme agreed with the Charity Commission dated 12th October 1906.

The objects of the charity are to keep in repair and insure against fire all the buildings of the charity and to make a contribution to the salary of the minister.

The trustees may in addition use any surplus income for the maintenance of services in the Chapel.

Funds: The trustees do not believe that there are any restricted funds other than those belonging to Tavistock Abbey Chapel Trust which Treville Street Unitarian Trust and Property administers with the agreement of the Charity Commission and which are the subject of a separate Report. The trustees have designated funds for the purposes of repairs and maintenance to all the buildings of the Charity separately from general funds used chiefly for financing ministry. They consider, however, that all these funds may be used for general revenue or capital purposes.

The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2020 our cash in current bank accounts and on deposit amounted to £20,848 as compared to £18,800 as of 31st December 2019.

General: The trustees in office during this period:

Dr Christine Avery (Trustee), Mr Brian Colling (Lettings Secretary) ceased to be a Trustee on 8th March 2020; Ms Sheila Evans (Secretary); Ms Kathleen Gilbert (Treasurer) until 8th March 2020 when Sandra Exley became Treasurer & Trustee; Nick Saunders (from 8th March 2020); Mrs Ann Kader (President); and Mrs Christina Lovis (Trustee).

The usual maintenance tasks were carried out, and security checks are made daily, at night, by Jerry Sibley.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Sandra Exley

Dated:

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
(Comprising the Abbey Chapel Ministers Endowment Fund, 1902
And the Ford Endowment Fund for the Minister of Abbey Chapel, 1827)

REPORT OF THE TRUSTEES 31st December 2020

The Trustees present their report and accounts for the year ending 31st December 2020. The Charity is administered under a scheme agreed with the Charity Commission dated 30th December 1965. The objects of the Charity are to apply the income of the charities for the purpose of furthering the religious and other charitable work of the Unitarian and Free Christian Churches in the parish of Tavistock, and if and insofar as the said income cannot be applied in the manner aforesaid the Trustees shall apply the same for the said purpose within a radius of fifty miles of the former Abbey Chapel at Tavistock.

Funds The funds, with the agreement of the Charity Commission, are administered as Restricted Funds within the accounts of Treville Street Unitarian Chapel and Trust Property (Plymouth Unitarian Chapel Trust). The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2020 the cash in the current bank accounts and on deposit amounted to £90,456 as compared with £84,435 at 31st December 2019.

Bankers to the charity are: CCLA Investment Management Ltd. 80 Cheapside, London EC2V 6DZ.

General: The trustees in office during this year were:

Dr Christine Avery (Trustee), Mr Brian Colling (Lettings Secretary) ceased to be a Trustee on 8th March 2020; Ms Sheila Evans (Secretary); Ms Kathleen Gilbert (Treasurer) until 8th March 2020 when Sandra Exley became Treasurer & Trustee; Nick Saunders (from 8th March 2020), Mrs Ann Kader (President); and Mrs Christina Lovis (Trustee).

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Sandra Exley

Dated:

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

REPORT OF THE INDEPENDENT EXAMINER
TO THE TRUSTEES OF
PLYMOUTH UNITARIAN CHURCH AND
TREVILLE STREET UNITARIAN CHAPEL and TRUST PROPERTY
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

On accounts for the year ended 31 December 2020

Set out on pages 5 to 11

Respective responsibilities of trustees and examiner

As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the 2011 Act) does not apply. It is my responsibility to examine the accounts (under section 145 of the Charities Act 2011 and to state on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act, and to state whether particular matters have come to my attention.

Basis of independent examiners' report

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. 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 for you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the accounts.

Independent examiner's statement

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

- (i) which gives me reasonable cause to believe that in any materials respect the requirements
 - to keep accounting records in accordance with Section 130 of the 2011 Act and;
 - to prepare accounts which accord with the accounting records and to comply with the accounting requirements of the 2011 Acthave not been met: or
- (ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Mr J S Best FMAAT
Best Accountancy Services (Plymouth) Ltd
12 Colebrook Road
Plympton
Plymouth
PL7 4AA

Treasurer's Report 2020

This is my first Report as Treasurer and I hope it will clarify the Accounts, in a highly atypical year. You may have a copy of the accounts to hand. I need to explain how these are constructed. However, it is important to emphasise that any member of the church should feel free, at any time, to raise any point or query about our finances. I am always available to try and answer and queries. Your generosity, and commitment, during 2020 has been very much appreciated.

Church Funds – this refers to the account which receives the income from all our church lettings, weekly collections, planned-giving and donations (including CAF Donate) etc.as indicated under Receipts. The payments from this account go on our heating, lighting, water etc, as you will see.

PUCT Funds - the income here is from the Car Park and our investments. Payments from this account go on the maintenance, security, cleaning, gardener, trade waste etc., as well as any refurbishments.

This means that whilst we have 2 church accounts they function as one, covering the total financial activity of the church. But they are differentiated so that we can see more clearly what is happening overall.

Church Funds: Church & hall lettings income reduced by £10,707 and the weekly collection reduced by £1762 during 2020. Both due to the effects of lockdown & government restrictions. There was an increase of £4,638 in combined planned giving and donations. Kate's salary is our major expense in Church Funds, and we have repeatedly considered the government furlough scheme in 2020. This has consistently been rejected as we believe that her professional Ministry is key to our continuity and development, particularly in such a very difficult year for us all. Kate has been able to offer services online and welcome people from other areas, as well as keeping us together as a community. While some outgoings have reduced during the period, we have needed to maintain the church facilities to provide services and to enable Hirers to return, whenever that has been possible. Extra costs were also incurred to ensure that the building complied with all Covid-19 hygiene requirements. **Grant funding** has helped to fill that obvious financial gap and is described later. **Gift Aid**, £3072, has now been claimed by Kathy, and this will continue to be her responsibility. When people make donations online, using CAF Donate, they claim appropriate Gift Aid on our behalf and refund that money to us.

PUCT: After two lean years for **Car Park** income, the start of 2020 looked promising, but restrictions have made an impact, as we are largely dependent on individuals rather than on block booking. Nevertheless, Car Park income has increased from £3031 in 2019 to £7014 in 2020 thanks to Kathy's continued hard work. We have had 2 professional gardeners in 2020, providing just 4 hours per week supported by people from the congregation who continue to nurture our garden. Maintenance services have been purchased as we have needed, from Rupert Tončić, Steve Body and Steve Yeoman. Cleaning services have been provided by Plym River Cleaning. We try to ensure value for money, this

means having a good job done, for a reasonable price, in a timely manner. Always with thought to ethical and environmental impact. Services are under constant review to ensure adherence to these principles. Jerry Sibley continues to do our evening security checks and this is very important, particularly so as we are in a City centre location. Mr Sibley also checks that all lights are off and doors locked.

Governance

Our accounts have been audited by John Best. Jamie Parr has been our bookkeeper. In 2020, I have been counting any collections, receiving cheque donations, paying-in to the Bank, ensuring bills are paid, monitoring our accounts, and ensuring that bills are appropriate and paid in a timely manner. In 2020, it became clear that Jamie would no longer be able to offer us the excellent bookkeeping service of previous years. We had time to consider options and prepare, eventually deciding to use Xero accounting software as from 1st January 2021, which will be managed by the Treasurer with support from Jamie Parr. This option also means that others may learn how to use this and be able to step-in, should the need arise, providing resilience in financial administration. We continue to receive an excellent professional service from Best Accountancy Services including Payroll Services, Auditor and Jamie Parr. This provides layers of financial safeguards for the Church and, as a new Treasurer, has been a reassurance. The Management Committee receives an update from the Treasurer at every meeting. This has been particularly necessary this year, as we have lost income from Hirers and Car Park and have applied for many Grants to help address our shortfall. Fortunately, many grant applications have been successful. Looking for sources of Income has been a major thread of my work in this atypical year and continues.

Fundraising: Our usual fundraising activities e.g. Cause for Concern have not been possible in 2020, during which we have raised £130. Thank you to anyone who was able to come to a service and contribute to the Food Bank (food) collection. Ann is leading a small fundraising team and was especially creative in raising money via CAF Donate by doing "Ann's Marathon", capturing the imagination and generous donations of many, and also making and selling masks in the summer. We continue to make a number of small annual subscriptions to support organisations e.g. United Nations Association.

Grants: Grant income is of 3 types: Regular annual grants, Covid-19 related grants and specific project grants.

Regular annual grants: We are grateful to the Western Union for their grant of £2750.00 for 2020. This is applied for early each year, by Kate, for the following year. At the end of 2020, an application was made to the Sustentation Fund (which supports the continuation of professional Ministry) and was successful, but not received until 2021 therefore not in these accounts.

Covid-19 related grants: In 2020, we have been dependent on accessing these grants and much effort has been put into securing them. For instance, £10,000 received from Plymouth City Council in July 2020 supported our decision to avoid furlough. A further £934 from them in December also helped. £400 was received from the Neighbourly Fund. A grant from the Western Union Covid-19 Impact Assessment Fund was made but not received until 2021. These grants help us to withstand the loss of income previously described.

Specific project grants: These grants are to enable specific projects. For instance, £110 was received, from General Assembly, in June 2020 to assist in establishing Online Giving. From September, separate "Project Income" and Project Expenditure" records have been kept and this will continue. We have received substantial, and ongoing, General Assembly financial support for the Live Stream Project and National Lottery funding for the Quilt Project. Myron and Ann have been instrumental in developing these projects.

COIF Charity Fund Investments

These have not performed as well as in previous years. These are the fund totals for the last 3 years and you will see that the fund increased by only £20,839 in 2020, compared with £49,397 in the previous year.

2020 = £424,549

2019 = £403,710

2018 = £354,313

It is likely that this is the result of the global pandemic and the Trustees will be reviewing investments not only for value, but also to consider ethical aspects particularly related to climate change. In addition to the COIF Charity Fund, the Church also has a Cambridge & Counties Bank Business Savings Account. A Committee decision was made to withdraw £10,000 from this account in 2020, to ensure that the Church was able to meet its liabilities, without considering furlough. The interest on this account reduced from 1.75% to 0.1% during 2020.

This has been an exciting, if daunting, year to become your Treasurer. Kathy has supported me every step of the way, as I have gradually been able to learn and take over from her. Challenging in lockdown! She will continue to manage the Car Park and Gift Aid. And, of course, help me whenever needed. There are many changes ahead, as at least 3 Committee members will be stepping down, when we have our AGM, and others will be joining. You will have heard about our Strategy and we can help each other to make 2021 a more positive year for us all.

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - RECEIPTS
for the year ended 31 December 2020

CHURCH FUNDS:

<u>RECEIPTS</u>	<u>2020</u>	<u>2019</u>
Church & Hall Lettings	5,408	16,115
Weekly Cash Offertory	1,359	3,121
Planned Giving with Gift Aid Scheme	9,455	6,277
Other Donations	1,668	208
Western Union Grant	2,750	2,500
Cirencester Grant	-	500
General Assembly Grant	110	-
Plymouth City Council Grant	10,934	-
CMC Bank Interest	36	75
Fund Raising & Cause For Concern	130	2,195
Sundries	4,041	810
Project Income	1,918	-
Cambridge & Counties Interest	94	124
TOTAL RECEIPTS FOR CHURCH	37,903	31,925

PUCT FUNDS:

Car Park Leases	7,014	3,031
Maintenance Fund/COIF Dividends	7,883	7,726
Cambridge & Counties Investment release	-	-
PUCT Bank Interest	8	8
Sundries	113	-
Cambridge & Counties Interest	188	248
TOTAL RECEIPTS FOR PUCT	15,208	11,013

TAVISTOCK ABBEY CHAPEL UCT

COIF Dividends	2,109	2,078
CCLA Charities Deposit Fund Interest	-	-
TOTAL RECEIPTS FOR ABBEY	2,109	2,078
TOTAL RECEIPTS	55,218	45,016

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - PAYMENTS
for the year ended 31 December 2020

CHURCH FUNDS:

<u>PAYMENTS</u>	<u>2020</u>	<u>2019</u>
Power	1,599	2,153
Telephone	562	449
South West Water	572	501
Printing, Postage & Stationery	583	2
Donations to Charities	-	344
Church Cleaning & Supplies	1,714	1,268
Admin expenses	-	2,229
Publicity expenses	194	976
Bank Charges	120	120
"Cause For Concern"	722	1,000
Flowers	53	103
Repairs & Keys	35	181
General Assembly Expenses	544	530
Ministry (from Church Funds)	877	2,200
Minister Costs	29,268	31,457
Visiting Preachers	100	975
Hospitality & Travel	5	10
Subscriptions	798	2,017
Project Expenditure	659	-
Professional Fees	2,359	2,124
General Expenses	-	77
TOTAL CHURCH PAYMENTS	40,764	48,695

PUCT FUNDS:

Repairs & Refurbishments (Incl. Gardening)	4,385	7,565
Safe Guarding Membership	120	120
Piano Tuning/Organ Report	120	110
Congregational & General Insurance PLC	2,083	1,967
Security Costs	1,300	1,300
General Expenses	305	-
Bank Charges	60	60
TOTAL PUCT PAYMENTS	8,373	11,122

TAVISTOCK ABBEY CHAPEL UCT

Bank Charges	60	60
TOTAL ABBEY CHAPEL PAYMENTS	60	60
TOTAL PAYMENTS	49,197	59,875

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
SCHEDULE OF SUNDRY INCOME AND EXPENSES
for the year ended 31 December 2020

<u>PLYMOUTH UNITARIAN CHURCH - SUNDRY INCOME</u>	<u>2020</u>	<u>2019</u>
Inquirer Subs Reimbursement	90	208
Subsistence Refund	-	336
Gift Aid Reclaim	3,072	-
Member Reimbursement for GA	544	238
UNA Membership refund	100	-
Unitarian Peace Membership refund	22	-
Other Reimbursement	213	28
TOTAL	<u>4,041</u>	<u>810</u>

PLYMOUTH UNITARIAN CHURCH - EXPENSES

ANNUAL SUBSCRIPTIONS & QUOTAS

General Assembly	-	1,120
General Assembly - Additional Members	-	-
Membership of Church Treasurers (ACAT)	45	15
Inquirer Subscriptions	300	600
Western Union	256	232
United Nations Association	155	30
Unitarian Peace	22	-
Global Justice	20	20
	798	2,017
TOTAL	<u>798</u>	<u>2,017</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - SUMMARY
for the year ended 31 December 2020

	2020	2019
RECEIPTS		
Receipts from Church Funds	37,903	31,925
Receipts from PUCT/Tavi-Abbey Funds	17,315	13,092
	55,218	45,017
PAYMENTS		
Payments from Church Funds	40,764	48,693
Payments from PUCT/Tavi-Abbey Funds	8,433	11,182
	49,197	59,875
GAINS/LOSSES		
Church Gain/Loss During The Year	(2,861)	(16,767)
PUCT/Tavi-Abbey Gain/Loss During The Year	8,882	1,910.00
Total Gain/Loss	6,021	(14,857)
CHURCH FUNDS		
Opening Bank & cash Balances	(55,111)	(38,344)
Church Gain/Loss During The Year	(2,861)	(16,767)
Adjustment	-	-
Balance C/Fwd. To Next Year	(57,972)	(55,111)
PUCT & TAVISTOCK ABBEY FUNDS		
Balance B/Fwd. From Last Year	139,546	137,636
PUCT/Tav-Abbey Gain/Loss During the Year	8,882	1,910
Adjustment	-	-
Balance C/Fwd. To Next Year	148,428	139,546
TOTAL BALANCES C/FWD.	90,456	84,435
BANK BALANCES		
CHURCH:		
Cambridge & Counties	1,157	10,875
00060215 CAF Current Account	200	(144)
00070023 CAF Gold General Account	8,528	4,981
Cash account	59	45
PUCT:	9,944	15,757
00060022 CAF General Account	50	50
00070033 CAF Gold Extra Account	13,627	12,826
00060661 CAF Maintenance Account	50	50
00070279 CAF Gold Maintenance Account	45,937	38,072
TAVISTOCK ABBEY CHAPEL	59,664	50,998
00020149 CAF Current Account	50	50
00096095 CAF Gold Account	20,798	18,750
	20,848	18,800
	90,456	85,555
Less Movement In Creditor	-	-
Less: General Assembly Quota Creditor	-	(1,120)
Accrued Car Parking Income	-	-
	90,456	84,435

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
BALANCE SHEET at 31 December 2020

<u>Fixed Assets</u>	<u>Note</u>	<u>2,020</u>	<u>2,019</u>
Freehold Chapel	2	16,835	16,835
Freehold Hall	2	17,429	17,429
Silver Plate at Valuation		40,500	40,500
Tavistock Abbey Chapel Silver Plate		3,250	3,250
		<u>78,014</u>	<u>78,014</u>
<u>Investments</u>			
C.O.I.F Charity fund Investments:	3		
Treville Street Unitarian Chapel		273,822	257,353
Tavistock Abbey Chapel		<u>72,713</u>	<u>68,343</u>
		<u>346,535</u>	<u>325,696</u>
		<u>424,549</u>	<u>403,710</u>
<u>Current Assets</u>			
Cash at Bank:			
CHURCH: Cambridge & Counties		1,157	10,875
CAF Cash Extra Current Account		200	(144)
CAF Gold General Account		8,528	4,981
Cash Account		59	45
PUCT: CAF Cash General Account		50	50
CAF Gold Extra Account		13,627	12,826
CAF Gold Extra Maintenance Account		45,937	38,072
CAF Cash Extra Maintenance Account		50	50
TAVI-ABBNEY: CAF Current Account		50	50
CAF Gold Account		<u>20,798</u>	<u>18,750</u>
		<u>90,456</u>	<u>85,555</u>
Accrued Income: Car Parking		-	-
Less Liabilities: Rent In Advance		-	-
Sundry Creditors		-	-
GA Quota		-	(1,120)
		<u>90,456</u>	<u>84,435</u>
		<u>515,005</u>	<u>488,145</u>
Represented By:			
General Funds - PUCT	4	261,145	249,920
General Funds - Church	4	(58,248)	(55,387)
Designated Funds			
Repair Fund	4	126,374	119,259
Minister's Housing Fund	4	<u>88,097</u>	<u>83,135</u>
		214,471	202,394
Restricted Funds			
Tavistock Abbey Chapel	4	<u>97,637</u>	<u>91,218</u>
		<u>97,637</u>	<u>91,218</u>
		<u>515,005</u>	<u>488,145</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2020

Note 1 Accounting Policies

Income

Rent is accounted for when earned. All other income is accounted for when received.

Expenditure

Expenditure is accounted for when paid - full provision is made for known liabilities.

Freehold Capital

No depreciation has been provided as the site value is in excess of the book amount.

Investments

Investments are stated at market value.

Note 2 Properties

The trustees consider the market value of the freehold chapel and hall to be considerably in excess of their carrying values in the accounts. The insurance cover for re-building purposes has been set at £750,000.

Note 3 Investments

	Market Value	
	2020	2019
General Fund		
C.O.I.F Investment Fund - Income Shares	71,343	67,055
C.O.I.F Investment Fund - Income Shares	324	304
C.O.I.F Investment Fund - Income Shares	1,387	1,303
C.O.I.F Investment Fund - Income Shares	73,054	68,662
Designated Funds - Repair Fund		
C.O.I.F Investment Fund - Income Shares	118,348	111,233
Designated Funds - Minister's Housing Fund		
C.O.I.F Investment Fund - Income Shares	82,420	77,458
Restricted Fund - Tavistock Abbey Chapel		
C.O.I.F Investment Fund - Income Shares	72,713	68,343
	<u>346,535</u>	<u>325,696</u>

Note 4 Movement On Funds

	CHURCH	PUCT	TAVI- ABBEY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
As at 1 January 2020	(55,387)	249,920	91,218	119,259	83,135	488,145
Income for Year	37,903	15,206	2,109	-	-	55,218
Expenditure in Year	(40,764)	(8,373)	(60)	-	-	(49,197)
Change in Investments	-	4,392	4,370	7,115	4,962	20,839
Adjustment	-	-	-	-	-	-
As at 31 December 2020	<u>(58,248)</u>	<u>261,145</u>	<u>97,637</u>	<u>126,374</u>	<u>88,097</u>	<u>515,005</u>

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2020

Note 5

	GENERAL	PUCT	TAVI- ABBAY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
Fixed Assets	74,764	-	3,250	-	-	78,014
Investments	73,054	-	72,713	118,348	82,420	346,535
Cash at Bank and in hand	9,944	59,664	20,848	-	-	90,456
Current Assets	-	-	-	-	-	-
Current Liabilities	-	-	-	-	-	-
Total Net Assets	157,762	59,664	96,811	118,348	82,420	515,005