

**Financial Statements for the year  
To 31<sup>st</sup> 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**

**CONTENTS**

**Page**

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

**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 31<sup>st</sup> December 2021**

The trustees present their report and accounts for the year to 31<sup>st</sup> 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 12<sup>th</sup> 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 31<sup>st</sup> December 2021 our cash in current bank accounts and on deposit amounted to £22,906 as compared to £20,848 as of 31<sup>st</sup> December 2020.

**General:** The trustees in office during this period:

Dr Christine Avery (Trustee) ceased to be a Trustee on 25<sup>th</sup> July 2021; Ms Sheila Evans (Secretary) from 25<sup>th</sup> July 2021; Mrs Sandra Exley (Treasurer) from 25<sup>th</sup> July 2021; Ms Kathleen Gilbert, Chair from 25<sup>th</sup> July 2021; Mary Jones, Trustee from 25<sup>th</sup> July 2021; Mrs Ann Kader (President) ceased to be President/Chair and Trustee on 25<sup>th</sup> July 2021; and Mrs Christina Lovis ceased to be a Trustee on 25<sup>th</sup> July 2021; Nick Saunders ceased to be a Trustee on 25<sup>th</sup> July 2021; Kate Snewin became Trustee on 25<sup>th</sup> 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 31<sup>st</sup> December 2021**

The Trustees present their report and accounts for the year ending 31<sup>st</sup> 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 25<sup>th</sup> July 2021; Ms Sheila Evans (Secretary) from 25<sup>th</sup> July 2021; Mrs Sandra Exley (Treasurer) from 25<sup>th</sup> July 2021; Ms Kathleen Gilbert, Chair from 25<sup>th</sup> July 2021; Mary Jones, Trustee from 25<sup>th</sup> July 2021; Mrs Ann Kader (President) ceased to be President/Chair and Trustee on 25<sup>th</sup> July 2021; and Mrs Christina Lovis ceased to be a Trustee on 25<sup>th</sup> July 2021; Nick Saunders ceased to be a Trustee on 25<sup>th</sup> July 2021; Kate Snewin became Trustee on 25<sup>th</sup> July 2021.

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 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.

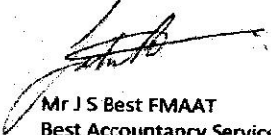
**Basis of independent examiners' report**

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
<b>TOTAL RECEIPTS FOR CHURCH</b>	<b>39,354</b>	<b>37,903</b>

**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
<b>TOTAL RECEIPTS FOR PUCT</b>	<b>17,135</b>	<b>15,206</b>

**TAVISTOCK ABBEY CHAPEL UCT**

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

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	-	-
<b>TOTAL CHURCH PAYMENTS</b>	<b>49,539</b>	<b>40,764</b>

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
<b>TOTAL PUCT PAYMENTS</b>	<b>6,270</b>	<b>8,373</b>

TAVISTOCK ABBEY CHAPEL UCT

Bank Charges	98	60
<b>TOTAL ABBEY CHAPEL PAYMENTS</b>	<b>98</b>	<b>60</b>

<b>TOTAL PAYMENTS</b>	<b>55,905</b>	<b>49,197</b>
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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**

<b><u>PLYMOUTH UNITARIAN CHURCH - SUNDRY INCOME</u></b>	<b><u>2021</u></b>	<b><u>2020</u></b>
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	-
<b>TOTAL</b>	<b><u>1,669</u></b>	<b><u>4,041</u></b>

**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	-
	<b>1,640</b>	<b>798</b>	
<b>TOTAL</b>	<b><u>1,640</u></b>	<b><u>798</u></b>	

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 &amp; 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	<u>30</u>	9,377	<u>59</u>	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>	22,906	<u>20,798</u>	20,846
	<u>92,006</u>		<u>90,456</u>	
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>
		<u>473,198</u>	<u>424,549</u>
<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>
		<u>92,006</u>	<u>90,456</u>
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>
		<u>109,902</u>	<u>97,637</u>
		<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**

	<b>Market Value</b>	
	<b>2021</b>	<b>2020</b>
<b>General Fund</b>		
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>
<b>Designated Funds - Repair Fund</b>		
C.O.I.F Ethical Investment Fund - Income Shares	134,960	118,348
<b>Designated Funds - Minister's Housing Fund</b>		
C.O.I.F Ethical Investment Fund - Income Shares	93,969	82,420
<b>Restricted Fund - Tavistock Abbey Chapel</b>		
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**

	<b>CHURCH</b>	<b>PUCT</b>	<b>TAVI- ABBEY CHAPEL</b>	<b>REPAIR FUND</b>	<b>MINISTER'S HOUSING FUND</b>	<b>TOTAL</b>
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	-	-	-	-	-	-
<b>Total Net Assets</b>	<b>168,643</b>	<b>59,724</b>	<b>109,076</b>	<b>134,960</b>	<b>93,989</b>	<b>566,392</b>