



Registered Charity No. 1169494

**Trustees Report and Financial Statement**  
**for the year ended**  
**31<sup>st</sup> August 2025**

Exmouth Chapel  
17-19 Exeter Road  
Exmouth  
Devon  
EX8 1 PN  
01395 274500  
[info@exmouthchapel.co.uk](mailto:info@exmouthchapel.co.uk)  
[www.exmouthchapel.co.uk](http://www.exmouthchapel.co.uk)

## Contents

Reference and Administration details.....	2
Structure, governance and management .....	3
Objectives and activities.....	3
Public Benefit .....	4
Achievements and performance.....	5
Overview.....	5
Congregation & Participation.....	5
Special Events.....	5
Missional Engagement .....	6
Staff Team .....	6
Compliance and Training.....	6
Building Development Project .....	6
Project Delivery .....	7
Financial Aspects .....	8
Financial review.....	8
Summary .....	8
Reserves Policy.....	9
Declarations of Interest.....	9
Declaration .....	9

## Reference and Administration details

**Charity Name:** Exmouth Chapel      **Registered Charity Number:** 1169494

**Principal Address:**

17-19 Exeter Road

Exmouth

Devon

EX8 1 PN

01395 274500

info@exmouthchapel.co.uk

www.exmouthchapel.co.uk

## **Trustees who manage the charity (as at 31/8/25).**

Mr Matthew Pitts	Chairman
Mr Alfred Tarring	
Mrs Rebecca Wright	
Mrs Emily Nicholls	
Mr Jean Noel Mulindabigwi	

## **Structure, governance and management**

- Type of governing document: CIO - Foundation
- How the charity is constituted: Charitable Incorporated Organisation
- Trustee selection method: Appointed by current trustees

The Chapel is a Charitable Incorporated Organisation which was entered on the Register of Charities on 5<sup>th</sup> October 2016.

The charity trustees are responsible for the general control and management of the charity and meet every six months or more often if required, although this had to be curtailed by the sickness of some of the trustees. The trustees give their time freely and receive no remuneration or other financial benefits. The day-to-day running of the charity is undertaken by the deacons of Exmouth Chapel, and we are very grateful for the support given by an enthusiastic band of Chapel members. The Elders are responsible for the spiritual direction of the Chapel and meet once a month.

The trustees have assessed the risks the charity faces and are satisfied that systems are in place or arrangements are in hand to manage the identified risks. Insurance cover is in place. Appropriate Disclosure and Barring Services (DBS) checks, supported by regularly reviewed policies, are made for those who work with children or other vulnerable groups within the Chapel.

As trustees, we are confident that we provide a safe and trusted environment for our staff, volunteers and members of the public. As an organisation, we ensure that staff and volunteers, including Trustees, are aware that Safeguarding is a priority. Our policies and procedures are robust and are reviewed annually. Should an incident be reported, the staff are fully aware of the steps and reporting procedures to follow.

## **Objectives and activities**

**The objectives of the charity, as set out in the CIO, are summarised as follows:**

- 1) To worship and serve God
- 2) To advance for the public benefit the Christian faith in accordance with the statement of belief appearing in the schedule in Exmouth and in such other parts of the United Kingdom or the world as the charity trustees may from time to time think fit.

## Public Benefit

The Trustees have considered the requirements to be of benefit to the public as required by the Charity Commission and are satisfied that the activities listed below, which are attended by members of the public as well as Chapel members, meet those requirements.

- Sunday Christian services with provision for adults and young people
- mid- week prayer and Bible teaching meetings and house-groups
- fortnightly coffee and activity mornings
- weekly meetings for ladies
- weekly toddlers' group
- youth clubs and Bible studies
- courses for specific groups as required. (e.g. Basic Christianity, parenting courses and sessions for vulnerable families, particularly on food preparation)
- weddings, funerals, adult baptism and dedication services

### ***We also:***

- aid Christian organisations and individuals at home and abroad practically and/or financially.
- provide food for a local food bank,
- visit the sick, bringing practical, emotional and spiritual support
- provide a safe, child-friendly environment for children and young people to play, talk and learn about Jesus.
- Welcoming people from diverse and disadvantaged backgrounds, with an open heart and mentoring as they request it.



## Achievements and performance

### Overview

The 2024-25 period was one of both practical challenges and spiritual blessings. In August 2024, we had to relocate our services due to safety concerns with the ceiling in the main hall, which was identified during an upgrade to our audio-visual system. While the building is held under a separate trusteeship, one of our deacons, John Wright, oversaw the redevelopment project on our behalf, and further details are outlined below.



However, in the meantime, we utilised the Glenorchy URC building, located across the road from our building, for our main worship, communion, and Bible teaching in the afternoons. Encouragingly, these changes enabled morning and evening congregants to gather as one body, fostering greater unity. Upon returning to our own building for services in July 2025, it became clear that more had in fact been added to our number, for which we are thankful to the Lord.

### Congregation & Participation

We remain encouraged this year by the ongoing life and witness of Exmouth Chapel. It has been a joy to welcome several new attendees, including families, and to see continued engagement in our events and missional activities. We have been particularly blessed to hear of some who have come to or returned to the faith this year, as well as many others who have grown spiritually.

The congregation continues to be a relatively diverse group; some have grown up in Exmouth, others have joined us from overseas, having moved to the UK for work or have gained refugee status. We have sought to ensure all are warmly included. The number of visitors attending the chapel has been another great encouragement to us.

We continue to experience consistent engagement in our weekday gatherings and ministries. Our informal midweek meeting, Thursdays@TheChapel, remains a strong draw—often welcoming individuals who may not attend other services. The Ladies' Get-Together meets reliably each week, and we are deeply appreciative of the dedicated volunteers who uphold our youth ministry, including the Sunday Club, Explore, Regenerate, and our toddler group, PlayPals. Our house groups also remain a vital part of church life, offering meaningful opportunities for fellowship and Bible study.

### Special Events

Seasonal events such as Christmas and Easter have again offered valuable opportunities to share the hope of Jesus Christ with our wider community. These included well-attended carol





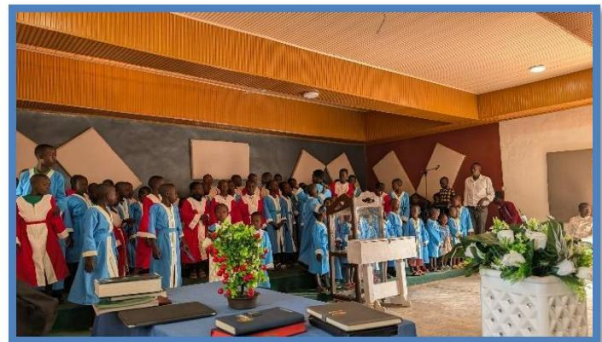
services, family nativities, and a joint Christmas Day event with our brothers and sisters at Glenorchy URC.

Our annual Church Weekend remains a highlight and was once again led by Graham Poland. This year's focus was the book of 2<sup>nd</sup> Peter and proved both timely and beneficial, reinforcing our focus on being a witnessing church. The younger men enjoyed a weekend away at Bernard's Acre, and the young people had a great time at SPREE, a youth camping event run by Southwest Youth Ministries (SWYM), generously supported by donations from church members. Our youth clubs also had a weekend away, enjoying activities and time together.



### **Missional Engagement**

Our commitment to Christ's global mission remains strong. Members of the Chapel actively support Christian work in Zambia, Rwanda, and conflict-affected parts of Europe. We also continue to prayerfully and financially support many other Christian organisations and missionaries working around the world.



### **Staff Team**

We remain deeply thankful for the ministry of Simon Sweeney, our full-time paid elder, whose experience and leadership have been a great blessing. Mrs Chrissie Mulindabigwi continues as our Family & Youth Worker and has provided energetic and effective leadership, especially among young people and in offering guidance to parents.

### **Compliance and Training**

As part of our commitment to safe and effective ministry, safeguarding training is carried out annually, led by our Safeguarding Lead and Chair of Trustees, Matthew Pitts. We have, in recent years, recognised the need to further focus our training on vulnerable adults. Food hygiene training is delivered on a two-year cycle to ensure best practice across our hospitality and youth ministries.

With confidence in God's continued guidance, we look ahead with expectation and faith, trusting that our worship, work, and witness will remain fruitful in the months to come.

### **Building Development Project**

As noted earlier in this report, a significant project for us this year was the redevelopment of the building's main hall. The catalyst for this was the needed repair of the suspended ceiling, however the elders, deacons, trustees and congregation of the chapel felt that this could be an opportunity to improve the building, making it more welcoming and accessible, whilst also giving greater capacity and flexibility of use. Between September 2024 and June 2025, several teams led by John

Wright collaborated on this project. We are very thankful to them for their excellent work and dedication on this.

The redevelopment of the main hall has now been successfully completed. The project encompassed the following elements:

1. **Restoration and re-insulation** of the ceiling and walls of the main hall.
2. **Renovation and reopening of the hall balcony**, which had been closed for 38 years due to structural concerns, providing valuable additional seating capacity.
3. **Widening of the hall entryway and the rear foyer**, creating a significantly more welcoming and accessible entrance area.
4. **Purchase of new, easily stacked and movable furniture**, improving the flexibility of the space—especially for toddler groups and mid-week activities. We also recarpeted the space.
5. **Renewal of the audiovisual setup**, completed alongside the wider project works. This included a renewal of the audio system, for which we took external advice. We are particularly thankful to Ben Nicholls for his hard work on this.



With the work complete, the renewed space now delivers the outcomes originally envisioned:

- **A Future-Proof Space:** The building is now better equipped to serve future generations, maintaining our heritage while providing a modern, durable environment.
- **More Space for People:** Reopening the balcony and redesigning the hall has expanded capacity and improved comfort for all who gather.
- **Undistracting Excellence:** The updated design enhances the worship experience by offering a clean, high-quality environment free from unnecessary distractions.
- **A Warm Welcome:** The widened entrance and refreshed layout now make the building feel open, accessible, and inviting from the moment people arrive.
- **Multi-Purpose Use:** The hall now functions effectively for a wide range of ministries—from youth activities to community outreach—thanks to its improved flexibility and accessibility.

### Project Delivery

The entire project was completed in a single phase, as the structural interconnections among the ceiling, balcony, and entrance area made this the most practical and least disruptive approach.

During construction, the congregation met in a nearby URC building on Sunday afternoons, while many other ministries continued in other rooms within the Chapel building. This allowed church life to continue—though with slightly reduced capacity—until the hall was ready for use again.

In September 2025, we had the privilege of gathering to thank the Lord for his help and provision, hosting an opening weekend, with many from the community attending and an exhibition of the history of the fellowship. This was very well attended.



### Financial Aspects

The total income on the project amounted to £143,749, comprising £96,000 in grants from trusts and £47,749 in donations from the congregation and friends. Expenditure to date stands at £132,914. As some work remains outstanding, a surplus remains.

It must be noted that we were deeply encouraged, seeing the Lord's provision during this time through various partners in the gospel. These varied from those in the congregation to other Christians in the area, as well as Western Counties and other UK trusts committed to supporting the work of gospel-focused local churches.



## Financial review

### Summary

The accounts for the year ending 31st August 2025 were subject to an independent examination by Tim Davies and have been approved by the trustees. They are openly available to the Chapel leaders and congregation.

The Chapel's finances for the year have necessarily been dominated by building expenses, and these figures have been detailed above. However, we have continued to see God's generous provision in the remainder of our finances. Our day-to-day expenses and salary costs are not covered by our offerings, but the shortfall has been covered for several years by legacies received. This pattern has continued this year, and a legacy of £21,706 was received. Accordingly, there was an increase of £7,000 in our General Funds.

Understandably, our giving to outreach and mission has reduced this year (19%), but we have been encouraged that we have still been able to donate over £13,000 to outreach and missions. Our staff costs continue to be a high proportion of our expenditure, but the increase has been in line with the normal cost-of-living indices.



We have continued to employ 2 paid staff members, and it is planned to maintain this staffing level for at least the next 12 months.

We are grateful to God for His faithfulness to us, and we are dependent on the generosity of those committed to the work of the Chapel, to whom we are also grateful.

The church building is owned by Western Counties and South Wales Evangelisation Trust and is made available to Exmouth Chapel free of charge. Exmouth Chapel is responsible for the upkeep of the property.

### **Reserves Policy**

The trustees seek to maintain a reserve of funds equivalent to three months typical expenditure. In view of the age of our building, we also seek to maintain a minimum of £5,000 to cover any unexpected property-related expenditure. Our reserves are currently greater than our current policy in view of the higher-than-normal salary costs.

### **Declarations of Interest**

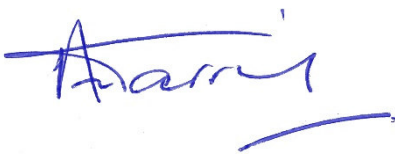
The trustees declare the following potential conflicts of interest:

John Wright is married to Rebecca Wright (trustee) and project-managed the building. He did not charge for any of his time and did not claim expenses. He was reimbursed for the cost of materials, and full records exist.

All members who supported the project by making purchases for through their own accounts were reimbursed for material costs, however no further expenses were claimed.

### **Declaration**

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



Alfred Tarring  
(Treasurer & Trustee)



Matt Pitts  
(Chair of Trustees)

20<sup>th</sup> March 2026



Section A

Independent Examiner's Report

Report to the trustees/  
members of

EXMOUTH CHAPEL

On accounts for the year  
ended

31<sup>st</sup> AUGUST 2025

Charity no  
(if any)

1169494

Set out on pages

I report to the trustees on my examination of the accounts of the above charity  
("the Trust") for the year ended **31/08/2025**

Responsibilities and  
basis of report

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

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

Independent  
examiner's statement

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

- the accounting records were not kept in accordance with section 130 of  
the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

*\* Please delete the words in the brackets if they do not apply.*

Signed:

Date:

3<sup>rd</sup> January 26

Name:

Tim Davies

Relevant professional  
qualification(s) or body  
(if any):

AAT Membership ID: 20319318

Address:

55 Fraser Road

Exmouth

EX8 4DH



CHARITY COMMISSION  
FOR ENGLAND AND WALES

EXMOUTH CHAPEL

1169494

## Receipts and payments accounts

CC16a

For the period  
from

Period start date  
1/9/2024

To

Period end date  
31/8/2025

### Section A Receipts and payments

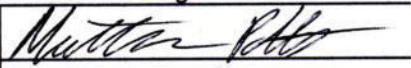
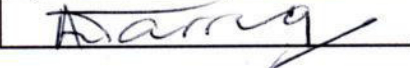
	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
<b>A1 Receipts</b>					
Donations & Legacies	83,674	57,201	-	140,875	89,812
Charitable Activities	1,859	-	-	1,859	2,194
Grants	-	96,000	-	96,000	-
Bank Interest	1,041	-	-	1,041	988
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total (Gross income for AR)</b>	<b>86,574</b>	<b>153,201</b>	<b>-</b>	<b>239,775</b>	<b>92,994</b>
<b>A2 Asset and investment sales, (see table).</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total receipts</b>	<b>86,574</b>	<b>153,201</b>	<b>-</b>	<b>239,775</b>	<b>92,994</b>
<b>A3 Payments</b>					
Gifts	3,662	10,265	-	13,927	16,581
Staff costs	57,965	-	-	57,965	56,074
Charitable activities	5,506	-	-	5,506	3,463
Premises	4,220	130,969	-	135,189	4,586
Administration	948	-	-	948	2,928
Advertising	410	-	-	410	401
Utilities	4,044	-	-	4,044	5,111
Other expenditure	1,743	-	-	1,743	3,780
	-	-	-	-	-
<b>Sub total</b>	<b>78,498</b>	<b>141,234</b>	<b>-</b>	<b>219,732</b>	<b>92,924</b>
<b>A4 Asset and investment purchases, (see table)</b>					
	-	-	-	-	-
	-	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total payments</b>	<b>78,498</b>	<b>141,234</b>	<b>-</b>	<b>219,732</b>	<b>92,924</b>
<b>Net of receipts/(payments)</b>	<b>8,076</b>	<b>11,967</b>	<b>-</b>	<b>20,043</b>	<b>70</b>
<b>A5 Transfers between funds</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>A6 Cash funds last year end</b>	<b>30,655</b>	<b>1,000</b>	<b>-</b>	<b>31,655</b>	<b>31,585</b>
<b>Cash funds this year end</b>	<b>38,731</b>	<b>12,967</b>	<b>-</b>	<b>51,698</b>	<b>31,655</b>



## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
<b>B1 Cash funds</b>	Bank Balances	38,626	12,967	-
	Cash	105	-	-
		-	-	-
	<b>Total cash funds</b>	<b>38,731</b>	<b>12,967</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK
<b>B2 Other monetary assets</b>	Details	Unrestricted to nearest £	Restricted to nearest £	Endowment to nearest £
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
<b>B3 Investment assets</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B4 Assets retained for the charity's own use</b>	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
<b>B5 Liabilities</b>	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on	Signature	Print Name	Date of approval
		Matthew J.G. Pitts	20/03/2026
		Alfred W. Tarring	20/03/2026