

**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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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.

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 Marianne Priest

Dated:

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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.

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:

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.

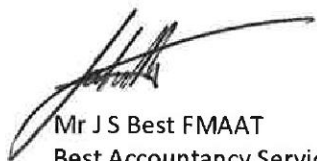
Basis of independent examiners' report

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-ABBAY: 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