

TRUSTEES' ANNUAL REPORT (for the Charity Commission)

Charity name: Stratford St. Mary Chapel

Charity No: 1153673

Period for this report: 1/11/2024 – 31/10/2025

Definition: Stratford St. Mary Chapel (hereinafter called “the Church”)

Objectives and Activities:

To manage and govern the Church. The Church holds services and various meetings on a weekly basis for public worship and activities and for the teaching and discussion of the Bible to all age groups resident in the general area of Stratford St. Mary.

The Church also finances and provides practical and logistical support to a sister Church in Moldova.

The trustees have had regard to the guidance issued by the Charity Commission on public benefit.

The trustees administer the Charity on a voluntary (unpaid) basis

Achievement and Performance:

The Church has throughout the period provided meetings for public worship each and every Sunday. It has also provided coffee mornings once a week, groups for Bible reading and discussion, a Youth Club, Mums & Tots group, and Children's Club on a weekly basis during School term time. It also carries out pastoral visitation in the local area.

The Church has also funded and otherwise supported a sister Church in Moldova.

Financial Review:

The Church has held sufficient funds throughout the period held in its bank account to conduct its activities. Its bank account has never been in deficit throughout the period and funds remain held as a hedge against any foreseen and unforeseen capital expenditure required in the future.

The Church is funded entirely by its congregation together with gift aid and a sum of £240 per annum being ground rent received from a freehold reversion.

The Church does not seek to raise funds or receive any funding from any other source.

Structure, Governance and Management:

The Church is governed by its constitution, and its trustees are answerable to the Church membership. The trustees are appointed by the church members.

The Church is non-denominational, meaning that it is not governed by or even associated with any religious denomination and remains entirely autonomous.

Reference and Administrative details:

Charity Name: Stratford St. Mary Chapel

Charity No: 1153673

Charity Principal Address: 3 School Close, Capel St. Mary Ipswich IP9 2UP

The current trustees:

Philip Harold Wyncoll

Adrian Gates

William Frederick Richardson

(they are all appointed by the Church)

There are no corporate trustees

The following trustees hold title to property belonging to the Church:

Philip Harold Wyncoll – Adrian Gates - William Frederick Richardson

The assets held by the Church are as follows:

1. Money held in the Church in their account at Barclays Bank PLC
2. Freehold title to the Chapel Premises
3. Freehold title to 1 Datchet House Stratford St. Mary (the Manse)
4. Freehold reversion of 2 Leasehold flats known as 2 and 3 Datchet House aforesaid.

The Church is not separately legally represented since one of the trustees is a retired solicitor of the supreme court of the judicature.

Declaration:

The trustees declare that they have approved the trustees report above.

Signed on behalf of the Charity's trustees P. H. Wyncoll

Full name: Philip Harold Wyncoll

Position: Chair of Trustees

Date: 31st July 2026

Treasurer's Summary of Accounts

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Opening Balance November 2024	£29,05
Closing Balance October 2025	£31,73

	This Year	Previous Year
Total Income	£26,693.85	£24,092.42
Total Expenditure	£24,017.28	£23,963.44
Net Spend	-£2,676.57	-£128.98

Nov-25

55.24
31.81

Difference	Detail
£2,601.43	Collection and HMRC Gift Aid
£53.84	
-£2,547.59	

Stratford St Mary Chapel
Unaudited Report and Financial Statements
For the year ended 31 October 2025

Stratford St Mary Chapel
Charity Registration Number: 1153673
For the year ended 31 October 2025

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Stratford St Mary Chapel

Reference and Administration Details

For the year ended 31 October 2025

Charity Registered Number	1153673
Charity's Principal Address	3 School Close Capel St Mary Suffolk IP9 2UP
Trustees	Phillip Wyncoll Adrian Gates William Richardson
Independent Examiners	Marsh Accountancy 67 Gardeners Road Debenham Stowmarket Suffolk IP14 6RX

Stratford St Mary Chapel
Independent Examiner's Report to the Trustees of Stratford St Mary Chapel
For the year ended 31 October 2025

I report to the trustees on my examination of the accounts of Stratford St Mary Chapel (the Charity) for the year ended 31/10/2025.

Responsibilities and basis of report

As the charity trustees of the Trust, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 (the Act).

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

No matter has come to the attention of the independent examiner.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

22 July 2026

Marsh Accountancy
67 Gardeners Road
Debenham
Stowmarket
Suffolk
IP14 6RX

Stratford St Mary Chapel
Receipts and Payments Account
For the year ended 31 October 2025

	Unrestricted Funds £	Restricted Funds £	Endowment Funds £	Total Funds £
Donations, legacies and grants	24,959	0	0	24,959
Members' subscriptions	0	0	0	0
Other receipts	0	0	0	0
Charitable activities	0	0	0	0
Fundraising events, eg raffles, jumble sales, coffee mornings etc	0	0	0	0
Investment dividends/interest	0	0	0	0
Interest on deposit account	91	0	0	91
Dividends on investments	0	0	0	0
Hire of hall and equipment	1,485	0	0	1,485
Sub total (Receipts)	26,535	0	0	26,535
Asset and Investment Sales				
Receipts from sale of fixed assets	0	0	0	0
Receipts from sale of investments	0	0	0	0
Loan repayments received	0	0	0	0
Loans received from an external funder	0	0	0	0
Freehold Land & Buildings - Disposals	0	0	0	0
Other Land & Buildings - Disposals	0	0	0	0
Plants, Machinery & Motor Vehicles - Disposals	0	0	0	0
Fixtures, Fittings and Equipment - Disposals	0	0	0	0
Freehold Land & Buildings - Disposals	0	0	0	0
Other Land & Buildings - Disposals	0	0	0	0
Plants, Machinery & Motor Vehicles - Disposals	0	0	0	0
Fixtures, Fittings and Equipment - Disposals	0	0	0	0
Computer Equipment - Disposals	0	0	0	0
Computer Equipment - Disposals	0	0	0	0
Heritage Fixed Assets - Disposals	0	0	0	0
Heritage Fixed Assets - Disposals	0	0	0	0
Cash & Cash Equivalents - Disposals at Carrying Value	0	0	0	0
Listed Investments - Disposals at Carrying Value	0	0	0	0
Investment properties - Disposals at Carrying Value	0	0	0	0
Social Investments - Disposals at Carrying Value	0	0	0	0
Other Investments- Disposals at Carrying Value	0	0	0	0
Cash & Cash Equivalents - Disposals at Carrying Value	0	0	0	0
Listed Investments - Disposals at	0	0	0	0

Stratford St Mary Chapel

Receipts and Payments Account (Continued)

For the year ended 31 October 2025

Carrying Value				
Investment properties - Disposals at Carrying Value	0	0	0	0
Social Investments - Disposals at Carrying Value	0	0	0	0
Other Investments- Disposals at Carrying Value	0	0	0	0
Sub total (Sales)	0	0	0	0
Total receipts	26,535	0	0	26,535
Payments				
Costs of generating voluntary receipts	0	0	0	0
Fundraising costs (trading activities)	0	0	0	0
Governance costs	0	0	0	0
Investment management costs	0	0	0	0
Costs of charitable activities	15,605	0	0	15,605
Cost of fundraising events	0	0	0	0
Repairs and maintenance	2,766	0	0	2,766
Wages / salaries and national insurance	5,496	0	0	5,496
Sub total (Payments)	23,867	0	0	23,867
Asset and Investment Purchases				
Purchase of fixed assets	0	0	0	0
Purchase of investments	0	0	0	0
Loans made	0	0	0	0
Loans repaid to an external funder	0	0	0	0
Bank interest and charges	0	0	0	0
Freehold Land & Buildings - Additions	0	0	0	0
Other Land & Buildings - Additions	0	0	0	0
Plants, Machinery & Motor Vehicles - Additions	0	0	0	0
Fixtures, Fittings and Equipment - Additions	0	0	0	0
Computer Equipment - Additions	0	0	0	0
Heritage Fixed Assets - Additions	0	0	0	0
Cash & Cash Equivalents - Additions to Investment	0	0	0	0
Listed Investments - Additions to Investment	0	0	0	0
Investment properties - Additions to Investment	0	0	0	0
Social Investments - Additions to Investment	0	0	0	0
Other Investments- Additions to Investment	0	0	0	0
Cash & Cash Equivalents - Additions to Investment	0	0	0	0
Listed Investments - Additions to Investment	0	0	0	0
Investment properties - Additions to Investment	0	0	0	0
Social Investments - Additions to Investment	0	0	0	0

Stratford St Mary Chapel
Receipts and Payments Account (Continued)
For the year ended 31 October 2025

Other Investments- Additions to Investment	0	0	0	0
Sub total (Purchases)	0	0	0	0
Total payments	23,867	0	0	23,867
Net of receipts/(payments)	2,668	0	0	2,668
Transfers between funds	29,064	0	0	29,064
Cash funds last year end	0	0	0	0
Cash funds this year end	31,732	0	0	31,732

Stratford St Mary Chapel
Statement of Assets and Liabilities
For the year ended 31 October 2025

Categories	Details	Unrestricted Funds (£)	Restricted Funds (£)	Endowment Funds (£)
Cash funds				
	Cash at bank & in hand	25,113	0	0
	Other	0	0	0
	Short Term Cash Investments	0	0	0
	Short Term Deposit	6,619	0	0
	Total Cash Funds	31,732	0	0

The Charity was entitled to exemption from audit under section 477 of the Companies Act 2006. The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006. The trustees acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts. These accounts have been prepared in accordance with the provisions applicable to small charities, subject to the small companies' regime and in accordance with FRS 102 SORP.

Stratford St Mary Chapel

Notes

For the year ended 31 October 2025

1. Cash and Cash Equivalents

	This Year (£)
Short term deposits	6,619
Cash at bank	25,084
Cash on hand	29
Total	31732