



REST WAIT RECEIVE

ANNUAL REPORT AND ACCOUNTS 2025

(For the period to 31-03-25)

www.chapelhouseministries.org.uk

Chapel House Ministries is a Registered Charity No. 1156159

1. Introduction

The Annual Report and Accounts for Chapel House Ministries is written equally for Trustees and those outside of the charity looking in. As a charity we have to be publicly accountable to everyone. Therefore, it is produced in accordance with the requirements of the Charities Act and any regulations made there under and the Charities SORP; Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard (FRS102) (effective 1 January 2019). For further information please contact the Chairman, Secretary or Treasurer.

Contact Details:

Chapel House Ministries, Chapel House, Moseley Road, Hallow, Worcestershire, WR2 6NH.

2. Administrative Information

Chapel House Ministries is a registered charity number 1156159 operating out of Chapel House (see address above). During the period 01 April 2023 to 31 March 2024 the following Trustees were appointed:

The first charity trustees are as follows:

Paul Frederick Wilcox

Jane Paton Wilcox

The charity trustees appointed for the following terms are as follows:

Deborah Mary Austin for 4 years to 20th March 2026

Charles Michael Barry Austin for 4 years to 20th March 2026

Gillian Lucas for 4 years to 20th March 2026

Grahame Lucas for 4 years to 20th March 2026

3. Structure, Governance and Management

Chapel House Ministries is a Charitable Incorporated Organisation (CIO) and operates in accordance with its Constitution dated 4th February 2014.

The Trustees are responsible for all aspects of the operation of the Charity including Health and Safety, discrimination and protection of vulnerable people. The Trustees are also responsible for strategic risk management and consider any material risks at each Trustee meeting. Management actions are routinely put in place for material risks. The trustees also have adopted a standard conflict of interest clause.

The value of the charity's property provides sufficient cover for the long-term liabilities and the low-level strategic risk that the charity is forced to cease operating due to the loss of key Trustees.

The Charity Trustees meet up to four times a year and are responsible for all business decisions of the Charity.

4. Objectives

The objects of the Chapel House Ministries are

- a. To advance the Christian faith, locally, nationally and internationally, for the public benefit, but not exclusively by developing, providing (and facilitating):
 - i. Models of mentoring and hospitality,
 - ii. A ministry among people wanting to grow in their Christian faith and discipleships,
 - iii. Mentoring or counselling sessions,

- iv. Literature on Christian mentoring,
- v. A retreat centre (Chapel House) for the above purposes, and
- vi. Grants to individuals.

b. exploring how Christian Mentoring and Counselling might interact.

5. Achievements and Outcomes

It has been another very encouraging year for Chapel House Ministries, although in slightly different ways to originally envisaged; fewer retreats and activities initiated by CHM, but more external groups utilising the space for their own activities. We have been particularly pleased to host local Deanery planning meetings and Chapter events, plus local church-related activities eg men's and women's gatherings and a Life Group Quiet Day. Regional organisations and local church leadership teams also made return visits as they appreciate the space to gather, reflect and engage in vision planning eg All Saints (Worcester), City Church (Worcester), the Heart of England Baptist Association, 'Limitless', the youth department of the Elim Church, and Forefront Theatre Company.

Jane's counselling continues to be a very vibrant and exciting aspect of Chapel House Ministries, and she often has a waiting list. The environment of privacy and confidentiality is an ideal setting for her counselling to take place.

It has been an impressive year for George, our mission partner in Tanzania. As academic dean for Msalato Theological college he was fulfilling his ambition to bring forward newly trained ordinands for the Anglican Church in Tanzania. However, his potential was recognised and he was selected to become the Secretary General of the Anglican Church Tze. It was great that we have been able to support him and his family at this time, particularly by assisting with the education of his 4 children, Meshack (bio-medical engineering), Sheryl (completed college) Veronica (2nd year at college) and Debbie (high school). George is also responsible for the Provincial Theological Education Programme and so we are glad to continue to support him, his family and his wider work in the Anglican Church in Tanzania.

The Airbnb use of Chapel House has proved very successful and, informally, some great connections with people have been made. All guests have spoken very highly in their reviews of the Chapel House facility. There was a lull in Airbnb activity in the early part of the year, it did pick up during the period. Airbnb guests do not necessarily profess any spiritual interest we have had some interesting conversations in this period. We have received bookings for the early months of 2026.

Chapel House Ministries started in early 2014 and since then:

	2015/ 2023	2023/ 2024	2024/ 2025
Chapel House Ministries			
a. ministered to, and mentored individuals	2,172	50	68
b. Number of individuals who have visited Chapel House for mentoring, hospitality, prayer, and lectures	535	150	35
c. received the help of volunteers	73	20	25
d. Number of mentees	109	25	30

6. Financial Review

In nutshell for the year 1st April 2024 to 31 March 2025:

- a. During 2024-25 we spent money on retreats, equipment and furniture, mission partner support and general running costs as follow:

Expenditure	2024-25	2023-24
	£	£
Chapel House – Equipment and furnishing	181	510
Chapel House - Running costs and Garden Maintenance	7,851	7,523
Mission partners	6,708	4,899
CCMN Mentoring Network	0	2,840
Total	14,740	15,772

- b. Income was received during the year as follows:

Income	2024-25	2023-24
	£	£
Chapel House	7,023	7,924
Airbnb	636	892
For Mission Partners	7,259	6,865
CCMN Mentoring Network	0	1,768
Total	14,918	17,439

- c. On 31 March 2025 our **general fund** reserve stood at £3,564 (£3,936 as at 31-03-24), a decrease of £372 during the year (a decrease of £331 during the previous year).
- d. Our **Christian Coach and Mentoring Network** activity ceased at the end of 2023-24. The income and expenditure statement shows the activity during 2023-24, and it was agreed to transfer the fund balance to the general fund as an expression of gratitude for the support of CCMN activity.
- e. By 31 March 2025 we had £7,399 i.e. £7,041 in the bank and £359 owed to us (HMRC Gift Aid claim).
- f. Income from the letting of Chapel House through Airbnb was £636 during the year (£892 in 2023-24). This income is transferred to the General Fund to support the work of Chapel House Ministries.
- g. A loan of £5,000 was given to Chapel House Ministries in 2015 but was accounted for as income to the general fund, and not as a loan to be shown as a Provision for liabilities after one year. This has now been corrected as a prior year adjustment.

7. Actions for the future

The Trustees have been conducting a review of the future of Chapel House Ministries during 2025. Further work is planned for early 2026, when we hope to make some firm decisions.

8. Accounting Policies

Accruals: It is the policy of Chapel House Ministries to prepare accounts on a payments and receipts basis. The exception to this is the claim for Gift Aid recovery from HMRC that remains outstanding at the year end. This is treated on an accrual basis.

Property Valuation: The Charity owns one property; Chapel House. The initial value of the building was shown at purchase cost (2014) and subsequently increased by the value of the internal reordering works carried out in 2016-17. The Charity has adopted a policy of revaluing Chapel House, in accordance with the Financial Reporting Standard (FRS102). A professional and independent valuation was carried out on 4th February 2022 and is reflected in these accounts. In accordance with the Financial Reporting Standard (FRS102) the Charity will arrange for revaluations with sufficient regularity to ensure that the value in the accounts doesn't vary materially from its current value. The Trustees plan to seek another valuation in 2027.

Works to Property: Items of expenditure that are deemed to improve the value of the property are capitalised and treated as part of the Fixed Asset "Chapel House". All expenditure on maintenance is charged to the year of account. Expenditure on equipment or assets on or above £2,500 with a life expectancy greater than two years is capitalised and subject to depreciation on the straight-line method over the forecast life of the asset.

Procurement: All expenditure above £2,500 should be subject to Trustee approval prior to purchase. Any expenditure on a single item above £2,500 should be subject to receipt of at least two written or documented quotes and be subject to Trustee approval if the lowest quote is not to be accepted. Any expenditure above £7,500 should be subject to three written quotes based on a clear specification of the works or asset to be purchased, and Trustee approval of the selected quote.

The letting of Chapel House through Airbnb: The Trustees have agreed to use the income from letting to support the ministry and upkeep of Chapel House.

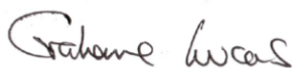
9. The Annual Statement of Accounts 2025

The Statement of Accounts is set out on the following pages. An Independent Examiner's report is set out on Page 13.

Page No.	Financial Statements for the period 1 April 2024 to 31 March 2025
6	Statement of Financial Activities and funds summary
7	Balance Sheet
8	Fund Movement summary
9	Statement of Assets and Liabilities
10	Analysis of Receipts and Payments (notes A, B1 and B2)
11	Additional notes to the accounts (notes B3, C, D and E)
12	Statement of Financial Activities and funds summary 2023-24 for comparison with 2024-25 on page 6
13	Report of Independent Examiner

10. Notes to the Accounts

The following pages set out the statement of accounts together with notes to explain them.



Grahame Lucas
Treasurer
2nd January 2026



Paul Wilcox
Chairman
2nd January 2026

Chapel House Ministries Annual Report and Accounts 2025

Chapel House Ministries Statement of Financial Activities For the period from 01 April 2024 to 31 March 2025

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £	Prior year total funds £	Further details
Incoming resources						
Incoming resources from generated funds	0	0	0	0	1,760	A
Voluntary income	7,783	6,446	0	14,228	14,772	A
Investment income	54	636	0	690	906	
Other incoming resources	0	0	0	0	0	
Total income	7,836	7,082	0	14,918	17,439	
Resources used						
Cost of generating voluntary income	1,848	0	0	1,848	1,617	B2
Charitable activities	6,997	5895	0	12,892	14,155	B1
Prior Year Adjustment	5,000	0	0	5,000	0	
Total expenditure	13,845	5,895	0	19,740	15,772	
Net income (expenditure) resources before transfers	-6,009	1,187	0	-4,822	1,666	
Transfers between funds:						
Gross transfers between funds - in	636	1438	0	2,074	1,576	D
Gross transfers between funds - out	-1438	-636	0	-2,074	-1,576	D
Investment and Assets valuations:						
Gains/losses on investment assets	0	0	0	0	0	B3
Gains on revaluation, fixed assets, charity's own use	0	0	0	0	0	C
Net movement in funds	-6,810	1,989	0	-4,822	1,666	
Reconciliation of funds:						
Total funds brought forward	3,936	147,722	0	151,659	149,992	
Total funds carried forward	-2,874	149,711	0	146,837	151,659	
Represented by:						
Unrestricted						
General fund	-2,874	0	0	-2,874	3,936	
Designated						
Chapel House Revaluation Reserve	0	32,920	0	32,920	32,920	
Funds used for purchase of Chapel House	0	34,105	0	34,105	32,667	
Funds used for the improvement of Chapel House	0	77,412	0	77,412	77,412	
George	0	5,273	0	5,273	4,722	
Restricted						
The Christian Coach And Mentor Network	0	0	0	0	0	
Total funds	-2,874	149,711	0	146,837	151,659	

There may be minor discrepancies in the totals as the pence are not being shown on any of the financial statements above and on the following pages.

See Page 12 - Statement of Financial Activities and funds summary 2023-24 for comparison with 2024-25.

Chapel House Ministries Balance Sheet

	As at 31/03/2025	As at 31/03/2024
Fixed assets		
Chapel House	300,000	300,000
	300,000	300,000
Current assets		
Debtors	359	1863
Cash At Bank And In Hand	7,041	5,359
	7,399	7,221
Liabilities		
Current Liabilities	-	-
Net current assets less current liabilities	7,399	7,221
Total assets less current liabilities	307,399	307,221
Less Liabilities:		
Provision For Liabilities After One Year (see note 1 on page 9)	160,563	155,563
Total net assets less liabilities	146,837	151,659
Represented by:		
Unrestricted		
Unrestricted - General Funds	-2,874	3,936
Designated		
Chapel House Revaluation Reserve	32,920	32,920
Funds used for purchase of Chapel House	34,105	32,667
Funds used for the improvement of Chapel House	77,412	77,412
George	5,273	4,722
Restricted		
The Christian Coach And Mentor Network	0	0
Fund Totals	146,837	151,659

Note 1: It is the policy of the charity to prepare accounts on a receipts and payments basis with the exception of the recovery of tax on Gift Aided donations and the valuation of the Chapel House property.

Chapel House Ministries Annual Report and Accounts 2025

Chapel House Ministries Fund movement summary Period: 01 April 2024 to 31 March 2025

Fund	Fund balances brought forward	Incoming Resources	Outgoing Resources	Transfers	Gains and Losses	Fund balances carried forward
	£	£	£	£	£	£
Unrestricted funds:						
General fund (see note 1)	3,936	7,836	13,845	-801	-	3,564
Designated funds:						
Air - Airbnb	-	636	-	-636	-	-
Funds used for purchase of Chapel House	32,667	-	-	1438	-	34,105
Funds used for the improvement of Chapel House	77,412	-	-	-	-	77,412
Chapel House Revaluation Reserve	32,920	-	-	-	-	32,920
George	4,722	6,446	5,895	-	-	5,273
Restricted funds:						
The Christian Coach And Mentor Network	0	0	0	0	-	0
Total charity funds	151,659	14,918	14,740	-	-	151,837

Note 1: outgoing resources shows £5,000 prior year adjustment of income which should have been shown as a loan, see balance sheet

Chapel House Ministries Annual Report and Accounts 2025

Chapel House Ministries Statement of Assets and Liabilities (by code) As at: 31 March 2025

Class and nominal code	General (Unrestricted) £	Designated £	Restricted £	Total £	Last year £
Fixed Asset - Tangible Assets					
6431: Chapel House purchase	-	189,667	-	189,667	189,667
6432: Chapel House Improvements	-	77,412	-	77,412	77,412
6433: Chapel House Revaluation	-	32,920	-	32,920	32,920
Total	-	300,000	-	300,000	300,000
Current Asset - Cash At Bank And In Hand					
6501: Bank current account	2,039	5,002	0	7,041	5,359
Total	2,039	5,002	0	7,041	5,359
Current Asset - Debtors					
Z05: Accounts Receivable	88	271	-	359	1863
Total	88	271	-	359	1863
Liability - Provision For Liabilities After One Year					
6602: Long Term Loans received	5000	155,563	-	160,563	155,563
Total	5000	155,563	-	160,563	155,563
Net total assets	-2,874	149,711	0	146,837	151,659
Represented by					
Unrestricted funds:					
General	-2,874	0	0	-2,874	3,936
Designated funds:					
Funds used for purchase of Chapel House	0	34,105	0	34,105	32,667
George	0	5,273	0	5,273	4,722
Funds used for improvement of Chapel House	0	77,412	0	77,412	77,412
Chapel House revaluation reserve	0	32,920	0	32,920	32,920
Restricted funds:					
Christian Coach and Mentor Network	0	0	0	0	0
Total funds of the charity	-2,874	149,711	0	146,837	151,659

Chapel House Ministries Annual Report and Accounts 2025

Chapel House Ministries Analysis of income and expenditure Period: 01 April 2024 to 31 March 2025

	General £	Designated £	Restricted £	Total this year £	Total last year £
NOTE A					
Incoming resources					
Incoming resources from generated funds					
0101 - Gift Aid - Bank	300	2,710	0	3,010	2,365
0201 - Other planned giving	50	2,246	0	2,296	2,699
0501 - One-off Gift Aid gifts	0	0	0	0	450
0550 - Donations appeals etc	7,265	520	0	7,785	6,842
0601 - Tax recoverable on Gift Aid	-233	970	0	738	2,408
0901 - Other funds generated	400	0	0	400	8
1020 - Bank and building society interest	54	0	0	54	15
1030 - Rent from lands or buildings	0	636	0	636	892
0401 - Annual Subscriptions	0	0	0	0	730
0403 - Gifts Received	0	0	0	0	1,030
Incoming resources from generated funds Totals	7,836	7,082	0	14,918	17,439
1500 - Prior Year Adjustment	0	0	0	0	0
Incoming resources Grand totals	7,836	7,082	0	14,918	17,439
Resources used					
NOTE B2					
Cost of generating funds					
1710 - Costs of applying for grants & fundraising	0	0	0	0	138
1730 - Costs of retreats & events	1,848	0	0	1,848	1,479
Cost of generating funds Totals	1,848	0	0	1,848	1,617
NOTE B1					
Charitable activities					
1601 - Administration CCMN	0	0	0	0	962
1602 - Website and Email CCMN	0	0	0	0	1,754
1606 - Core team expenses CCMN	0	0	0	0	124
1801 - Giving to mission partners	813	5,895	0	6,708	4,799
1830 - Giving relief & development agencies	0	0	0	0	100
2050 - Caretaking	2,400	0	0	2,400	2,400
2201 - Training	52	0	0	52	185
2331 - Cleaning	0	0	0	0	60
2343 - Furniture and Equipment	181	0	0	181	510
2350 - Upkeep of garden	300	0	0	300	139
2360 - Administration	536	0	0	536	424
2401 - Chapel House - insurance	1,061	0	0	1,061	1,151
2402 - Chapel House maintenance	695	0	0	695	585
2414 - Chapel House heating and lighting	960	0	0	960	960
Charitable activities Totals	6,997	5,895	0	12,892	14,155
2900 - Prior Year Adjustment	-5,000	0	0	-5,000	-
Resources used Grand totals	13,845	5,895	0	19,740	15,772
<i>Net change in resources (-ve = reduction)</i>	<i>-6,009</i>	<i>1,187</i>	<i>0</i>	<i>-4,822</i>	<i>1,667</i>

Note B3 Investments: The Charity does not hold any cash investments.

Note C Property Valuation: This was last carried out on 4th February 2022 by Messrs Nicol & Co. The basis for valuation was market value based on the values of similar residential properties in the area. The property was valued in the region of £300,000. In accordance with the Financial Reporting Standard (FRS102) the Charity will arrange for revaluations with sufficient regularity to ensure that the value in the accounts doesn't vary materially from its current value. The Trustees plan to seek another valuation in 2027.

Property: Chapel House, Mosely Road, Hallow.	Freehold Land and Buildings as at 31-3-25	Freehold Land and Buildings as at 31-3-24
	£	£
Cost & valuation history		
Purchase price March 2014 (including capitalised fees and costs)	189,667	189,667
Cost of reordering & improvements 2016-17	62,627	62,627
Cost of reordering and improvements 2017-18	2,786	2,786
Cost of improvements to driveway & external areas in 2020	12,000	12,000
Revaluation on 20-09-2017	19,920	19,920
Revaluation on 04-02-2022	13,000	13,000
Net book value at the end of year	300,000	300,000
N.b. there were no impairments and no depreciation applied		

Note D Transfers between funds:

- the funds generated by the Airbnb project of £636 in 2024/25 (£892 in 2023/24) were transferred to the General Fund. This project was established to provide funding for the charity by making better use of the Chapel House building.
- A repayment of a loan (in part) was made to Paul and Jane Wilcox in 2018-19 funded from a specific donation made for that purpose. While the loan repayment was made and was accounted for, the balance sheet line "Provision for liabilities after one year (ie long term loans to the charity) was not written down. A transfer between the general fund and capital funds used for the purpose Chapel House of £1,437.50 was made to correct this error.

Note E Debtors: Two claims were made to HMRC after 31-03-2025 in respect of Gift Aided income prior to 01-04-2025. The claim totalled £359 (£1,863 in 2023/24) and has been treated as an accrual of income in the 2024/25 accounts. The claim was received on 28th July 2025.

Donations of goods and services in kind: Our annual independent examination was carried out by Tim Marlow free of charge. Volunteers provide their services to administer the charity and manage events.

Chapel House Ministries Annual Report and Accounts 2025

This statement for the previous year is provided as a comparator with the latest Statement of Financial Activities as set out on page 6.

Chapel House Ministries Statement of Financial Activities For the period from 01 April 2023 to 31 March 2024

	Unrestricted funds £	Designated funds £	Restricted funds £	Total funds £	Prior year total funds £	Further details
Incoming resources						
Incoming resources from generated funds	0	0	1,760	1,760	4,073	A
Voluntary income	7,898	6,866	8	14,772	13,027	A
Investment income	15	892	0	906	1,350	
Other incoming resources	0	0	0	0	0	
Total income	7,913	7,757	1,768	17,439	18,449	
Resources used						
Cost of generating voluntary income	1,617	0	0	1,617	791	B2
Charitable activities	8,203	3,112	2,840	14,155	21,960	B1
Prior year adjustments	0	0	0	0	0	
Total expenditure	9,820	3,112	2,840	15,772	22,751	
Net income (expenditure) resources before transfers	-1,907	4,645	-1,072	1,666	-4,301	
Transfers between funds:						
Gross transfers between funds - in	1,576	0	0	1,576	1,342	D
Gross transfers between funds - out	0	-892	-684	-1,576	-1,342	D
Investment and Assets valuations:						
Gains/losses on investment assets	0	0	0	0	0	B3
Gains on revaluation, fixed assets, charity's own use	0	0	0	0	0	C
Net movement in funds	-331	3,754	-1,756	1,666	-4,301	
Reconciliation of funds:						
Total funds brought forward	4,267	143,969	1,756	149,992	154,293	
Total funds carried forward	3,936	147,722	0	151,659	149,992	
Represented by:						
Unrestricted						
General fund	3,936	0	0	3,936	4,267	
Designated						
Chapel House Revaluation Reserve	0	32,920	0	32,920	32,920	
Funds used for purchase of Chapel House	0	32,667	0	32,667	32,667	
Funds used for the improvement of Chapel House	0	77,412	0	77,412	77,412	
George	0	4,722	0	4,722	969	
Restricted						
The Christian Coach And Mentor Network	0	0	0	0	1,756	
Total funds	3,936	147,722	0	151,659	149,992	

There may be minor discrepancies in the totals as the pence are not being shown on any of the financial statements above and on the following pages.

Independent Examiner's Report to the trustees of Chapel House Ministries Registered Charity 1156159.

I report to the trustees on my examination of the accounts of Chapel House Ministries (the Trust) for the year ended 31 March 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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



Timothy Marlow
FCMA, CGMA (Retired)

11 Ingram Avenue, Worcester.

13 January 2026