

STOW GOSPEL HALL TRUST

England & Wales · Charity number 1159122

Details

Status Registered

Legal form Trust

Registered 2014-11-07

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

Contact

Address Gospel Hall
South Hill
Fosseway
Stow On The Wold
GL54 1JU

Phone 01451830976

Email enquiries@stowgospelhalls.com

Activities

Objects: (A) THE ADVANCEMENT OF THE CHRISTIAN RELIGION FOR THE PUBLIC BENEFIT INCLUDING BY THE CARRYING ON OF THE SERVICE OF GOD IN ACCORDANCE WITH THE OLD AND NEW TESTAMENTS OF THE HOLY BIBLE AS FOLLOWED BY THOSE CHRISTIANS FORMING PART OF A WORLDWIDE FELLOWSHIP KNOWN AS THE "PLYMOUTH BRETHREN CHRISTIAN CHURCH" (THE "BRETHREN") WHOSE CORE DOCTRINE IS SUMMARISED IN SCHEDULE 1 TO THIS DEED AND WHOSE PROPER PRACTICES IN FURTHERANCE OF SOME ASPECTS OF THAT CORE DOCTRINE ARE SUMMARISED IN SCHEDULE 2 TO THIS DEED; AND (B) ANY OTHER CHARITABLE PURPOSES CONNECTED WITH BRETHREN.

Activities: The Trust provides and maintains gospel halls for the religious activities of Christians often referred to as "Brethren". Details of the origins, teachings and way of life of the Brethren can be found on their website - www.plymouthbrethrenchristianchurch.org. Meetings held at these gospel halls include the Lord's Supper (Communion), Gospel preachings, Bible readings and Bible addresses.

Classification

- **How:** Other Charitable Activities
- **What:** Religious Activities, Other Charitable Purposes
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** GLOUCESTERSHIRE
- Gloucestershire

Finances

Period end	Income	Expenditure	Assets	Employees
2025-04-05	£58,551	£90,247	-	-
2024-04-05	£48,973	£84,476	-	-
2023-04-05	£41,902	£76,247	-	-
2022-04-05	£42,301	£66,409	-	-
2021-04-05	£46,417	£67,248	-	-

Trustees

Name	Role	Appointed
ANDREW JAMES DUNHAM		2007-04-17
DAVID LEWIS WHEATCROFT		2014-11-07
MERVYN GEOFFREY KINGSTON COOPER		2007-04-17
MR GORDEN GRIFFITHS		2007-04-17

STOW GOSPEL HALL TRUST

England & Wales - Charity number 1159122

Accounts

Trustees Report & Unaudited Financial Statements

Stow Gospel Hall Trust
For the year ended 5 April 2025

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Legal and Administrative Information

Stow Gospel Hall Trust

For the year ended 5 April 2025

Charity Name:

Stow Gospel Hall Trust

Registered Charity Number:

1159122

Trustees:

Mr A J Dunham (Chair)

Mr D L Wheatcroft

Mr G H Griffiths

Mr M G K Cooper

Mr C A Griffiths (Resigned May 2024)

Treasurer:

Mr D L Wheatcroft

Principle Address:

South Hill
Fosseway
Stow On The Wold
GL54 1JU

Independent Examiner:

Laverne Eames
Oldfield Advisory LLP
1120 Elliott Court
Herald Avenue
Coventry
CV5 6UB

Accountant:

Oldfield Advisory LLP
1120 Elliott Court
Herald Avenue
Coventry
CV5 6UB

Bankers:

Barclays Bank Plc
Cheltenham Area Branches
Cheltenham
Gloucestershire
GL50 1EL

Report of the Trustees

Stow Gospel Hall Trust

For the year ended 5 April 2025

The trustees present their report along with the financial statements of the Charity for the year ended 5 April 2025. The financial statements have been prepared in accordance with the accounting policies set out on page 11 and comply with the Trust Deed and applicable law.

Structure, Governance and Management

Governing Document

The Charity is an unincorporated trust constituted by a Deed of Trust dated 22 July 1982, most recently amended by Deed of Variation dated 12 August 2014. The trust was registered with the Charity Commission for England and Wales on 07 November 2014 under Charity Registration Number: 1159122

Recruitment and appointment of new Trustees

The Trustees who have served during the year and since the year end are set out on page 3. None of the Trustees, nor any person connected with them, received any remuneration or expenses from the Charity in the year ended 5 April 2025.

The Trust operates one Gospel hall and Trustees are chosen from among the regular congregation of the hall. New Trustees are nominated by the existing Trustees or by the congregation and must be appointed by unanimous resolution of the congregation. They are selected according to their skills and experience and are expected to use both in furthering the objects of the Charity. Checks are made to ensure the Trustees' eligibility to act and incoming Trustees are made aware of their responsibilities by the existing Trustees, who ensure that new Trustees read the Trust Deed and relevant Charity Commission guidance.

Wider Network

The Trustees maintain informal links with similar Charities with a view to pooling experience considered useful in pursuing the objects of the Charity. The Charity also maintains particular links with Oddington Gospel Hall Trust with which it shares members of its congregation.

Risk Management

The Trustees have identified and reviewed the major risks to which the charity is exposed and confirm that they have established systems to manage and mitigate those risks.

Objectives and Activities

Objectives and Aims

The charitable purposes of the Charity are the advancement of the Christian religion for the public benefit, including by the carrying on of the service of God in accordance with the Old and New Testaments of the Holy Bible as followed by those Christians forming part of the world-wide fellowship known as the Plymouth Brethren Christian Church (the "Brethren") and any other charitable purposes connected with Brethren. The core doctrine of the Brethren and proper practices in furtherance of certain aspects of doctrine are summarised in two schedules to the Trust Deed.

Public Benefit

The Trustees confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance to charities on public benefit.

Details of public benefit activities carried out by Stow Gospel Hall Trust can be found in the separate appendix to this report.

Main activities and achievements

The Trust provides and maintains one Gospel hall where religious meetings are held by the local Brethren community. Details of the origins, teachings and way of life of the Brethren can be found on the website - www.plymouthbrethrenchristianchurch.org and in the schedules to the Trust Deed.

Plans for future periods

Despite the increased cost of energy, the trustees feel that these increased costs are not significantly impacting on the ability of the charity to continue as a going concern.

The trust plans to make improvements to the car parking area at the gospel hall, so is seeking to obtain planning permission for this.

Meetings

Meetings held at the Gospel halls include the Lord's Supper (Communion), Gospel preachings, Bible readings and Bible addresses. There is a structured weekly schedule of meetings and, depending on the particular meeting, between 40 and 320 people normally attend these occasions.

The meetings are attended by the regular congregation and most are open to other properly disposed visitors. The notice board outside the Hall welcomes visitors and displays the times of Gospel preachings, along with a telephone number for those seeking further information or help. Gospel tracts, which are distributed by street preachers, also display this information.

Bibles and an extensive range of other Christian reading material are on display at the halls and visitors are free to help themselves.

Spreading the Gospel message and the life of a Christian

The Gospel halls are a base from which the regular congregation and others who attend the meetings are encouraged to spread the Christian Gospel, in word and deed.

Members of the congregation participate in a programme of street preaching where Gospel tracts are provided free of charge by the Charity to such preachers to be handed out to interested members of the public.

In addition to street preaching, members of the congregation also worked with the Rapid Relief Team, a separate charity, to provide meals for NHS workers, and support the local Stow Council in an event which brought the local people together.

In carrying out this work, the congregation considers itself to be living out its faith in practice, as particularly exemplified in the following extract from the schedule to the Trust Deed on living a Christian life:

- We seek and are encouraged to live exemplary lives in all our relationships with others in the wider community (including former Brethren), in accordance with the teachings of Holy Scripture (1 Tim 2:2).
- We regularly go out from our homes to preach on the streets, to distribute Christian literature and engage with the wider community (including former Brethren) in order to present eternal salvation, available to all men by faith in Jesus Christ. (2 Tim 4:2).
- We seek as members of the public to lead Christian lives as husbands and wives, parents, children, employers, employees and neighbours. (Col 3:22-25, Col 4:1).
- The preservation and protection of the family unit is fundamental and children are prized as a blessing from God. (Psalm 127:3-5). The elderly are valued members of the community, for whom both their family and the wider community are expected to care.
- Holy Scripture commands us to be good neighbours to others, and deal with all other people (including former Brethren) openly, honestly and fairly and consistent with these principles, we should give our time, talents and money to assist those in need in the wider community, in so far as reasonable given our abilities and our available resources. (Matt 7:12, Matt 22:39, Eph 4:28).

Funding

Funding is sought through gifts from the congregation and Gift Aid is claimed on eligible donations. Funding is sometimes received from other charitable trusts with complementary objectives.

Financial Review

In the year ended 5 April 2025 the Trust had a deficit of incoming resources over resources expended. This was due to non-cash expenses such as depreciation.

Total voluntary income received this year was £58,551 compared to £48,973 in the previous year.

All funds held were unrestricted funds.

Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs, based on its size and the level of its financial commitments. The Trust has no employees and its regular outgoings are minimal. The Trustees have sought to receive collections to fund the extension of the carpark accompanying the gospel hall.

The congregation is kept regularly informed as to particular needs for funds, and other relevant matters and the Trustees aim to ensure that the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure, by raising a funds appeal to the congregation.

Free Reserves at the year end were £89,847 (2024: £84,599)

Statement of Trustees Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the Charity for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. All transactions have been reviewed and approved by two trustees.

On Behalf of the board:

.....

Mr D L Wheatcroft (Trustee)

.....

Date

Report of the Independent Examiner

Stow Gospel Hall Trust

For the year ended 5 April 2025

I report to the trustees on my examination of the accounts of the Stow Gospel Hall Trust for the year ended 5 April 2025.

Respective responsibilities of Trustees and Examiner

The charity's trustees 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.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 of explanations from 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

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; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

.....
Laverne Eames
Oldfield Advisory LLP
1120 Elliott Court
Heral Avenue
Coventry
CV5 6UB

5 December 2025

Statement of Financial Activities

Stow Gospel Hall Trust

For the year ended 5 April 2025

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025	TOTAL FUNDS 2024
Income and endowments:					
Donations and Legacies:					
Collections	32,171	-	-	32,171	25,305
Gift Aid Donations	10,775	-	-	10,775	9,910
Income Tax refunds	6,735	-	-	6,735	2,478
Other donations	8,870	-	-	8,870	7,780
Other Income	-	-	-	-	3,500
Total Income and endowments:	58,551	-	-	58,551	48,973
Expenditure:					
Running Meeting Rooms (note 8)	75,097	-	-	75,097	69,665
Cost of donated services (note 4)	15,150	-	-	15,150	14,811
Total Expenditure:	90,247	-	-	90,247	84,476
Net Income/(Expenditure)	(31,696)	-	-	(31,696)	(35,503)
Net Movement In Funds	(31,696)	-	-	(31,696)	(35,503)
	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025	TOTAL FUNDS 2024
Reconciliation of funds (note 10)					
Total Funds brought forward	1,532,734	-	-	1,532,734	1,568,237
Net movement in funds	(31,696)	-	-	(31,696)	(35,503)
Total Funds carried forward	1,501,037	-	-	1,501,037	1,532,734

The notes on page 11 - 19 form part of these financial statements.

Balance Sheet

Stow Gospel Hall Trust As at 5 April 2025

	2025	2024
Fixed Assets		
Tangible assets (note 5)	1,411,190	1,448,135
Total Fixed Assets	1,411,190	1,448,135
Current assets		
Prepayments and accrued income	5,430	7,519
Cash at bank and in hand	86,378	78,834
Total Current assets	91,808	86,352
Creditors: amounts falling due within one year		
Accruals and deferred income	1,961	1,753
Total Creditors: amounts falling due within one year	1,961	1,753
Net current assets/(liabilities)	89,847	84,599
Total assets less current liabilities	1,501,037	1,532,734
Net Assets	1,501,037	1,532,734
Funds (note 9)		
Unrestricted funds	1,501,037	1,532,734
Total Funds	1,501,037	1,532,734

The unaudited financial statements were approved and authorised for issue by the Trustees of Stow Gospel Hall Trust onand were signed on its behalf by:

.....

Mr D L Wheatcroft (Trustee)

The notes on pages 11 - 19 form part of these financial statements.

Notes forming part of the Financial Statements

Stow Gospel Hall Trust

For the year ended 5 April 2025

1. ACCOUNTING POLICIES

1.1 Basis of financial statements

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and incorporating update bulletins 1 and 2, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

The functional currency of the charity is sterling (£).

The Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 Income

Donations are recognised in the year in which there is entitlement and probability of receipt and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future year. Gift aid is added to the value of the donation to which it relates.

Donated services are recognised as income and expenditure in the financial statements when organisations or individuals offer their services and support pro bono. The value of these donated services to Stow Gospel Hall Trust is considered to be equal to market value which would be paid were the service formally procured. This includes services paid for by other trusts.

Investment income is accounted for on a receivable basis.

1.3 Expenditure

Expenditure is included on an accruals basis. Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Charitable activities comprise those costs directly attributable to the fulfilment of the charitable objects.

1.4 Governance and support costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and costs related to statutory requirements. Governance and support costs are allocated to charitable activities on the basis of capacity used.

1.5 Tangible fixed assets and depreciation

Tangible fixed assets (costing more than £100) are stated at cost less depreciation. Freehold land is not depreciated. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows:

Freehold land & buildings	2% straight line
Fixtures & fittings	10% reducing balance

1.6 Taxation

The Trust is a registered charity and is not liable to United Kingdom income or corporation tax on charitable activities, provided income falls within the charitable exemptions and is spent on charitable purposes.

1.7 Funds

The general unrestricted fund is free for the Trustees to use for any purposes in furtherance of the trust’s charitable objects.

Restricted funds arise from donations to the trust, which are made for a specific purpose. Restricted funds can only be used for the purpose for which funds were given.

1.8 Preparation of consolidated financial statements

The Charity does not have a trading subsidiary.

1.9 Going Concern

The Trustees consider that there are no material uncertainties about the charity’s ability to continue as a going concern.

1.10 Significant estimates and judgements

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2. TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received any remuneration or other benefits from an employment with the charity and no Trustees were reimbursed for expenses (2024: none)

3. WAGES AND SALARIES

There are no employees (2024: none)

4. Donated Services

	2025	2024
Donated Services		
Donated To:		
Donated services to Oddington Gospel Hall Trust	15,150	14,811
Total Donated Services:	15,150	14,811

5. Tangible Fixed Assets

Cost	Freehold Land & Buildings - South Hill, Fosse Way	Fixtures, Fittings & Equipment	Total
At 6 April 2024	1,826,400	25,460	1,851,860
Additions	-	721	721
Disposals	-	-	-
At 5 April 2025	1,826,400	26,181	1,852,581
Depreciation			
At 6 April 2024	389,016	14,709	403,725
Current Year Depreciation	36,528	1,138	37,666
Eliminated on disposals	-	-	-
At 5 April 2025	425,544	15,847	441,391
Net Book Value			
At 5 April 2025	1,400,856	10,334	1,411,190
At 5 April 2024	1,437,384	10,751	1,448,135

The land registry title of the above property held is GR380027.

6. TRANSACTIONS WITH RELATED PARTIES

During the financial year, aggregated donations of £9,530 (2024: £6,288) were received. No material reimbursements were made.

7. VOLUNTEERS

Stow Gospel Hall Trust relies entirely on volunteers to carry out the management, administration and general maintenance work. The Trust has no paid staff or paid Trustees.

Resources Expended

Stow Gospel Hall Trust

For the year ended 5 April 2025

8. Resources Expended

	MEETING ROOMS	OTHER CHARITABLE ACTIVITIES	TOTAL COSTS 2025	TOTAL COSTS 2024
Direct Costs				
Premises costs - repairs and maintenance	1,461	-	1,461	8,730
Premises costs - heat, light and power	16,827	-	16,827	8,141
Health and Safety	2,224	-	2,224	1,606
Legal and professional	3,576	-	3,576	-
Congregation Support	-	-	-	(150)
Depreciation	37,666	-	37,666	37,583
Insurance	3,852	-	3,852	3,059
Other Expenses	8,340	-	8,340	9,598
Governance	1,152	-	1,152	1,098
Total Direct Costs	75,097	-	75,097	69,665

Governance costs include £180 (prior year: £180) in respect of independent examiners fees.

Analysis of Net Assets - Current year

Stow Gospel Hall Trust

For the year ended 5 April 2025

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

9.1 Current Year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025
Funds				
Tangible Fixed Assets	1,411,190	-	-	1,411,190
Current Assets	91,808	-	-	91,808
Current Liabilities	(1,961)	-	-	(1,961)
Total Funds	1,501,037	-	-	1,501,037

Analysis of Net Assets - Prior Year

Stow Gospel Hall Trust

For the year ended 5 April 2025

9.2 Prior Year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Funds				
Tangible Fixed Assets	1,448,135	-	-	1,448,135
Current Assets	86,352	-	-	86,352
Current Liabilities	(1,753)	-	-	(1,753)
Total Funds	1,532,734	-	-	1,532,734

Movement in Funds - Current Year

Stow Gospel Hall Trust

For the year ended 5 April 2025

10. Movement in Funds

10.1 Movement in funds - current year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2025
Movement in Funds				
Total funds brought forward	1,532,734	-	-	1,532,734
Incoming resources	58,551	-	-	58,551
Resources expended	(90,247)	-	-	(90,247)
Total funds carried forward	1,501,037	-	-	1,501,037

Movement in Funds - Prior Year

Stow Gospel Hall Trust

For the year ended 5 April 2025

10. Movement in Funds

10.2 Movement in funds - Prior year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Movement in Funds				
Total funds brought forward	1,568,237	-	-	1,568,237
Incoming resources	48,973	-	-	48,973
Resources expended	(84,476)	-	-	(84,476)
Total funds carried forward	1,532,734	-	-	1,532,734

Comparative Statement of Financial Activities

Stow Gospel Hall Trust

For the year ended 5 April 2025

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Income and endowments:				
Donations and Legacies:				
Collections	25,305	-	-	25,305
Gift Aid Donations	9,910	-	-	9,910
Income Tax refunds	2,478	-	-	2,478
Other donations	7,780	-	-	7,780
Other Income	3,500	-	-	3,500
Total Income and endowments:	48,973	-	-	48,973
Expenditure:				
Running Meeting Rooms (note 8)	69,665	-	-	69,665
Cost of donated services (note 4)	14,811	-	-	14,811
Total Expenditure:	84,476	-	-	84,476
Net Income/(Expenditure)	(35,503)	-	-	(35,503)
Net Movement In Funds	(35,503)	-	-	(35,503)
	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Reconciliation of funds (note 9)				
Total Funds brought forward	1,568,237	-	-	1,568,237
Net movement in funds	(35,503)	-	-	(35,503)
Total Funds carried forward	1,532,734	-	-	1,532,734

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Stow Gospel Hall Trust

Registered Charity Number:

1159122

Trustees:

Mr A J Dunham (Chair)

Mr D L Wheatcroft

Mr G H Griffiths

Mr M G K Cooper

Mr C A Griffiths

Treasurer:

Mr D L Wheatcroft

Principle Address:

Pinewood
St Edward's Drive
Stow-on-the-Wold
Gloucestershire
United Kingdom
GL54 1AW

Independent Examiner:

Laverne Eames
Oldfield Advisory LLP
1120 Elliot Court
Coventry
CV5 6UB

Accountant:

Oldfield Advisory LLP
1120 Elliot Court
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CV5 6UB

Bankers:

Barclays Bank Plc
Cheltenham Area Branches
Cheltenham
Gloucestershire
GL50 1EL

Report of the Trustees

Stow Gospel Hall Trust

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The Trust operates one Gospel hall and Trustees are chosen from among the regular congregation of the halls. New Trustees are nominated by the existing Trustees or by the congregation and must be appointed by unanimous resolution of the congregation. They are selected according to their skills and experience and are expected to use both in furthering the objects of the Charity. Checks are made to ensure the Trustees' eligibility to act and incoming Trustees are made aware of their responsibilities by the existing Trustees, who ensure that new Trustees read the Trust Deed and relevant Charity Commission guidance.

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Main activities and achievements

The Trust provides and maintains one Gospel hall where religious meetings are held by the local Brethren community. Details of the origins, teachings and way of life of the Brethren can be found on the website - www.plymouthbrethrenchristianchurch.org and in the schedules to the Trust Deed.

The trust also managed to keep the electricity bill low, which reduced expenditure on energy and saved the trust money.

Plans for future periods

Despite the increased cost of energy, the trustees feel that these increased costs are not significantly impacting on the ability of the charity to continue as a going concern.

There are plans for improvements to the car parking area at the gospel hall, the trust is seeking planning permission for this.

Meetings

Meetings held at the Gospel halls include the Lord's Supper (Communion), Gospel preachings, Bible readings and Bible addresses. There is a structured weekly schedule of meetings and, depending on the particular meeting, between 40 and 400 people normally attend these occasions.

The meetings are attended by the regular congregation and most are open to other properly disposed visitors. The notice board outside the Hall welcomes visitors and displays the times of Gospel preachings, along with a telephone number for those seeking further information or help. Gospel tracts, which are distributed by street preachers, also display this information.

Bibles and an extensive range of other Christian reading material are on display at the halls and visitors are free to help themselves.

Spreading the Gospel message and the life of a Christian

The Gospel hall is a base from which the regular congregation and others who attend the meetings are encouraged to spread the Christian Gospel, in word and deed.

Members of the congregation participate in a programme of street preaching and Gospel tracts are provided free of charge by the Charity to such preachers to be handed out to interested members of the public.

In carrying out this work, the congregation considers itself to be living out its faith in practice, as particularly exemplified in the following extract from the schedule to the Trust Deed on living a Christian life:

- We seek and are encouraged to live exemplary lives in all our relationships with others in the wider community (including former Brethren), in accordance with the teachings of Holy Scripture (1 Tim 2:2).
- We regularly go out from our homes to preach on the streets, to distribute Christian literature and engage with the wider community (including former Brethren) in order to present eternal salvation, available to all men by faith in Jesus Christ. (2 Tim 4:2).
- We seek as members of the public to lead Christian lives as husbands and wives, parents, children, employers, employees and neighbours. (Col 3:22-25, Col 4:1).
- The preservation and protection of the family unit is fundamental and children are prized as a blessing from God. (Psalm 127:3-5). The elderly are valued members of the community, for whom both their family and the wider community are expected to care.
- Holy Scripture commands us to be good neighbours to others, and deal with all other people (including former Brethren) openly, honestly and fairly and consistent with these principles, we should give our time, talents and money to assist those in need in the wider community, in so far as reasonable given our abilities and our available resources. (Matt 7:12, Matt 22:39, Eph 4:28).

Funding

Funding is sought through gifts from the congregation and Gift Aid is claimed on eligible donations. Funding is sometimes received from other charitable trusts with complementary objectives.

Financial Review

In the year ended 5 April 2024 the Trust had a deficit of incoming resources over resources expended. This is mostly due to non-monetary items such as depreciation.

Total voluntary income received this year was £48,973 compared to £41,902 in the previous year.

All funds held were unrestricted funds.

Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs, based on the charity's size and the level of its financial commitments. The Trustees aim for the Charity to hold approximately £25,000 in a current account to meet the day to day expenses, plus an allowance for any urgent repairs and capital expenses and currently the Trust is building up funds for future investments. Free reserves accumulated in excess of the minimum will be used at the discretion of the Trustees for the strategic development of Stow Gospel Hall Trust. The congregation is kept regularly informed as to particular needs for funds, and other relevant matters and the Trustees aim to ensure that the Charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure, by raising a funds appeal to the congregation.

Free Reserves at the year end were £84,599 (2023: £85,047)

Statement of Trustees Responsibilities

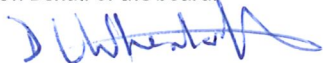
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the Charity for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. All transactions have been reviewed and approved by two trustees.

On Behalf of the board:



Mr D L Wheatcroft (Trustee)

8-1-2025

Date

Report of the Independent Examiner

Stow Gospel Hall Trust

For the year ended 5 April 2024

I report to the trustees on my examination of the accounts of the Stow Gospel Hall Trust for the year ended 5 April 2024.

Respective responsibilities of Trustees and Examiner

The charity's trustees 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.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 of explanations from 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

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; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

.....

Laverne Eames

Oldfield Advisory LLP

1120 Elliot Court

Coventry

CV5 6UB

18 December 2024

Statement of Financial Activities

Stow Gospel Hall Trust

For the year ended 5 April 2024

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
Income and endowments:					
Donations and Legacies:					
Collections	25,305	-	-	25,305	25,169
Gift Aid Donations	9,910	-	-	9,910	9,548
Income Tax refunds	2,478	-	-	2,478	234
Other donations	7,780	-	-	7,780	6,951
Other Income	3,500	-	-	3,500	-
Total Income and endowments:	48,973	-	-	48,973	41,902
Expenditure:					
Running Meeting Rooms (note 8)	69,815	-	-	69,815	68,142
Congregation support (note 8)	(150)	-	-	(150)	(1,575)
Cost of donated services (note 4)	14,811	-	-	14,811	9,680
Total Expenditure:	84,476	-	-	84,476	76,247
Net Income/(Expenditure)	(35,503)	-	-	(35,503)	(34,345)
Net Movement In Funds	(35,503)	-	-	(35,503)	(34,345)
	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024	TOTAL FUNDS 2023
Reconciliation of funds (note 10)					
Total Funds brought forward	1,568,237	-	-	1,568,237	1,602,582
Net movement in funds	(35,503)	-	-	(35,503)	(34,345)
Total Funds carried forward	1,532,734	-	-	1,532,734	1,568,237

The notes on page 11 - 18 form part of these financial statements.

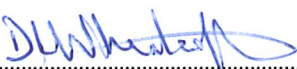
Balance Sheet

Stow Gospel Hall Trust

As at 5 April 2024

	2024	2023
Fixed Assets		
Tangible assets (note 5)	1,448,135	1,483,190
Total Fixed Assets	1,448,135	1,483,190
Current assets		
Prepayments and accrued income	7,519	3,646
Cash at bank and in hand	78,834	86,642
Total Current assets	86,352	90,288
Creditors: amounts falling due within one year		
Accruals and deferred income	1,753	5,242
Total Creditors: amounts falling due within one year	1,753	5,242
Net current assets/(liabilities)	84,599	85,047
Total assets less current liabilities	1,532,734	1,568,237
Net Assets	1,532,734	1,568,237
Funds (note 9)		
Unrestricted funds	1,532,734	1,568,237
Total Funds	1,532,734	1,568,237

The unaudited financial statements were approved and authorised for issue by the Trustees of Stow Gospel Hall Trust onand were signed on its behalf by:



Mr D L Wheatcroft (Trustee)

The notes on pages 11 - 18 form part of these financial statements.

Notes forming part of the Financial Statements

Stow Gospel Hall Trust For the year ended 5 April 2024

1. ACCOUNTING POLICIES

1.1 Basis of financial statements

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and incorporating update bulletins 1 and 2, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

The functional currency of the charity is sterling (£).

The Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 Income

Donations are recognised in the year in which there is entitlement and probability of receipt and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future year. Gift aid is added to the value of the donation to which it relates.

Donated services are recognised as income and expenditure in the financial statements when organisations or individuals offer their services and support pro bono. The value of these donated services to Stow Gospel Hall Trust is considered to be equal to market value which would be paid were the service formally procured. This includes services paid for by other trusts.

Investment income is accounted for on a receivable basis.

1.3 Expenditure

Expenditure is included on an accruals basis. Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Charitable activities comprise those costs directly attributable to the fulfilment of the charitable objects.

1.4 Governance and support costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and costs related to statutory requirements. Governance and support costs are allocated to charitable activities on the basis of capacity used.

1.5 Tangible fixed assets and depreciation

Tangible fixed assets (costing more than £100) are stated at cost less depreciation. Freehold land is not depreciated. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows:

Property improvements	2% straight line
Fixtures and Fittings	10% reducing balance

1.6 Taxation

The Trust is a registered charity and is not liable to United Kingdom income or corporation tax on charitable activities, provided income falls within the charitable exemptions and is spent on charitable purposes.

1.7 Funds

The general unrestricted fund is free for the Trustees to use for any purposes in furtherance of the trust's charitable objects.

Restricted funds arise from donations to the trust, which are made for a specific purpose. Restricted funds can only be used for the purpose for which funds were given.

1.8 Preparation of consolidated financial statements

The Charity does not have a trading subsidiary.

1.9 Going Concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.10 Significant estimates and judgements

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

2. TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received any remuneration or other benefits from an employment with the charity and no Trustees were reimbursed for expenses (2023: none)

3. WAGES AND SALARIES

There are no employees (2023: none)

4. Donated Services

	2024	2023
Donated Services		
Donated To:		
Donated services to Oddington Gospel Hall Trust	14,811	9,680
Total Donated Services:	14,811	9,680

5. Tangible Fixed Assets

Cost	Freehold Land & Buildings - South Hill, Fosse Way	Fixtures, Fittings & Equipment	Totals
At 6 April 2023	1,826,400	22,933	1,849,333
Additions		2,527	2,527
Disposals			
At 5 April 2024	1,826,400	25,460	1,851,860
Depreciation			
At 6 April 2023	352,488	13,654	366,142
Current Year Depreciation	36,528	1,055	37,583
Eliminated on disposals			
At 5 April 2024	389,016	14,710	403,726
Net Book Value			
At 5 April 2024	1,437,384	10,750	1,448,134
At 5 April 2023	1,473,912	9,278	1,483,190

Land registry titles of the above property held are GR380027.

6. TRANSACTIONS WITH RELATED PARTIES

During the financial year, aggregated donations of £6,288 (2023: £4,796) were received. No material reimbursements were made.

7. VOLUNTEERS

Stow Gospel Hall Trust relies entirely on volunteers to carry out the management, administration and general maintenance work. The Trust has no paid staff or paid Trustees.

Resources Expended

Stow Gospel Hall Trust

For the year ended 5 April 2024

8. Resources Expended

	MEETING ROOMS	OTHER CHARITABLE ACTIVITIES	TOTAL COSTS 2024	TOTAL COSTS 2023
Direct Costs				
Premises costs - repairs and maintenance	8,730	-	8,730	4,745
Premises costs - heat, light and power	8,141	-	8,141	7,034
Health and safety	1,606	-	1,606	1,071
Congregation Support	(150)	-	(150)	(1,575)
Depreciation	37,583	-	37,583	37,497
Insurance	3,059	-	3,059	1,801
Legal and professional	-	-	-	1,395
Other Expenses	9,598	-	9,598	12,516
Governance	1,098	-	1,098	2,082
Total Direct Costs	69,665	-	69,665	66,567

Governance costs include £180 (prior year: £180) in respect of independent examiners fees.

Analysis of Net Assets - Current year

Stow Gospel Hall Trust

For the year ended 5 April 2024

9. ANALYSIS OF NET ASSETS BETWEEN FUNDS

9.1 Current Year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Funds				
Tangible Fixed Assets	1,448,135	-	-	1,448,135
Current Assets	86,352	-	-	86,352
Current Liabilities	(1,753)	-	-	(1,753)
Total Funds	1,532,734	-	-	1,532,734

Analysis of Net Assets - Prior Year

Stow Gospel Hall Trust

For the year ended 5 April 2024

9.2 Prior Year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023
Funds				
Tangible Fixed Assets	1,483,190	-	-	1,483,190
Current Assets	91,863	(1,575)	-	90,288
Current Liabilities	(6,817)	1,575	-	(5,242)
Total Funds	1,568,237	-	-	1,568,237

Movement in Funds - Current Year

Stow Gospel Hall Trust

For the year ended 5 April 2024

10. Movement in Funds

10.1 Movement in funds - current year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2024
Movement in Funds				
Total funds brought forward	1,568,237	-	-	1,568,237
Incoming resources	48,973	-	-	48,973
Resources expended	(84,476)	-	-	(84,476)
Total funds carried forward	1,532,734	-	-	1,532,734

Movement in Funds - Prior Year

Stow Gospel Hall Trust

For the year ended 5 April 2024

10. Movement in Funds

10.2 Movement in funds - Prior year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023
Movement in Funds				
Total funds brought forward	1,604,157	(1,575)	-	1,602,582
Incoming resources	41,902	-	-	41,902
Resources expended	(77,822)	1,575	-	(76,247)
Total funds carried forward	1,568,237	-	-	1,568,237

Comparative Statement of Financial Activities

Stow Gospel Hall Trust

For the year ended 5 April 2024

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2023
Income and endowments:				
Donations and Legacies:				
Collections	25,169	-	-	25,169
Gift Aid Donations	9,548	-	-	9,548
Income Tax refunds	234	-	-	234
Other Donations	6,951	-	-	6,951
Total Income and endowments:	41,902	-	-	41,902
Expenditure:				
Running Meeting Rooms (note 8)	68,142	-	-	68,142
Congregation Support (note 8)	-	(1,575)	-	(1,575)
Cost of donated services (note 4)	9,680	-	-	9,680
Total Expenditure:	77,822	(1,575)	-	76,247
Net Income/(Expenditure)	(35,920)	1,575	-	(34,345)
Net Movement In Funds	(35,920)	1,575	-	(34,345)
Reconciliation of funds (note 10)				
Total Funds brought forward	1,604,157	(1,575)	-	1,602,582
Net movement in funds	(35,920)	1,575	-	(34,345)
Total Funds carried forward	1,568,237	-	-	1,568,237

Stow Gospel Hall Trust Public Benefit

One of the Trust's principal activities that furthers its objects is providing a facility for the coordination of "outreach" work into the wider community.

Members of the congregation, acting under the directions of the trustees and with their full active encouragement, have continued with "outreach" work which they have carried out for many years.

April 23 – March 24 Summary

The trustees of the Stow Gospel Hall Trust confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance to charities on public benefit.

The trustees and regular congregation members have continued their public benefit works supporting people and communities around our places of worship.

Street Preaching and Tract Distribution

Since Covid hit (2020), the open air preaching in the town centre of Stow-on-the-Wold had to be halted, this has now partially resumed. Tracts and gospel cards were still available for collection from the main Gospel Hall. Any enquiries received by the trustees or made to central office have been followed up fully, and where applicable people have been directed to the following website where literature can be purchased or downloaded for reading in multiple languages.

<https://christiandoctrineandgospelpublishing.org/>

Members of the congregation have continued to hand out tracts to neighbours and people in need when they have met them. Other church leaders and ministers from time-to-time request some of the early printed ministry by the leaders which is made available from the website listed.

Working with other charities

Members of the congregation donate to and are volunteers of Rapid Relief Team (RRT) which has enabled us to obtain the RRT Family Food Boxes and Baby Care Kits. These kits have been donated by the Trust to people/charities in need as displayed below:

As a Trust, we have distributed RRT Family Food Boxes & Smarrt bars (Breakfast bars) to the local schools. The RRT Food Boxes are designed to feed a family of 4 for up to 4 days and bring some relief and joy to households during their time of pressure and crisis.

We have also distributed the RRT Early Bird Learning scheme to four schools in the local area (Bourton, Stow, Bledington & Moreton Primary) The RRT Early Bird Learning Box is gifted to provide immediate relief for teachers and children in order to help increase the child's quality of a bright future.

The Trust see that the work carried out by its members as Volunteers of the Rapid Relief Team (RRT) is of the utmost importance in the community and has been pleased to allow its external facilities to be used as a meeting/gathering point for these volunteers prior to deployment or community support. Equipment and trailers are stored in the secure ground of the gospel halls where volunteers can freely access them as much of the work of RRT is done out of normal operating hours.

Case Study Example 1

Members of the congregation volunteered for RRT to pack the Baby Care Kits that were to be distributed around the country to the mothers and babies in need. These kits are prepared for organisations who support families and mothers dealing with challenging circumstances. The kits provide at least 10 days support which we know gives encouragement to mothers with young babies, in times of crisis. This packing was completed one evening in October 2023 where 500 kits were packed and prepared by the volunteers ready for distribution.

Case Study Example 2

Members of the congregation also volunteered to clean the metal railings in and around the town of Stow-on-the-Wold to support the council and local people and to improve the image of the area.

Case Study Example 3

Members of the congregation also volunteered for RRT with distributing chilled water bottles to the local community on one very hot day in September 2023. This event was called 'Operation Hydrate' and 1000 water bottles were distributed to many happy recipients.



STOW GOSPEL HALL TRUST

England & Wales - Charity number 1159122

Accounts

Trustees Report & Unaudited Financial Statements

Stow Gospel Hall Trust
For the year ended 5 April 2022

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Legal and Administrative Information

Stow Gospel Hall Trust

For the year ended 5 April 2022

Charity Name:

Stow Gospel Hall Trust

Registered Charity Number:

1159122

Trustees:

Mr A J Dunham (Chair)

Mr D L Wheatcroft

Mr G H Griffiths

Mr M G K Cooper

Mr C A Griffiths

Treasurer:

Mr D L Wheatcroft

Principle Address:

Pinewood
St Edward's Drive
Stow-on-the-Wold
Gloucestershire
United Kingdom
GL54 1AW

Independent Examiner:

Kerry Taylor
Oldfield Advisory LLP
Santis House
Curriers Close
Coventry
CV4 8AW

Accountant:

Oldfield Advisory LLP
Santis House
Curriers Close
Coventry
CV4 8AW

Bankers:

Barclays Bank Plc
Cheltenham Area Branches
Cheltenham
Gloucestershire

GL50 1EL

Report of the Trustees

Stow Gospel Hall Trust

For the year ended 5 April 2022

The trustees present their report along with the financial statements of the Charity for the 5 April 2022. The financial statements have been prepared in accordance with the accounting policies set out on page 10 and comply with the Trust Deed and applicable law.

Structure, Governance and Management

Governing Document

The Charity is an unincorporated trust constituted by a Deed of Trust dated 22 July 1982, most recently amended by Deed of Variation dated 12 August 2014. The trust was registered with the Charity Commission for England and Wales on 07 November 2014 under Charity Registration Number: 1159122

Recruitment and appointment of new Trustees

The Trustees who have served during the year and since the year end are set out on page 2. None of the Trustees, nor any person connected with them, received any remuneration or expenses from the Charity in the year ended 5 April 2022.

The Trust operates one Gospel halls and Trustees are chosen from among the regular congregation of the halls. New Trustees are nominated by the existing Trustees or by the congregation and must be appointed by unanimous resolution of the congregation. They are selected according to their skills and experience and are expected to use both in furthering the objects of the Charity. Checks are made to ensure the Trustees' eligibility to act and incoming Trustees are made aware of their responsibilities by the existing Trustees, who ensure that new Trustees read the Trust Deed and relevant Charity Commission guidance.

Wider Network

The Trustees maintain informal links with Trustees of similar Trusts with a view to pooling experience considered useful in pursuing the objects of the Trust. The Trust also maintains particular links with Oddington Gospel Hall Trust with which it shares members of its congregation.

Risk Management

The Trustees have identified and reviewed the major risks to which the charity is exposed and confirm that they have established systems to manage and mitigate those risks.

Objectives and Activities

Objectives and Aims

The charitable purposes of the Charity are the advancement of the Christian religion for the public benefit, including by the carrying on of the service of God in accordance with the Old and New Testaments of the Holy Bible as followed by those Christians forming part of the world-wide fellowship known as the Plymouth Brethren Christian Church (the "Brethren") and any other charitable purposes connected with Brethren. The core doctrine of the Brethren and proper practices in furtherance of certain aspects of doctrine are summarised in two schedules to the Trust Deed.

Public Benefit

The Trustees confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance to charities on public benefit.

Details of public benefit activities carried out by Stow Gospel Hall Trust can be found in the separate appendix to this report.

Main activities and achievements

The Trust provides and maintains one Gospel hall where religious meetings are held by the local Brethren community. Details of the origins, teachings and way of life of the Brethren can be found on the website - www.plymouthbrethrenchristianchurch.org and in the schedules to the Trust Deed.

The trustees have also operated an Emergency Needs fund for the duration of the coronavirus pandemic and any resultant economic downturn. This is providing limited financial assistance by the way of grocery vouchers to households, who have experienced a recent and significant decrease in income due to the pandemic, such that it is likely to impact on the health and/or welfare of members of the household. The trust has appointed a Local Welfare Panel to manage the application process and to administer the vouchers to qualifying applicants.

Plans for future periods

With the commencement of lockdown restrictions in the UK the trust ceased using the gospel hall it operates. During the financial year, restrictions were eased sufficiently to allow the congregation to use the gospel hall for the Lord's Supper (Communion). The use of the rooms was conducted in a manner which always complied with the government guidance, and the trust intends to continue using the rooms when it is safe to do so. The trustees do not consider that the Covid-19 pandemic will have any effect on the ability of the trust to continue as a going concern.

Meetings

Meetings held at the Gospel halls include the Lord's Supper (Communion), Gospel preachings, Bible readings and Bible addresses. There is a structured weekly schedule of meetings and, depending on the particular meeting, between 40 and 400 people normally attend these occasions.

The meetings are attended by the regular congregation and most are open to other properly disposed visitors. The notice board outside the Hall welcomes visitors and displays the times of Gospel preachings, along with a telephone number for those seeking further information or help. Gospel tracts, which are distributed by street preachers, also display this information.

Bibles and an extensive range of other Christian reading material are on display at the halls and visitors are free to help themselves.

Spreading the Gospel message and the life of a Christian

The Gospel halls are a base from which the regular congregation and others who attend the meetings are encouraged to spread the Christian Gospel, in word and deed.

Members of the congregation would usually participate in a programme of street preaching where Gospel tracts are provided free of charge by the Charity to such preachers to be handed out to interested members of the public. Due to the Covid-19 pandemic this has not been possible during the financial year, but the congregation aim to continue this once it is safe to do so.

In carrying out this work, the congregation considers itself to be living out its faith in practice, as particularly exemplified in the following extract from the schedule to the Trust Deed on living a Christian life:

- We seek and are encouraged to live exemplary lives in all our relationships with others in the wider community (including former Brethren), in accordance with the teachings of Holy Scripture (1 Tim 2:2).
- We regularly go out from our homes to preach on the streets, to distribute Christian literature and engage with the wider community (including former Brethren) in order to present eternal salvation, available to all men by faith in Jesus Christ. (2 Tim 4:2).
- We seek as members of the public to lead Christian lives as husbands and wives, parents, children, employers, employees and neighbours. (Col 3:22-25, Col 4:1).
- The preservation and protection of the family unit is fundamental and children are prized as a blessing from God. (Psalm 127:3-5). The elderly are valued members of the community, for whom both their family and the wider community are expected to care.
- Holy Scripture commands us to be good neighbours to others, and deal with all other people (including former Brethren) openly, honestly and fairly and consistent with these principles, we should give our time, talents and money to assist those in need in the wider community, in so far as reasonable given our abilities and our available resources. (Matt 7:12, Matt 22:39, Eph 4:28).

Funding

Funding is sought through gifts from the congregation and Gift Aid is claimed on eligible donations. Funding is sometimes received from other charitable trusts with complementary objectives.

Financial Review

In the year ended 5 April 2022 the Trust had a modest deficit of incoming resources over resources expended. This is mostly due to non-monetary items such as depreciation.

Total voluntary income received this year was £42,301 compared to £46,417 in the previous year.

All funds held were unrestricted funds.

Reserves Policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments. The Trustees aim for the Charity to hold approximately £25,000 in a current account to meet the day to day expenses, plus an allowance for any urgent repairs and capital expenses and currently the Trust is building up funds for future investments. The Trustees will endeavour not to set aside funds unnecessarily. Free reserves accumulated in excess of the minimum will be used at the discretion of the Trustees for the strategic development of Stow Gospel Hall Trust. The Trustees aim to ensure that the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure by raising a funds appeal.

Free Reserves at the year end were £86,057 (2021: £72,769)

Statement of Trustees Responsibilities

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the Charity for that period. In preparing those financial statements, the Trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP (FRS 102);
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. All transactions have been reviewed and approved by two trustees.

On Behalf of the board:

.....

Mr D L Wheatcroft (Trustee)

.....

Date

Report of the Independent Examiner

Stow Gospel Hall Trust

For the year ended 5 April 2022

I report to the trustees on my examination of the accounts of the Stow Gospel Hall Trust for the year ended 5 April 2022.

Respective responsibilities of Trustees and Examiner

The charity's trustees 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.

Basis of Independent Examiner's Report

My examination was carried out in accordance with the General Directions given by the Charity Commission. 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 of explanations from 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

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; or
3. The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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.

.....
Kerry Taylor
Oldfield Advisory LLP
Santis House
Curriers Close
Coventry
CV4 8AW

7 September 2022

Statement of Financial Activities

Stow Gospel Hall Trust

For the year ended 5 April 2022

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
Income and endowments:					
Donations and Legacies:					
Collections	25,794	-	-	25,794	25,157
Contributions from the Congregation	-	1,800	-	1,800	8,400
Gift Aid Donations	8,612	-	-	8,612	7,050
Income Tax refunds	405	-	-	405	634
Other Donations	5,690	-	-	5,690	5,176
Total Income and endowments:	40,501	1,800	-	42,301	46,417
Expenditure:					
Running Meeting Rooms (note 9)	54,064	-	-	54,064	51,012
Congregation Support (note 9)	-	3,900	-	3,900	7,875
Cost of donated services (note 4)	8,445	-	-	8,445	8,361
Total Expenditure:	62,509	3,900	-	66,409	67,248
Net Income/(Expenditure)	(22,008)	(2,100)	-	(24,108)	(20,831)
Net Movement In Funds	(22,008)	(2,100)	-	(24,108)	(20,831)
	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022	TOTAL FUNDS 2021
Reconciliation of funds (note 11)					
Total Funds brought forward	1,627,889	525	-	1,628,414	1,649,246
Net movement in funds	(22,008)	(2,100)	-	(24,108)	(20,831)
Total Funds carried forward	1,605,882	(1,575)	-	1,604,307	1,628,414

The notes on page 11 - 18 form part of these financial statements.

Balance Sheet

Stow Gospel Hall Trust As at 5 April 2022

	2022	2021
Fixed Assets		
Tangible assets (note 6)	1,518,250	1,555,646
Total Fixed Assets	1,518,250	1,555,646
Current assets		
Other Debtors	1,500	1,500
Prepayments and accrued income	3,325	8,452
Cash at bank and in hand	82,885	63,573
Total Current assets	87,710	73,525
Creditors: amounts falling due within one year		
Accruals and deferred income	1,654	756
Total Creditors: amounts falling due within one year	1,654	756
Net current assets/(liabilities)	86,057	72,769
Total assets less current liabilities	1,604,307	1,628,414
Net Assets	1,604,307	1,628,414
Funds (note 10)		
Unrestricted funds	1,604,307	1,628,414
Total Funds	1,604,307	1,628,414

The unaudited financial statements were approved and authorised for issue by the Trustees of Stow Gospel Hall Trust onand were signed on its behalf by:

.....

Mr D L Wheatcroft (Trustee)

Notes forming part of the Financial Statements

Stow Gospel Hall Trust

For the year ended 5 April 2022

1. ACCOUNTING POLICIES

1.1 Basis of financial statements

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and incorporating update bulletins 1 and 2, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

The functional currency of the charity is sterling (£).

The Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 Income

Donations are recognised in the year in which there is entitlement and probability of receipt and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future year. Gift aid is added to the value of the donation to which it relates.

Donated services are recognised as income and expenditure in the financial statements when organisations or individuals offer their services and support pro bono. The value of these donated services to Stow Gospel Hall Trust is considered to be equal to market value which would be paid were the service formally procured. This includes services paid for by other trusts.

Investment income is accounted for on a receivable basis.

1.3 Expenditure

Expenditure is included on an accruals basis. Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Charitable activities comprise those costs directly attributable to the fulfilment of the charitable objects.

1.4 Governance and support costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and costs related to statutory requirements. Governance and support costs are allocated to charitable activities on the basis of capacity used.

1.5 Tangible fixed assets and depreciation

Tangible fixed assets (costing more than £100) are stated at cost less depreciation. Freehold land is not depreciated. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows:

Property improvements	2% straight line
Fixtures and Fittings	10% reducing balance

1.6 Taxation

The Trust is a registered charity and is not liable to United Kingdom income or corporation tax on charitable activities, provided income falls within the charitable exemptions and is spent on charitable purposes.

1.7 Funds

The general unrestricted fund is free for the Trustees to use for any purposes in furtherance of the trust's charitable objects.

Restricted funds arise from donations to the trust, which are made for a specific purpose. Restricted funds can only be used for the purpose for which funds were given.

1.8 Preparation of consolidated financial statements

The Charity does not have a trading subsidiary.

1.9 Going Concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern.

1.10 Significant estimates and judgements

The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period.

The trustees do not consider that the Covid-19 pandemic will have any effect on the ability of the trust to continue as a going concern.

2. TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received any remuneration or other benefits from an employment with the charity and no Trustees were reimbursed for expenses (2021: none)

3. WAGES AND SALARIES

There are no employees (2021: none)

4. Donated Services

	2022	2021
Donated Services		
Donated To:		
Donated Services to Oddington GHT	8,445	8,361
Total Donated Services:	8,445	8,361

5. Grants

2022

2021

Grants:

6. Tangible Fixed Assets

Cost	Freehold Land & Buildings - South Hill, Fosse Way	Fixtures, Fittings & Equipment	Totals
At 6 April 2021	1,826,400	20,496	1,846,896
Additions			
Disposals			
At 5 April 2022	1,826,400	20,496	1,846,896
Depreciation			
At 6 April 2021	279,432	11,817	291,249
Current Year Depreciation	36,528	868	37,396
Eliminated on disposals			
At 5 April 2022	315,960	12,685	328,645
Net Book Value			
At 5 April 2022	1,510,440	7,811	1,518,251
At 5 April 2021	1,546,968	8,679	1,555,647

Land registry titles of the above property held are GR380027.

7. TRANSACTIONS WITH RELATED PARTIES

During the financial year, aggregated donations of £4680 (2021: £4310) were received. No material reimbursements were made. There is also a loan of £1000 (2021: £1000) to Fosse Construction Ltd, a company in which Mr D L Wheatcroft (a trustee) is a director.

8. VOLUNTEERS

Stow Gospel Hall Trust relies entirely on volunteers to carry out the management, administration and general maintenance work. The Trust has no paid staff or paid Trustees.

Resources Expended

Stow Gospel Hall Trust

For the year ended 5 April 2022

9. Resources Expended

	MEETING ROOMS	OTHER CHARITABLE ACTIVITIES	TOTAL COSTS 2022	TOTAL COSTS 2021
Direct Costs				
Premises costs - repairs and maintenance	3,878	-	3,878	1,738
Premises costs - heat, light and power	4,280	-	4,280	5,147
Health and Safety	1,315	-	1,315	658
Congregation Support	-	3,900	3,900	7,875
Depreciation	37,396	-	37,396	37,492
Insurance	1,497	-	1,497	1,345
Other Expenses	3,487	-	3,487	2,532
Governance	2,210	-	2,210	2,101
Total Direct Costs	54,064	3,900	57,964	58,887

Governance costs include £180 (prior year: £180) in respect of independent examiners fees.

Analysis of Net Assets - Current year

Stow Gospel Hall Trust

For the year ended 5 April 2022

10. ANALYSIS OF NET ASSETS BETWEEN FUNDS

10.1 Current Year

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022
Funds			
Tangible Fixed Assets	1,518,250	-	1,518,250
Current Assets	87,710	-	87,710
Current Liabilities	(1,654)	-	(1,654)
Total Funds	1,604,307	-	1,604,307

Analysis of Net Assets - Prior Year

Stow Gospel Hall Trust

For the year ended 5 April 2022

10.2 Prior Year

	UNRESTRICTED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2021
Funds			
Tangible Fixed Assets	1,555,646	-	1,555,646
Current Assets	73,525	-	73,525
Current Liabilities	(756)	-	(756)
Total Funds	1,628,414	-	1,628,414

Movement in Funds - Current Year

Stow Gospel Hall Trust

For the year ended 5 April 2022

11. Movement in Funds

11.1 Movement in funds - current year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2022
Movement in Funds				
Total funds brought forward	1,627,889	525	-	1,628,414
Incoming resources	40,501	1,800	-	42,301
Resources expended	(62,509)	(3,900)	-	(66,409)
Total funds carried forward	1,605,882	(1,575)	-	1,604,307

Movement in Funds - Prior Year

Stow Gospel Hall Trust

For the year ended 5 April 2022

11. Movement in Funds

11.2 Movement in funds - Prior year

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2021
Movement in Funds				
Total funds brought forward	1,649,246	-	-	1,649,246
Incoming resources	38,017	8,400	-	46,417
Resources expended	(59,373)	(7,875)	-	(67,248)
Total funds carried forward	1,627,889	525	-	1,628,414

Comparative Statement of Financial Activities

Stow Gospel Hall Trust

For the year ended 5 April 2022

	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2021
Income and endowments:				
Donations and Legacies:				
Collections	25,157	-	-	25,157
Contributions from the Congregation	-	8,400	-	8,400
Gift Aid Donations	7,050	-	-	7,050
Income Tax refunds	634	-	-	634
Other Donations	5,176	-	-	5,176
Total Income and endowments:	38,017	8,400	-	46,417
Expenditure:				
Running Meeting Rooms (note 9)	51,012	-	-	51,012
Congregation Support (note 9)	-	7,875	-	7,875
Cost of donated services (note 4)	8,361	-	-	8,361
Total Expenditure:	59,373	7,875	-	67,248
Net Income/(Expenditure)	(21,356)	525	-	(20,831)
Net Movement In Funds	(21,356)	525	-	(20,831)
	UNRESTRICTED FUNDS	DESIGNATED FUNDS	RESTRICTED FUNDS	TOTAL FUNDS 2021
Reconciliation of funds (note 11)				
Total Funds brought forward	1,649,246	-	-	1,649,246
Net movement in funds	(21,356)	525	-	(20,831)
Total Funds carried forward	1,627,889	525	-	1,628,414

Stow Gospel Hall Trust Public Benefit

One of the Trust's principal activities that furthers its objects is providing a facility for the coordination of "outreach" work into the wider community.

Members of the congregation, acting under the directions of the trustees and with their full active encouragement, have continued with "outreach" work which they have carried out for many years.

April 21 – March 22 Summary

The trustees of the Stow Gospel Hall Trust confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance to charities on public benefit.

2021/22 has been the year where individuals, businesses and charities alike began picking up from Covid 19 and living the 'new normal' in these challenging times.

The trustees and regular congregation members have continued their public benefit works supporting people and communities around our places of worship.

Street Preaching and Tract Distribution

When Covid 19 hit, we were unable to continue the longstanding committal to the open air preaching in the town centre of Stow-on-the-Wold, but this partially resumed once the lockdown restrictions lifted. Tracts and gospel cards were still available for collection from the main Gospel Hall. Any enquiries received by the trustees or made to central office have been followed up fully, and where applicable people have been directed to the following website where literature can be purchased or downloaded for reading in multiple languages.

<https://christiandocctrineandgospelpublishing.org/>

Members of the congregation have continued to hand out tracts to neighbours and people in need when they have met them. Other church leaders and ministers from time-to-time request some of the early printed ministry by the leaders which is made available from the website listed.

Working with other charities

Members of the congregation donate to Rapid Relief Team (RRT) which has enabled us to obtain the RRT Family Food Boxes, Christmas Family Food Boxes, Baby Care Kits and Care Kits. These kits have been donated by the Trust to people/charities in need as displayed below:

As a Trust, we have distributed 98 RRT Family Food Boxes to the local schools and 5 RRT Family Food Boxes to Home Start. The RRT Food Boxes are designed to feed a family of 4 for up to 4 days and bring some relief and joy to households during their time of pressure and crisis.

The Trust has also distributed 30 RRT Christmas Family Food Boxes to the local school. The purpose of these food boxes was to bring families together for the holidays and help to support the local community.

The Trust has also distributed 9 RRT Baby Care Kits to Home Start. These kits are prepared for organisations who support families and mothers dealing with challenging circumstances. The kits provide at least 10 days support which we know gives encouragement to mothers with young babies, in times of crisis.

22 RRT Care Kits were also donated to Kate's Home Nursing. These care kits are tailored to the needs of frontline workers, nurses, doctors and others who have been under immense pressure over the last few years. The kits provide some relief and healing. Contents include Aloe Vera Lotion, Aloe Vera Lip Balm, Aloe Cleansing Wipes, A Pocket Comb, Nail Buffer, Toothbrush, Toothpaste and a Washbag.

The Trust see that the work carried out by its members as Volunteers of the Rapid Relief Team (RRT) is of the utmost importance in the community and has been pleased to allow its external facilities to be used as a meeting/gathering point for these volunteers prior to deployment or community support. Equipment and trailers are stored in the secure ground of the gospel halls where volunteers can freely access them as much of the work of RRT is done out of normal operating hours.

RRT Family Food Boxes
delivered to the local school



Case Study Example 1

Members of the congregation volunteered for RRT to pack the Family Food Boxes that were heading to Ukraine to support the war-torn country and its people. This packing was done on Friday evenings where up to 3000 boxes were packed and prepared by the volunteers for the long journey ahead. The boxes were then loaded onto lorries and set off for distribution to the people in need.

Case Study Example 2

Members of the congregation also volunteered for RRT with rolling out the RRT Early Bird Learning Program in the local schools. This programme was a post covid support package for KS1 and KS2 teachers and parents. This programme consisted of providing activity packs for each child, the provision of breakfast bars, Education Relief Box for the holidays and the provision of RRT Food Boxes for the families.

Please see the below testimonials from local schools who received the Early Bird Learning Program:

I just wanted to reiterate Mrs S..... thanks for the amazing boxes you provided our pupils with both at Christmas and in recent weeks. The boxes are perfect, such lovely quality items. They have been so well received by the children and their families. They have been a real blessing to them and we are so thankful for your generosity and kindness.

Thank you again for showing such kindness to our pupils,

Kind regards

A..

A.. B....

Headteacher

Temple Guiting Church of England School

Thank you so much for the generous donation of the resources box and the breakfast bars.

Our Early Bird club are thrilled to have them and they are already being used at our morning club.

It's so kind of you to provide these for our vulnerable pupils and I can assure you that they are much appreciated.

With kind regards,

Ms J... K....

Headteacher

Bledington Primary School

STOW GOSPEL HALL TRUST

England & Wales - Charity number 1159122

Accounts

REGISTERED NUMBER: 1159122

STOW GOSPEL HALL TRUST

REPORT OF THE TRUSTEES AND UNAUDITED FINANCIAL STATEMENTS

YEAR ENDED 05 APRIL 2021

Oldfield Advisory LLP
Santis House
Curriers Close
Coventry
CV4 8AW

STOW GOSPEL HALL TRUST
REPORT AND FINANCIAL STATEMENTS
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STOW GOSPEL HALL TRUST
LEGAL AND ADMINISTRATIVE INFORMATION
YEAR ENDED 05 APRIL 2021

CHARITY NAME: Stow Gospel Hall Trust

REGISTERED CHARITY NUMBER: 1159122

TRUSTEES: Mr D L Wheatcroft
Mr G H Griffiths
Mr M G K Cooper
Mr A J Dunham (chair)
Mr C A Griffiths

TREASURER: Mr D L Wheatcroft

PRINCIPAL ADDRESS: Pinewood
St Edward's Drive
Stow-on-the-Wold
Gloucestershire
GL54 1AW

INDEPENDENT EXAMINER: Kerry Taylor
Oldfield Advisory LLP
Santis House
Curriers Close
Coventry
CV4 8AW

ACCOUNTANT: Oldfield Advisory LLP
Santis House
Curriers Close
Coventry
CV4 8AW

BANKERS: Barclays Bank Plc
Cheltenham Area Branches
Cheltenham
Gloucestershire
GL50 1EL

STOW GOSPEL HALL TRUST

REPORT OF THE TRUSTEES

YEAR ENDED 05 APRIL 2021

The Trustees present their report along with the financial statements of the Charity for the year ended 05 April 2021. The financial statements have been prepared in accordance with the accounting policies set out on page ten and comply with the Trust Deed and applicable law.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The Charity is an unincorporated trust constituted by a Deed of Trust dated 22 July 1982, most recently amended by Deed of Variation dated 12 August 2014. The Trust was registered with the Charity Commission for England and Wales on 09 December 2014 under Charity Registration Number: 1159122

Recruitment and appointment of new trustees

The Trustees who have served during the year and since the year end are set out on page 2. None of the Trustees, nor any person connected with them, received any remuneration or expenses from the Charity in the year ended 05 April 2021 (2020: £nil).

The Trust operates 1 Gospel hall and Trustees are chosen from among the regular congregation of the hall. New Trustees are nominated by the existing Trustees or by the congregation and must be appointed by unanimous resolution of the congregation. They are selected according to their skills and experience and are expected to use both in furthering the objects of the Charity. Checks are made to ensure the Trustees' eligibility to act and incoming Trustees are made aware of their responsibilities by the existing Trustees, who ensure that new Trustees read the Trust Deed and relevant Charity Commission guidance.

Wider network

The Trustees maintain informal links with Trustees of similar Trusts with a view to pooling experience considered useful in pursuing the objects of the Trust. The Charity also maintains particular links with Oddington Gospel Hall Trust, with which it shares members of its congregation.

Risk management

The Trustees have identified and reviewed the major risks to which the charity is exposed and confirm that they have established systems to manage and mitigate those risks.

OBJECTIVES AND ACTIVITIES

Objectives and aims

The charitable purposes of the Charity are the advancement of the Christian religion for the public benefit, including by the carrying on of the service of God in accordance with the Old and New Testaments of the Holy Bible as followed by those Christians forming part of the world-wide fellowship known as the Plymouth Brethren Christian Church (the "Brethren") and any other charitable purposes connected with Brethren. The core doctrine of the Brethren and proper practices in furtherance of certain aspects of doctrine are summarised in two schedules to the Trust Deed.

Public benefit

The Trustees confirm that they have complied with their duty under section 4 of the Charities Act 2011 to have due regard to the Charity Commission's general guidance to charities on public benefit.

Future plans

From 18th March 2020, Stow GHT ceased using the gospel hall which it operates. This was as a result of the global COVID-19 pandemic and the general lockdown imposed by the government on 23rd March 2020. The Trust aims to use the Gospel Hall again once the general lockdown is lifted and it is deemed safe to do so. The trustees do not consider that the Covid-19 pandemic will have any effect on the ability of the trust to continue as a going concern.

STOW GOSPEL HALL TRUST

REPORT OF THE TRUSTEES

YEAR ENDED 05 APRIL 2021

Main activities and achievements

The Trust provides and maintains 1 Gospel hall where religious meetings are held by the local Brethren community. Details of the origins, teachings and way of life of the Brethren can be found on the website - www.plymouthbrethrenchristianchurch.org and in the schedules to the Trust Deed.

The Trust's main achievements this year were assisting another charity, the Rapid Relief Team (RRT) with filling and providing food boxes for those in need. Each food box would feed a family of 4 for 2 days. The Stow Rapid Relief Team have a contact in both Stow and Chipping Camden who cover the North Cotswolds and provide details of those in need. This involved delivering to all houses across the North Cotswolds during the following months:

November 2020 - 49 boxes

March 2021 - 49 boxes

Members of the congregation also helped fill the RRT foodboxes on Friday evenings on 4 occasions with about 8 members helping each time and joining with a team of 60 in filling the boxes.

The trustees have also established an Emergency Needs fund for the duration of the current pandemic and any resultant economic downturn. This is providing limited financial assistance by the way of grocery vouchers to households, who have experienced a recent and significant decrease in income due to the pandemic, such that it is likely to impact on the health and/or welfare of members of the household. The trust has appointed a Local Welfare Panel to manage the application process and to administer the vouchers to qualifying applicants.

Meetings

Meetings held at the Gospel halls include the Lord's Supper (Communion), Gospel preachings, Bible readings and Bible addresses. There is a structured weekly schedule of meetings and, depending on the particular meeting, between 40 and 400 people normally attend these occasions.

The meetings are attended by the regular congregation and most are open to other properly disposed visitors. The notice board outside the Hall welcomes visitors and displays the times of Gospel preachings, along with a telephone number for those seeking further information or help. Gospel tracts, which are distributed by street preachers, also display this information.

Bibles and an extensive range of other Christian reading material are on display at the halls and visitors are free to help themselves.

Spreading the Gospel message and the life of a Christian

The Gospel halls are a base from which the regular congregation and others who attend the meetings are encouraged to spread the Christian Gospel, in word and deed.

Members of the congregation participate in a programme of street preaching and Gospel tracts are provided free of charge by the Charity to such preachers to be handed out to interested members of the public.

In addition to street preaching, members of the congregation has contact with prison chaplains to provide gospel tracts and bibles as required. The Trust also operates a programme of providing regular packs of nutritious food and gospel literature to homeless and needy persons through local charities or homeless societies.

In carrying out this work, the congregation considers itself to be living out its faith in practice, as particularly exemplified in the following extract from the schedule to the Trust Deed on living a Christian life:

STOW GOSPEL HALL TRUST

REPORT OF THE TRUSTEES

YEAR ENDED 05 APRIL 2021

- We seek and are encouraged to live exemplary lives in all our relationships with others in the wider community (including former Brethren), in accordance with the teachings of Holy Scripture (1 Tim 2:2).

- We regularly go out from our homes to preach on the streets, to distribute Christian literature and engage with the wider community (including former Brethren) in order to present eternal salvation, available to all men by faith in Jesus Christ. (2 Tim 4:2).

- We seek as members of the public to lead Christian lives as husbands and wives, parents, children, employers, employees and neighbours. (Col 3:22-25, Col 4:1).

- The preservation and protection of the family unit is fundamental and children are prized as a blessing from God. (Psalm 127:3-5). The elderly are valued members of the community, for whom both their family and the wider community are expected to care.

- Holy Scripture commands us to be good neighbours to others, and deal with all other people (including former Brethren) openly, honestly and fairly and consistent with these principles, we should give our time, talents and money to assist those in need in the wider community, in so far as reasonable given our abilities and our available resources. (Matt 7:12, Matt 22:39, Eph 4:28).

Funding

Funding is sought through gifts from the congregation and Gift Aid is claimed on eligible donations. Funding is sometimes received from other charitable trusts with complementary objectives.

FINANCIAL REVIEW

Financial position

In the year ended 5 April 2021, the Trust had a deficit of incoming resources over resources expended. This is due to non monetary items such as depreciation. Total voluntary income received this year was £46,417 compared to £78,579 in the previous year.

All funds held were unrestricted funds.

The Trust is committed to ensuring that rooms are safe for the congregation to use again once the Coronavirus restrictions are lifted.

Reserves policy

The Trustees have considered the level of reserves they wish to retain, appropriate to the charity's needs. This is based on the charity's size and the level of financial commitments. The Trustees aim for the Charity to hold approximately £25,000 in a current account to meet the day to day expenses, plus an allowance for any urgent repairs and capital expenses and currently the Trust is building up funds for future investments. The Trustees will endeavour not to set aside funds unnecessarily. Free reserves accumulated in excess of the minimum will be used at the discretion of the Trustees for the strategic development of Stow Gospel Hall Trust. The Trustees aim to ensure that the charity will be able to continue to fulfil its charitable objectives even if there is a temporary shortfall in income or unexpected expenditure by raising a funds appeal.

Free reserves at the year end were £ 72,769.00

STOW GOSPEL HALL TRUST

REPORT OF THE TRUSTEES

YEAR ENDED 05 APRIL 2021

STATEMENT OF TRUSTEES RESPONSIBILITIES

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed require the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the Charity and of the incoming resources and application of resources, including the income and expenditure, of the Charity for that period. In preparing those financial statements, the Trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations and the provisions of the Trust Deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board:

.....
Mr D L Wheatcroft

.....
Date

REPORT OF THE INDEPENDENT EXAMINER
TO THE TRUSTEES OF THE STOW GOSPEL HALL TRUST
FOR THE YEAR ENDED 05 APRIL 2021

I report to the trustees on my examination of the accounts of the Stow Gospel Hall Trust for the year ended 05 April 2021.

RESPECTIVE RESPONSIBILITIES OF TRUSTEES AND EXAMINER

The charity's trustees 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.

BASIS OF THE INDEPENDENT EXAMINER'S REPORT

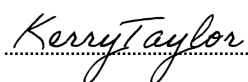
My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking of explanations from 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statements below.

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; or
- 3.The accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and faire view' which is not a matter considered as part of an independent examination.

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.

.....

K Taylor
Oldfield Advisory LLP
Santis House
Curriers Close
Coventry
CV4 8AW
10 September 2021

STOW GOSPEL HALL TRUST
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 05 APRIL 2021

		Unrestricted Funds	Designated Funds	Restricted Funds	Total funds 2021	Total funds 2020
	Notes	£	£	£	£	£
Income and endowments from:						
<i>Donations and legacies:</i>						
Collections		25,157	-	-	25,157	24,166
Contributions from the congregation		-	8,400	-	8,400	-
Gift Aid donations		7,050	-	-	7,050	27,630
Income tax refunds		634	-	-	634	6,913
Other donations		5,176	-	-	5,176	19,870
Total		38,017	8,400	-	46,417	78,579
Expenditure on:						
<i>Charitable activities</i>						
Running meeting rooms	6	51,012	-	-	51,012	56,008
Cost of donated services	4	8,361	-	-	8,361	7,272
Grants to Affiliated Trusts	5	-	-	-	-	252,511
Congregation support		-	7,875	-	7,875	-
Total		59,373	7,875	-	67,248	315,791
Net income/(expenditure)		(21,356)	525	-	(20,831)	(237,212)
Net movement in funds		(21,356)	525	-	(20,831)	(237,212)
Reconciliation of funds					-	-
Total funds brought forward	9	1,649,247	-	-	1,649,247	1,886,459
Total funds carried forward		1,627,891	525	-	1,628,416	1,649,247

The notes on pages 10 to 12 form part of these financial statements. All of the above activities are classed as continuing and there are no gains and losses other than those included above.

STOW GOSPEL HALL TRUST

BALANCE SHEET

AS AT 05 APRIL 2021

	Notes	2021	2020
		£	£
Fixed Assets			
Tangible assets	7	1,555,647	1,593,139
Current Assets			
Debtors		1,500	9,500
Prepayments and accrued income		8,452	8,247
Cash at bank and in hand		63,573	39,621
		<u>73,525</u>	<u>57,368</u>
Current liabilities			
Creditors: amounts falling due within one year:			
Accruals and deferred income		756	1,260
		<u>756</u>	<u>1,260</u>
Net current assets		72,769	56,108
Total assets less current liabilities		<u>1,628,416</u>	<u>1,649,247</u>
Net assets		<u>1,628,416</u>	<u>1,649,247</u>
Funds			
Unrestricted income fund		1,628,416	1,649,247
Total Funds	8	<u>1,628,416</u>	<u>1,649,247</u>

The unaudited financial statements were approved and authorised for issue by the Trustees of Stow Gospel Hall Trust onand were signed on its behalf by

.....
Mr D L Wheatcroft

The notes on pages 10 to 12 form part of these financial statements

STOW GOSPEL HALL TRUST
NOTES FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 05 APRIL 2021

1. ACCOUNTING POLICIES

1.1 Basis of financial statements

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, and incorporating update bulletins 1 and 2, and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and UK Generally Accepted Accounting Practice.

The functional currency of the charity is sterling (£).

The Trust meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy note(s).

1.2 Income

Donations are recognised in the year in which there is entitlement and probability of receipt and the amount can be measured with reasonable certainty. Income is only deferred when the charity has to fulfil conditions before becoming entitled to it or where the donor has specified that the income is to be expended in a future year. Gift aid is added to the value of the donation to which it relates.

Donated services are recognised as income and expenditure in the financial statements when organisations or individuals offer their services and support pro bono. The value of these donated services to Stow Gospel Hall Trust is considered to be equal to market value which would be paid were the service formally procured. This includes services paid for by other trusts.

Investment income is accounted for on a receivable basis.

1.3 Expenditure

Expenditure is included on an accruals basis. Liabilities are recognised as soon as there is a legal or constructive obligation committing the charity to pay out resources.

Charitable activities comprise those costs directly attributable to the fulfilment of the charitable objects.

1.4 Governance and support costs

Support costs have been allocated between governance costs and other support costs. Governance costs comprise all costs involving the public accountability of the charity and costs related to statutory requirements. Governance and support costs are allocated to charitable activities on the basis of capacity used.

1.5 Tangible fixed assets and depreciation

Tangible fixed assets (costing more than £100) are stated at cost less depreciation. Freehold land is not depreciated. Depreciation is provided at rates calculated to write off the cost, less estimated residual value, of each asset over its expected useful life as follows:

Property improvements	2% Straight Line
Fixtures and Fittings	10% Reducing Balance

1.6 Taxation

The Trust is a registered charity and is not liable to United Kingdom income or corporation tax on charitable activities, provided income falls within the charitable exemptions and is spent on charitable purposes.

1.7 Funds

The general unrestricted fund is free for the Trustees to use for any purposes in furtherance of the trust's charitable objects.

Restricted funds arise from donations to the trust, which are made for a specific purpose. Restricted funds can only be used for the purpose for which funds were given.

1.8 Going concern

The Trustees consider that there are no material uncertainties about the charity's ability to continue as a going concern. The trustees do not consider that there are any sources of estimation uncertainty at the reporting date that have a significant risk of causing a material adjustment to the carrying amounts of assets and liabilities within the next reporting period. From 18th March 2020, Stow GHT ceased using the gospel hall which it operates, due to the global COVID-19 pandemic and the general lockdown imposed by the government. The trustees do not consider that the Covid-19 pandemic will have any effect on the ability of the trust to continue as a going concern.

2. TRUSTEES' REMUNERATION AND EXPENSES

No Trustees received any remuneration or other benefits from an employment with the charity and no Trustees were reimbursed for expenses (2020: None).

3. WAGES AND SALARIES

There are no employees (2020: none).

STOW GOSPEL HALL TRUST
NOTES FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 05 APRIL 2021

4. DONATED SERVICES

<i>Donated to:</i>	Year ended 05 April 2021 £	Year ended 05 April 2020 £
Oddington Gospel Hall Trust	8,361	7,272

5. Grants to Affiliated Trusts

	Year ended 05 April 2021 £	Year ended 05 April 2020 £
Oddington Gospel Hall Trust	-	252,511

6. RESOURCES EXPENDED

	Meeting rooms £	Other charitable activities £	Year ended 05 April 2021 £	Year ended 05 April 2020 £
Direct costs				
Premises costs rates and water	-	-	-	-
Premises costs Lighting	5,147	-	5,147	4,113
Premises costs Repairs and Maintenance	1,738	-	1,738	4,113
Insurance	1,345	-	1,345	1,333
Telephone and broadband costs	-	-	-	777
Legal and professional	3,035	-	3,035	5,149
Sundry	29	-	29	675
Security	126	-	126	102
Depreciation	37,492	-	37,492	37,600
Governance	2,101	-	2,101	2,147
	51,013	-	51,012	56,009

Governance costs include £180 (2020: £180) in respect of independent examiners fees

7. TANGIBLE FIXED ASSETS

	Freehold land & buildings - South Hill, Fosse Way	Fixtures, fittings & equipment £	Totals £
Cost			
At 06 April 2020	1,826,400	20,496	1,846,896
Additions	-	-	-
Disposals	-	-	-
At 05 April 2021	1,826,400	20,496	1,846,896
Depreciation			
At 06 April 2020	242,904	10,853	253,757
Charge for the year	36,528	964	37,492
Depreciation on disposals	-	-	-
At 05 April 2021	279,432	11,817	291,249
Net book value			
At 05 April 2021	1,546,968	8,679	1,555,647
At 05 April 2020	1,583,496	9,643	1,593,139

Property Details:

South Hill, Fosse Way Title Number: GR380027

STOW GOSPEL HALL TRUST
NOTES FORMING PART OF THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 05 APRIL 2021

8. ANALYSIS OF NET ASSET BETWEEN FUNDS

8.1	Current year			
		Unrestricted funds £	Restricted funds £	Total funds £
	Tangible fixed assets	1,555,647	-	1,555,647
	Current assets	73,525	-	73,525
	Current liabilities	(756)	-	(756)
	Non-current liabilities	-	-	-
	Total funds	1,628,416	-	1,628,416
8.2	Prior year			
		Unrestricted funds £	Restricted funds £	Total funds £
	Tangible fixed assets	1,593,139	-	1,593,139
	Current assets	57,368	-	57,368
	Current liabilities	(1,260)	-	(1,260)
	Non-current liabilities	-	-	-
	Total funds	1,649,247	-	1,649,247

9. MOVEMENT IN FUNDS

9.1.	Current year					
		Fund balance At 06 April 2020 £	Incoming resources £	Resources expended £	Realised/ unrealised gains and losses £	Fund balance At 05 April 2021 £
	Restricted funds	-	-	-	-	-
	Unrestricted funds	1,649,247	46,417	(67,248)	-	1,628,416
	Total funds	1,649,247	46,417	(67,248)	-	1,628,416

9.2.	Prior year					
		Fund balance At 06 April 2019 £	Incoming resources £	Resources expended £	Realised/ unrealised gains and losses £	Fund balance At 05 April 2020 £
	Restricted funds	-	-	-	-	-
	Unrestricted funds	1,886,459	78,579	(315,791)	-	1,649,247
	Total funds	1,886,459	78,579	(315,791)	-	1,649,247

10. TRANSACTIONS WITH RELATED PARTIES

Donations totalling £4,310 (2020: £5,120) have been received from related parties of the trustees. No material reimbursements were made. There is also a loan of £1,000 (2020: £9,000) to Fosse Construction Ltd, a company in which Mr David Wheatcroft (a trustee) is a director.

11. VOLUNTEERS

Stow Gospel Hall Trust relies entirely on volunteers to carry out the management, administration and general maintenance work. The Trust has no paid staff or paid Trustees.