

# PLYMSTOCK CHAPEL

England & Wales - Charity number 1177310

## Details

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**Status** Registered

**Legal form** CIO

**Registered** 2018-02-26

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

## Contact

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**Address** 4 Woodway  
Plymouth  
PL9 8TT

**Phone** 07808594403

**Email** [chapelrymstock@gmail.com](mailto:chapelrymstock@gmail.com)

**Website** [www.plymstockchapel.co.uk](http://www.plymstockchapel.co.uk)

## Activities

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**Objects:** THE OBJECT OF THE CIO IS TO ADVANCE THE CHRISTIAN FAITH FOR THE PUBLIC BENEFIT IN ACCORDANCE WITH THE STATEMENT OF DOCTRINES AND PRACTICES IN THE SCHEDULE HERETO IN THE PLYMOUTH AREA AND IN SUCH OTHER PARTS OF THE UNITED KINGDOM OR THE WORLD AS THE CHARITY TRUSTEES MAY FROM TIME TO TIME THINK FIT.

**Activities:** Plymstock Chapel holds Church services to provide opportunities for anyone to worship, fellowship and receive teaching about the Christian faith. In addition various small groups are run for the same purpose. We also provide parent and toddler sessions and activities for young people. We are involved in schools work, pastoral support and we support other charities.

## Classification

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- **How:** Provides Other Finance, Provides Buildings/facilities/open Space, Provides Services, Provides Advocacy/advice/information
- **What:** Religious Activities
- **Who:** Children/young People, Elderly/old People, Other Charities Or Voluntary Bodies, The General Public/mankind

## Geography

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- Devon
- Plymouth City

## Finances

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Period end	Income	Expenditure	Assets	Employees
2025-08-31	£71,457	£66,807	-	-
2024-08-31	£71,240	£70,845	-	-
2023-08-31	£58,632	£67,037	-	-
2022-08-31	£58,097	£72,634	-	-
2021-08-31	£48,778	£66,321	-	-
2020-08-31	£50,295	£64,143	-	-

## Trustees

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Name	Role	Appointed
<b>SIMON IAN HOSKING</b>	Chair	2018-02-25
ALAN GAYDON		2018-02-25
Anthony Charles Longville		2022-10-17
CHRISTOPHER PETER CLEWER		2022-10-17

**PLYMSTOCK CHAPEL**

England & Wales - Charity number 1177310

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# Accounts

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## Charity Commission report to October 2025

It has been another busy year within the Charity.

While we rejoice in a church full of people on a Sunday morning there is also much encouragement that so many activities through the week are well attended.

The Chapel continues to reach out to the surrounding community in various ways. A Toddler group on Monday mornings is well attended. School's work in 2 secondary schools and 2 or 3 primary school continues which includes, CU lunchtime clubs, RS lessons, a mentoring project to support students who are facing challenges and assemblies in Primary schools. There is also youth work within the chapel.

There is a weekly coffee morning, groups for Men and Ladies to attend and various courses including Alpha, Begin well (an anti-natal course) and Kintsugi hope. There are also seasonal opportunities at our local shopping centre to witness together with other churches from the local area.

Other events have also been run alongside all of the regular home groups, services and the pastoral work. Visitors comment on the warmth of welcome at the Chapel which comes from the many deep relationships within the church. We have had the joy of baptisms and seeing people come to faith.

Since we completed our initial Church health check much work has been done in various areas to improve our pastoral care, our discipleship, our administration and the new website. We are continuing on the journey towards employing a second person so that we can invest more deeply in families that our church is connected to.

The church continues to support various missions. In particular John and Claire Wadsworth, who are part of the fellowship, in their service with Echoes Int and Living Wholeness. Another long-term relationship has been with Lawrence and Sharon Garnett who live and serve in Jordan. Mark, Vickie and their girls were able to visit them this year to see their work first-hand.

The Chapel also supports Mark in his role Chairing Churches together in Plymouth. This links our Chapel to the Kingdom of God within the city and provides many opportunities for fellowship, prayer and witness.

People from the Chapel continue to be involved with the Rainbow Project, which supports a Romanian Orphanage. Camps at Menadue and the Cornwall Bush Conference are also on the annual calendar.

The Chapel enjoyed a brilliant weekend away in June at Rora House. This was a valuable time of teaching and fellowship.

There have also been challenges recently with the home call of people from the chapel over the last 12 months and other serious health and family issues faced. We are grateful to the Lord for his faithfulness in facing these trials.

We are also grateful for the faithfulness of so many within the fellowship who volunteer in so many ways to support the work of the church. Including musicians, maintenance, admin, helpers at groups, Sunday school teachers, those who provide refreshments, technical support, treasurers, preachers and leaders. So many work to enable the ministry of the chapel to be effective and fruitful.

**Various points from the annual Trustees' meeting.**

It is agreed the CIO is still meeting its charitable purpose.

It is noted that the accounts have been processed by an auditor and all is well. The trustees remain happy with the financial situation especially as our income matched our outgoings last year without reducing the spending. This is the second year the Chapel has not had to dig into its reserves after several years of using a legacy that was left to the Chapel.

It is agreed that the building is in good repair and requirements are up to date.

It is agreed that policies are in place and some safe-guarding training has been completed.

Mark Oliver continues as the only employee and all requirements are in place for him. His next review is scheduled for January 2026.

The AGM will be held in the summer.

As ever the trustees remain grateful to God for his faithfulness.

# PLYMSTOCK CHAPEL

## Receipts and Payments Account

For the year ending 31st August 2025

### Receipts

Sunday Offering	
Gift Aid <i>Gift Aid giving only incl' external for J&amp;C Wadsworth</i>	
<i>Tax Refunds received during Financial Year</i>	
Miscellaneous <i>Excluding transfers to non-HSBC accounts</i>	
<i>Interest from Other Investments</i>	
Loan Repayments	
External Gifts for John and Claire Wadsworth <i>Not Gift Aided</i>	
<b>Total Receipts</b>	

### Payments

Outreach and Resources	
Gifts	
Utilities	
Food Distribution <i>Excluding "Feast of Fun" Youth Activity food.</i>	
Buildings Furnishing and Systems	
Miscellaneous <i>Excluding transfers to non-HSBC accounts</i>	
Full Time Worker Overheads	
Full Time Worker Gross Pay	
External Gifts to John and Claire Wadsworth	
<b>Total Payments</b>	

Net (Receipts minus Payments) for the year

for 2024-2025

# PLYMSTOCK CHAPEL

Charity Number 1177310 from February 2018

## Statement of Assets and Liabilities

B/F Cheques  
HSBC Bank Balance  
INVESTEC Bank Balance  
OTHER Banks Balance  
Cash Balance

Updated:- 02/09/25

### This Year

#### 2024-2025

Total	Unrestricted	Restricted
£	£	£
10,707.48	10,707.48	0.00
42,258.00	36,458.00	5,800.00
12,211.23	10,253.73	1,957.50
5,280.64	2,575.64	2,705.00
0.00	0.00	
0.00	0.00	
1,000.00		1,000.00
<b>71,457.35</b>	<b>59,994.85</b>	<b>11,462.50</b>

£	£	£
1,629.53	1,145.53	484.00
15,317.50	8,370.00	6,947.50
2,743.95	2,743.95	0.00
529.94	0.00	529.94
674.77	674.77	0.00
6,690.62	5,305.62	1,385.00
2,618.64	2,618.64	0.00
34,476.68	34,476.68	0.00
2,125.00		2,125.00
<b>66,806.63</b>	<b>55,335.19</b>	<b>11,471.44</b>

4,650.72	4,659.66	(8.94)
<i>Funds at end of August 2024</i>		
31,716.08	29,887.73	1,828.35
<i>As at 31st August 2025</i>		
<b>36,366.80</b>	<b>34,547.39</b>	<b>1,819.41</b>

### 2024-2025

#### As at 31st August 2025

Total	Unrestricted	Restricted
0.00	0.00	0.00
36,270.76	34,451.35	1,819.41
0.00	0.00	0.00
0.00	0.00	0.00
96.04	96.04	
<b>36,366.80</b>	<b>34,547.39</b>	<b>1,819.41</b>

### Previous Whole Year

#### 2023-2024

Total	Unrestricted	Restricted
£	£	£
9,741.19	9,285.69	455.50
43,527.00	36,808.00	6,719.00
9,014.12	7,244.12	1,770.00
7,737.88	1,221.28	6,516.60
0.00	0.00	
0.00	0.00	
1,220.00		1,220.00
<b>71,240.19</b>	<b>54,559.09</b>	<b>16,681.10</b>

£	£	£
2,531.47	1,203.78	1,327.69
18,277.63	8,939.63	9,338.00
2,252.73	2,252.73	0.00
1,377.16	1,300.10	77.06
2,211.34	1,711.34	500.00
5,532.24	4,492.24	1,040.00
2,610.12	2,610.12	0.00
33,481.96	33,481.96	0.00
2,570.00		2,570.00
<b>70,844.65</b>	<b>55,991.90</b>	<b>14,852.75</b>

395.54	(1,432.81)	1,828.35
<i>Funds at end of August 2023</i>		
31,320.54	28,953.70	2,366.84
<i>Funds at end of August 2024</i>		
<b>31,716.08</b>	<b>29,887.73</b>	<b>1,828.35</b>


### 2023-2024

#### As at 31st August 2024

Total	Unrestricted	Restricted
0.00	0.00	0.00
31,699.13	29,870.78	1,828.35
0.00	0.00	0.00
0.00	0.00	0.00
16.95	16.95	
<b>31,716.08</b>	<b>29,887.73</b>	<b>1,828.35</b>

Approved and signed on behalf of the Trustees:-

Signed



Role

TRUSTEE

Name

SIMON HOSKING

Date

01/10/25

**INDEPENDENT EXAMINER'S REPORT TO TRUSTEES OF PLYMSTOCK CHAPEL FOR THE YEAR ENDED 31 AUGUST 2025**

**Respective responsibilities of trustees and examiner**

The charity's trustees are responsible for the preparation of the accounts. They consider that an audit is not required for this year (under Section 144(1) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed. It is my responsibility to:

- examine the accounts (under section 145(1)(a) of the Act;
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the Act; and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with these records. It also includes consideration of any unusual items or disclosures in the accounts and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

**Independent Examiner's Statement**

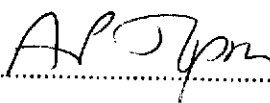
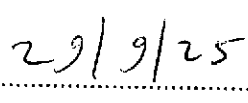
In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

.....  .....  .....

A P Jopson, FCA

Date

(Fellow of the Institute of Chartered Accountants in England & Wales)

Tony Jopson & Co Ltd, Peverell Corner, 246 Peverell Park Road, Plymouth, PL3 4QG

**PLYMSTOCK CHAPEL**

England & Wales - Charity number 1177310

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# Accounts

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## Charity Commission report for 2024

### Overview

The life of the church remains active. As well as the Sunday services which regularly fill the church hall, we continue with Toddler groups, Drop-in youth group, Ladies craft group, well attended house groups and a Men's group. School's work has grown including a Mentoring team at Plymstock school and a renewed presence in Coombe Dean school. Welcome Wednesdays a "warm Space" coffee morning is running through the winter months. The work with Feast of fun, our support of vulnerable families in the area continues. Members have also run Messy church working alongside Aggies. We have run an Alpha course. We have also run Kintsugi Hope well-being courses and Begin well Antenatal courses. The Chapel folk are also heavily involved in the Rainbow project, Bush Conference and Camps as well as special events from time to time. We continue to broadcast our services on Facebook.

Working with other churches in the area, there have been various opportunities to witness on the Broadway shopping centre in the middle of Plymstock.

Young people were taken to Spree, a youth festival in Exeter and other events.

The Chapel is also growing opportunities for prayer.

The church health check we undertook last year brought up some interesting areas to focus on.

There are many strong points to the life of the chapel and there are some areas that can be improved. These include the organisation of pastoral care, one on one discipleship and as a priority, working to bring families and younger people into the heart of the church. The report recognises that the Chapel reaches people of all ages through various ministries but there are few who are finding their own faith and becoming members of the chapel. The Chapel and trustees are praying and exploring the idea of employing a family/youth worker to increase our capacity in the work done among families, young people and children.

We have had new members join the chapel.

The chapel has also been used on Sunday afternoons by another church which currently finds itself without a building of its own.

### Various points

It is agreed the CIO is still meeting its charitable purpose.

It is noted that the accounts have been processed by an auditor and all is well. The trustees remain happy with the financial situation especially as our income matched our outgoings last year without reducing the spending. This is the first year since the Charity has employed Mark Oliver as Pastor when the Chapel has not had to dig into its reserves.

It is agreed that the building is in good repair and requirements are up to date.

Work has commenced on a new website and plans are made for improving the tech equipment at church.

It is agreed that policies are in place and some safe guarding training has been completed.

Mark Oliver continues as the only employee and all requirements are in place for him. His next review is scheduled for January.

The AGM will be held in the summer.

As ever the trustees remain grateful to God for his faithfulness.

# PLYMSTOCK CHAPEL

## Receipts and Payments Account

For the year ending 31st August 2024

### Receipts

Sunday Offering	
Gift Aid <i>Gift Aid giving only incl' external for J&amp;C Wadsworth</i>	
<i>Tax Refunds received during Financial Year</i>	
Miscellaneous <i>Excluding transfers to non-HSBC accounts</i>	
<i>Interest from Other Investments</i>	
Loan Repayments	
External Gifts for John and Claire Wadsworth	
<i>Not Gift Aided</i>	
<b>Total Receipts</b>	

Interest included  
1.12

## This Year

### 2023-2024

Total	Unrestricted	Restricted
£	£	£
9,741.19	9,285.69	455.50
43,527.00	36,808.00	6,719.00
9,014.12	7,244.12	1,770.00
7,737.88	1,221.28	6,516.60
0.00	0.00	
0.00	0.00	
1,220.00		1,220.00
<b>71,240.19</b>	<b>54,559.09</b>	<b>16,681.10</b>

Interest included  
0.27

## Previous Whole Year

### 2022-2023

Total	Unrestricted	Restricted
£	£	£
6,770.37	6,770.37	0.00
33,235.00	25,755.00	7,480.00
8,422.77	7,507.77	915.00
6,859.01	2,328.82	4,530.19
0.00	0.00	
0.00	0.00	
3,345.42		3,345.42
<b>58,632.57</b>	<b>42,361.96</b>	<b>16,270.61</b>

### Payments

Outreach and Resources	
Gifts	
Utilities	
Food Distribution	
<i>Excluding "Feast of Fun" Youth Activity food.</i>	
Buildings Furnishing and Systems	
Miscellaneous	
<i>Excluding transfers to non-HSBC accounts</i>	
Full Time Worker Overheads	
Full Time Worker Gross Pay	
External Gifts to John and Claire Wadsworth	
<b>Total Payments</b>	

£	£	£
2,531.47	1,203.78	1,327.69
18,277.63	8,939.63	9,338.00
2,252.73	2,252.73	0.00
1,377.16	1,300.10	77.06
2,211.34	1,711.34	500.00
5,532.24	4,492.24	1,040.00
2,610.12	2,610.12	0.00
33,481.96	33,481.96	0.00
2,570.00		2,570.00
<b>70,844.65</b>	<b>55,991.90</b>	<b>14,852.75</b>

£	£	£
1,714.57	320.08	1,394.49
17,313.00	9,095.00	8,218.00
2,502.86	2,502.86	0.00
910.00	0.00	910.00
805.86	805.86	0.00
6,490.55	5,183.03	1,307.52
2,540.64	2,540.64	0.00
31,695.20	31,695.20	0.00
3,065.00		3,065.00
<b>67,037.68</b>	<b>52,142.67</b>	<b>14,895.01</b>

Net (Receipts minus Payments) for the year

for 2023-2024

395.54	(1,432.81)	1,828.35
<i>Funds at end of August 2023</i>		
31,320.54	28,953.70	2,366.84
<i>As at 31st August 2024</i>		
<b>31,716.08</b>	<b>29,887.73</b>	<b>1,828.35</b>

(8,405.11)	(9,780.71)	1,375.60
<i>Funds at end of August 2022</i>		
39,725.65	38,734.41	991.24
<i>Funds at end of August 2023</i>		
31,320.54	28,953.70	2,366.84

# PLYMSTOCK CHAPEL

Charity Number 1177310 from February 2018

## Statement of Assets and Liabilities

B/F Cheques  
HSBC Bank Balance  
INVESTEC Bank Balance  
OTHER Banks Balance  
Cash Balance

Updated:- 05/09/24

2023-2024		
As at 31st August 2024		
Total	Unrestricted	Restricted
0.00	0.00	0.00
31,699.13	29,870.78	1,828.35
0.00	0.00	0.00
0.00	0.00	0.00
16.95	16.95	
<b>31,716.08</b>	<b>29,887.73</b>	<b>1,828.35</b>

2022-2023		
As at 31st August 2023		
Total	Unrestricted	Restricted
0.00	0.00	0.00
31,093.72	28,726.88	2,366.84
0.00	0.00	0.00
0.00	0.00	0.00
226.82	226.82	
<b>31,320.54</b>	<b>28,953.70</b>	<b>2,366.84</b>

Approved and signed on behalf of the Trustees:-

Signed



Role **Trustee (Chairman)**

Name **SIMON HOSKING**

Date **29/10/24**

# INDEPENDENT EXAMINER'S REPORT TO TRUSTEES OF PLYMSTOCK CHAPEL FOR THE YEAR ENDED 31 AUGUST 2024

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## Independent Examiner's Statement

In connection with my examination, no matter has come to my attention:

(1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

(2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

..... *A P Jopson* ..... *29/10/24* .....

A P Jopson, FCA

Date

(Fellow of the Institute of Chartered Accountants in England & Wales)

Tony Jopson & Co Ltd, Peverell Corner, 246 Peverell Park Road, Plymouth, PL3 4QG

**PLYMSTOCK CHAPEL**

England & Wales - Charity number 1177310

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# Accounts

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## Charity Commission report for 2023

### **Overview**

The life of the church remains busy. As well as the Sunday services we continue with Toddler groups, Drop-in youth group, Ladies craft group, well attended house groups and a Men's group. School's work has grown including a Mentoring team at Plymstock school and a renewed presence in Coombe Dean school. The work with Feast of fun, our support of vulnerable families in the area continues. Members have also run Messy church working alongside Aggies. The Chapel folk are also heavily involved in the Rainbow project, Bush Conference and Camps as well as special events from time to time. Our annual away weekend to Rora House happened again in June. We continue to broadcast our services on facebook. We have run Christianity Explored courses. We have also run Kintsugi Hope well-being courses and Begin well Antenatal courses.

In the summer the Chapel commenced a church health check which is giving the church an opportunity to get an outside view of how things are going. The leadership will discuss all areas of the church's life with an external advisor. The church is full at the 11am service which is one area under consideration.

New members join the church which has been encouraging.

### **Various points**

It is agreed the CIO is still meeting charitable purpose.

It is noted that the accounts have been processed by an auditor and all is well. The trustees remain happy with the financial situation although work has commenced on exploring how the CIO can raise extra funds to close the gap between expenses and receipts. The gap is smaller than it used to be which is encouraging.

It is agreed that the building is in good repair and requirements are up to date. Work has been done to improve the building internally including decoration and storage.

It is agreed that policies are in place and when there is opportunity, that training should take place regarding child and vulnerable adult safeguarding.

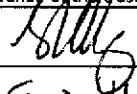
Mark Oliver continues as the only employee and all requirements are in place for him. His next review is scheduled for January.

The AGM will be held in the summer.

As ever the trustees remain grateful to God for his faithfulness.

Plymstock Chapel Receipts and payments account For the year ending 31st August 2023	This Year 2022-2023			Previous Whole Year 2021-2022		
	Total	Unrestricted	Restricted	Total	Unrestricted	Restricted
<b>Receipts</b>	£	£	£	£		
Sunday Offerings	6,770.37	6,770.37	0.00	3,286.24	3,286.24	0.00
Gift Aid <i>Including external for John and Claire Wadsworth</i>	33,235.00	25,755.00	7,480.00	32,805.00	23,525.00	9,280.00
<i>Tax refunds received during financial year</i>	8422.77	7,507.77	915	7,789.30	5,611.80	2,177.50
Other Income	6,859.01	2,328.82	4,530.19	7,681.20	1,566.20	6,115.00
<i>Interest from other investments</i>		0.00		4,500.00	4,500.00	
Loan Repayments		0.00		0.00	0.00	0.00
Ext. Gifts for John and Claire Wadsworth <i>Not Gift Aided.</i>	3,345.42	0.00	3,345.42	2,035.00	0.00	2,035.00
<b>Total receipts</b>	<b>58,632.57</b>	<b>42,361.96</b>	<b>16,270.61</b>	<b>58,096.74</b>	<b>38,489.24</b>	<b>19,607.50</b>
<b>Payments</b>	£	£	£	£		
Outreach and Resources	1,714.57	320.08	1,394.49	4,298.08	491.48	3,806.60
Gifts	17,313.00	9,095.00	8,218.00	22,476.00	12,260.50	10,215.50
Utilities	2,502.86	2,502.86	0.00	2,105.55	2,105.55	0.00
Food Distribution	910.00	0.00	910.00	74.29	0.00	74.29
Buildings Furnishing and Systems	805.86	805.86	0.00	1,327.30	1,327.30	0.00
Miscellaneous	6,490.55	5,183.03	1,307.52	6,142.38	4,265.38	1,877.00
Full Time Worker Overheads	2,540.64	2,540.64	0.00	2,562.00	2,562.00	0.00
Full Time Worker Gross Pay	31,695.20	31,695.20	0.00	29,988.00	29,988.00	0.00
External Gifts to John and Claire Wadsworth	3,065.00	0.00	3,065.00	3,660.00	0.00	3,660.00
<b>Total payments</b>	<b>67,037.68</b>	<b>52,142.67</b>	<b>14,895.01</b>	<b>72,633.60</b>	<b>53,000.21</b>	<b>19,633.39</b>
Net (payments)/receipts for the year	(8,405.11)	(9,780.71)	1,375.60	(14,536.86)	(14,510.97)	(25.89)
Cash funds last year end	39,725.65	38,734.41	991.24	54,262.51	53,245.38	1017.13
<b>Cash funds this year end</b>	<b>31,320.54</b>	<b>28,953.70</b>	<b>2,366.84</b>	<b>39,725.65</b>	<b>38,734.41</b>	<b>991.24</b>
Plymstock Chapel Statement of assets and liabilities As at 31st August 2023						
				2023		
Cash funds						
HSBC Bank Balance				31,093.72		
INVESTEC Bank Balance				39,641.47		
OTHER Banks Balance				-		
Cash Balance				226.82		
				<b>31,320.54</b>		
				2022		
				<b>39,725.65</b>		

Approved and signed on behalf of the trustees:

	
Name	SIMON HOSKING
Date	16/11/23

## Independent examiner's report to the trustees of Plymstock Chapel

I report to the trustees on my examination of the accounts of the Plymstock Chapel for the year ended 31st August 2023.

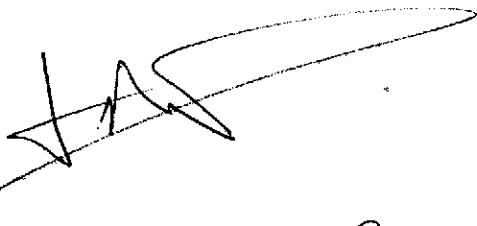
### Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect: 1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or 2. the accounts do not accord with those records. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: STEVEN FRANCIS POUNDS

Professional qualification: FCCA

Address: 129 NORTH HILL  
PLYMOUTH. PL4 8SY

Date: 28.11.2023 }

**PLYMSTOCK CHAPEL**

England & Wales - Charity number 1177310

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# Accounts

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## Charity Commission report for 2022

### **Overview**

Following Covid and the various challenges it brought, the Chapel has now become, once again, a busy and full place. A few people never returned after Covid but the sad closure of Underwood Chapel in Plympton, which was our parent church, did bring a number of new members to us. The life of the church is busy. As well as the Sunday services we continue with Toddler groups, Drop-in youth group, Ladies craft group, well attended house groups, Men's group, school's work including an increasing Mentoring team at Plymstock school and the work with Feast of fun, our support of vulnerable families in the area. The Chapel folk are also heavily involved in the Rainbow project, Bush Conference and Camps as well as special events from time to time. Our annual away weekend to Rora House happens each June and we knew particular blessing last year. We continue to broadcast our services on facebook. We have run Christianity Explored courses. At the beginning of 2023 we have clarified our membership situation at the Chapel and invited attendees to become members if they had not done so before. John and Claire Wadsworth and their daughter Rachel continue to be financially supported by the chapel. Rachel has been on OM's ship and John and Claire continue a mixture of online work in the Far East and serving the Chapel locally. Mark Oliver continues in his role as church Pastor alongside a committed Leadership. Sandra's baptism on the beach in September was one of our highlights.

### **Various points**

It is agreed the CIO is still meeting charitable purpose.

It is noted that the accounts have been processed by an auditor and all is well. The trustees remain happy with the financial situation although they feel the time has come to look at the future situation as a whole church and start planning what we can do as the legacy we have will only last two to three more years at the current level.

It is agreed that the building is in good repair and requirements are up to date.

It is agreed that policies are in place and when there is opportunity, that training should take place regarding child and vulnerable adult safeguarding.

Mark Oliver continues as the only employee and all requirements are in place for him. His next review is scheduled for January.

The AGM will be held in April.

Chris Clewer has replaced Ashley Richards as our 'outside' trustee.


Phil Willcocks has stood down but Anthony Longville, an Elder of our church, has now become a trustee.

The trustees express their gratitude to Ashley and Phil

As ever the trustees remain grateful to God for his faithfulness.

Plymstock Chapel Receipts and payments account For the year ending 31st August 2022	This Year 2021-2022			Previous Whole Year 2020-2021		
	Total	Unrestricted	Restricted	Total	Unrestricted	Restricted
<b>Receipts</b>	£	£	£	£		
Sunday Offerings	3,286.24	3,286.24	0.00	1,026.97	1,026.97	0.00
Gift Aid <i>Including external for John and Claire Wadsworth</i>	32,805.00	23,525.00	9,280.00	29,980.00	22,930.00	7050.00
<i>Tax refunds received during financial year</i>	7789.3	5,611.80	2177.5	7,261.60	5,171.60	2090.00
Other Income	7,681.20	1,566.20	6,115.00	8,180.49	4,110.49	4070.00
<i>Interest from other investments</i>	4,500.00	4,500.00		1,208.65	1,208.65	0.00
Loan Repayments	0.00	0.00	0.00	0.00	0.00	0.00
Ext. Gifts for John and Claire Wadsworth <i>Not Gift Aided.</i>	2,035.00	0.00	2,035.00	1,120.00	0.00	1120.00
<b>Total receipts</b>	<b>58,096.74</b>	<b>38,489.24</b>	<b>19,607.50</b>	<b>48,777.71</b>	<b>34,447.71</b>	<b>14,330.00</b>
<b>Payments</b>	£	£	£	£		
Outreach and Resources	4,298.08	491.48	3,806.60	3,715.66	615.16	3,100.50
Gifts	22,476.00	12,260.50	10,215.50	18,803.50	12,651.50	6,152.00
Utilities	2,105.55	2,105.55	0.00	1,206.82	1,206.82	0.00
Food Distribution	74.29	0.00	74.29	934.54	434.54	500.00
Buildings Furnishing and Systems	1,327.30	1,327.30	0.00	1,126.22	1,126.22	0.00
Miscellaneous	6,142.38	4,265.38	1,877.00	4,208.50	4,208.50	0.00
Full Time Worker Overheads	2,562.00	2,562.00	0.00	2,532.00	2,532.00	0.00
Full Time Worker Gross Pay	29,988.00	29,988.00	0.00	29,216.68	29,216.68	0.00
External Gifts to John and Claire Wadsworth	3,660.00	0.00	3,660.00	4,577.50	0.00	4,577.50
<b>Total payments</b>	<b>72,633.60</b>	<b>53,000.21</b>	<b>19,633.39</b>	<b>66,321.42</b>	<b>51,991.42</b>	<b>14,330.00</b>
<b>Net (payments)/receipts for the year</b>	<b>(14,536.86)</b>	<b>(14,510.97)</b>	<b>(25.89)</b>	<b>(17,543.71)</b>	<b>(17,543.71)</b>	<b>0.00</b>
Cash funds last year end	54,262.51	53,245.38	1,017.13	71,806.22	70,789.09	1017.13
<b>Cash funds this year end</b>	<b>39,725.65</b>	<b>38,734.41</b>	<b>991.24</b>	<b>54,262.51</b>	<b>53,245.38</b>	<b>1,017.13</b>
<b>Plymstock Chapel</b>						
<b>Statement of assets and liabilities</b>						
<i>As at 31st August 2022</i>						
	<u>2022</u>			<u>2021</u>		
Cash funds						
HSBC Bank Balance	39,641.47			29,249.03		
INVESTEC Bank Balance	-			25,000.00		
OTHER Banks Balance	-			-		
Cash Balance	84.18			13.48		
	<b>39,725.65</b>			<b>54,262.51</b>		

Approved and signed on behalf of the trustees:

	
Name	SIMON HOSKING
Date	24/11/22

## Independent examiner's report to the trustees of Plymstock Chapel

I report to the trustees on my examination of the accounts of the Plymstock Chapel for the year ended 31st August 2022.

### Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect: 1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or 2. the accounts do not accord with those records. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: Stavan Francis Pounds

Professional qualification: FCCA

Address: 129 North Hill  
Plymouth  
PL4 8JY

Date: 2. 12. 2022

**PLYMSTOCK CHAPEL**

England & Wales - Charity number 1177310

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# Accounts

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## Trustees report.

The trustees met on 18/10/21 – 7pm

Chaired by Simon Hosking

In attendance – Trustees - Simon Hosking (chair) Alan Gaydon. Phil Willcocks. Ashley Richards

Non-Trustee - Mark Oliver (secretary)

### **Overview**

This last year has seen the resumption of physical meetings at Plymstock Chapel. Youth work, schools work, messy church and toddler group have also begun again as well as the Feast of Fun support project continuing. Christianity Explored was successfully run on line. PC continues to live stream its services although the amount of content placed on social media has declined as in-person ministries have built up. The House groups have continued with some online and some in-person groups. About two thirds of our normal congregation numbers are back on a Sunday morning while others have decided to watch on line or not engage. An alternative to camp was run for the young people in the summer combining with other youth groups.

The Trustees are aware that there is a need for social distancing which is hard to achieve in our small building. They continue to be prayerful about a possible move one day.

We have seen some ministries and spiritual progress knocked back over the pandemic but other opportunities have come about. The chapel has been able to support the Wadsworth family in their varying situations and Victoria Weir as she does a year with Christians in Sport.

### **Various points**

It is agreed the CIO is still meeting charitable purpose.

It is noted that the accounts have been processed by an auditor and all is well. The trustees remain happy with the financial situation although they have noted that the legacy money continues to reduce. They will make the situation clear to the church at an appropriate time.

It is agreed that the building is in good repair and requirements are up to date.

It is agreed that policies are in place and when there is opportunity, that training should take place regarding child and vulnerable adult safeguarding. Five members have completed an emergency first aid course. Mark, Jan and Simon A have done further safeguarding training.

Mark Oliver continues as the only employee and all requirements are in place for him. His next review is scheduled for January.

Anthony Longvillie joined the leadership team in January which has benefited the church.

Due to Covid 19 the AGM will now be held in November on Zoom.

Ashley Richards has asked to be replaced as our 'outside' trustee. Phil Willcocks has also asked not to have his term as a trustee renewed. The trustees will seek to appoint 2 new people.

The trustees express their gratitude to Ashley and Phil

As ever the trustees remain grateful to God for his faithfulness.



PLYMSTOCK CHAPEL Receipts and Payments Account For the year ending 31st August 2021	This Year 2020-2021			Previous Whole Year 2019-2020		
	Total	Unrestricted	Restricted	Total	Unrestricted	Restricted
	£	£	£	£	£	£
<b>Receipts</b>						
Sunday Offering	1,026.97	1,026.97	0.00	3,118.20	3,118.20	0.00
Gift Aid <i>Including external for John and Claire Wadsworth</i>	37,241.60	28,791.60	8,450.00	37,704.16	21,974.16	15,730.00
Other Income <i>Excluding transfers from non-HSBC accounts</i>	9,389.14	5,319.14	4,070.00	8,361.48	7,616.48	745.00
Loan Repayments	0.00	0.00	0.00	0.00	0.00	0.00
External Gifts for John and Claire Wadsworth <i>Not Gift Aided</i>	1,120.00	0.00	1,120.00	1,110.87	0.00	1,110.87
<b>Total Receipts</b>	<b>48,777.71</b>	<b>35,137.71</b>	<b>13,640.00</b>	<b>50,294.71</b>	<b>32,708.84</b>	<b>17,585.87</b>

Payments	£	£	£	£	£	£
	Total	Unrestricted	Restricted	Total	Unrestricted	Restricted
	£	£	£	£	£	£
Outreach and Resources	3,715.66	615.16	3,100.50	1,077.63	1,077.63	0.00
Gifts	18,803.50	13,341.50	5,462.00	20,340.00	7,134.38	13,205.62
Utilities	1,206.82	1,206.82	0.00	1,125.75	1,125.75	0.00
Food Distribution	934.54	434.54	500.00	0.00	0.00	0.00
Buildings Furnishing and Systems	1,126.22	1,126.22	0.00	1,231.92	1,231.92	0.00
Miscellaneous	4,208.50	4,208.50	0.00	4,888.53	4,888.53	0.00
Full Time Worker Overheads	2,532.00	2,532.00	0.00	2,532.00	2,532.00	0.00
Full Time Worker Gross Pay	29,216.68	29,216.68	0.00	28,566.68	28,566.68	0.00
External Gifts to John and Claire Wadsworth	4,577.50	0.00	4,577.50	4,380.25	0.00	4,380.25
<b>Total Payments</b>	<b>66,321.42</b>	<b>52,681.42</b>	<b>13,640.00</b>	<b>64,142.76</b>	<b>46,556.89</b>	<b>17,585.87</b>

Net (Receipts minus Payments) for the year	(17,543.71)	(17,543.71)	0.00	(13,848.05)	(13,848.05)	0.00
Funds at end of last financial year	71,806.22	71,806.22	0.00	85,654.27	85,654.27	0.00
Funds at end of this financial year	54,262.51	54,262.51	0.00	71,806.22	71,806.22	0.00

## PLYMSTOCK CHAPEL

Charity Number 1177310 from February 2018


### Statement of Assets and Liabilities

	2020-2021			2019-2020		
	As at 31st August 2021			As at 31st August 2020		
	Total	Unrestricted	Restricted	Total	Unrestricted	Restricted
B/F Cheques	0.00	0.00	0.00	130.00	130.00	0.00
HSBC Bank Balance	29,249.03	28,231.90	1,017.13	16,668.43	15,651.30	1,017.13
INVESTEC Bank Balance	25,000.00	25,000.00	0.00	25,000.00	25,000.00	0.00
OTHER Banks Balance	0.00	0.00	0.00	30,000.00	30,000.00	0.00
Cash Balance	13.48	13.48	0.00	7.79	7.79	0.00
	<b>54,262.51</b>	<b>53,245.38</b>	<b>1,017.13</b>	<b>71,806.22</b>	<b>70,789.09</b>	<b>1,017.13</b>

Updated:- 21/11/21

Approved and signed on behalf of the Trustees:-

Signed



Role Trustee (Chairman) and Treasurer

Name Simon Ian Hosking

Date 22/11/2021

## Independent examiner's report to the trustees of Plymstock Chapel

I report to the trustees on my examination of the accounts of the Plymstock Chapel for the year ended 31st August 2021.

### Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act'). I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

### Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect: 1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or 2. the accounts do not accord with those records. I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed:



Name: STEVEN FRANCIS POUND FCCA

Professional qualification: CHARTERED CERTIFIED ACCOUNTANT.

Address: NIGEL WEBSTER & CO.  
129 NORTH HILL  
PLYMOUTH.  
PL4 8JY

Date: 30.11.2021.

**PLYMSTOCK CHAPEL**

England & Wales - Charity number 1177310

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# Accounts

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## Trustees report.

The trustees met on 27/10/20 – 7pm

Chaired by Simon Hosking

In attendance – Trustees - Simon Hosking (chair) Alan Gaydon. Phil Willcocks. Ashley Richards  
Non-Trustee - Mark Oliver (secretary)

### **Overview**

This last year has been exceptional with the restrictions in place because of Covid 19. This has meant that for several months the church has been unable to meet in a physical building and has moved online. Plymstock Chapel has had a strong presence online and reacted quickly to the situation. This has meant we have a growing number of followers and have been able to support our own congregation as well as reach out to the wider community and beyond. The need for a bigger building has been discussed but, as we can only meet in small numbers, for some of the time and schools are currently unavailable, this subject is currently on hold.

Starting in the summer Plymstock Chapel has also been instrumental in bringing a project to Plymstock to provide food for families who are classed as vulnerable. It has been great to support people who are in need during this difficult time. We hope this will continue beyond Covid 19.

Many of the ministries of the church have been on hold. Limited youth work has continued. The toddler group, the senior citizens groups, most of the schools work and men and ladies groups have been stopped. However, there has been much contact and plans are in place to provide gift bags at Christmas to as many as possible.

The congregation remains in good heart despite all that is happening.

### **Various points**

It is agreed the CIO is still meeting charitable purpose.

It is noted that the accounts are with the auditor. The trustees remain happy with the financial situation and have been made aware that as some of the funds are in investments the current account could run quite low by the summer, just before the first investment is realised.

It is agreed that the building is in good repair and requirements are up to date.

It is agreed that policies are in place and when there is opportunity for ministries to start, that training should take place regarding child and vulnerable adult safeguarding.

Mark Oliver continues as the only employee and all requirements are in place for him although due to Covid 19 his bi-annual review was missed in June.

It has been decided to invite Anthony Longvillie onto the leadership team of the chapel. This will further strengthen the team.

Due to Covid 19 the AGM will now be held in November on Zoom.

Alan Gaydon and Simon Hosking have been reappointed as trustees for a four year term.

The trustees remain grateful to God for his faithfulness.

# PLYMSTOCK CHAPEL

for the year ending 31st August 2020

This Year  
2019-2020

Previous  
Whole Year  
2018-2019

## INCOME

Sunday Offerings

£ 3,118.20

£ 9,173.12

Gift Aid

37,704.16

42,580.26

*Including external for John and Claire Wadsworth*

Other Income

8,361.48

2,955.92

*Excluding transfers from non-HSBC accounts*

Loan Repayments

0.00

0.00

Ext. Gifts for John and Claire Wadsworth

1,110.87

1,188.67

*Not Gift Aided.*

**50,294.71**

A

**55,897.97**

## EXPENDITURE

Outreach and Resources

£ 1,077.63

£ 1,080.01

Gifts

20,340.00

18,727.50

Utilities

1,125.75

1,557.96

Cleaner

0.00

0.00

*Now Voluntary Rota*

Buildings Furnishing and Systems

1,231.92

514.91

Miscellaneous

4,888.53

6,543.46

*Excluding transfers to non-HSBC accounts*

Full Time Worker Overheads

2,532.00

2,532.00

Full Time Worker Gross Pay

28,566.68

27,666.64

*FTW Started January 2016.*

External Gifts to John and Claire Wadsworth

4,380.25

3,977.50

**64,142.76**

B

**62,599.98**

Income minus Expenditure for Financial Year

Deficit

**-13,848.05**

B-A

Deficit

**-6,702.01**

Cheques B/F

0.00

0.00

HSBC Bank Balance

B/F

30,627.35

92,257.40

INVESTEC Bank Balance

B/F

25,000.00

0.00

OTHER Banks Balance

B/F

30,000.00

0.00

Cash Balance

B/F

26.92

98.88

Brought Forward Sub Total

**85,654.27**

C

**92,356.28**

*Added as Covid 19 delayed banking some cheques >*

Cheques C/F

130.00

0.00

HSBC Bank Balance

C/F

16,668.43

30,627.35

INVESTEC Bank Balance

C/F

25,000.00

25,000.00

OTHER Banks Balance

C/F

30,000.00

30,000.00

Cash Balance

C/F

7.79

26.92

Carried Forward Sub Total

**71,806.22**

D

**85,654.27**

**For Year Ending 31st August**

**135,948.98**

A+C

Previous Year

**148,254.25**

**to August 2020**

**135,948.98**

B+D

**148,254.25**

## **ACCOUNTANTS REPORT**

### **TO THE CHURCH ELDERS OF PLYMSTOCK CHAPEL**

We report on the annexed income and expenditure account (main) account, and related balance sheet and notes for the year ending 31st August 2020.

#### **Respective responsibilities of church elders and accountants:-**

- The church elders are responsible for the preparation of the accounts to present all the transactions entered into by the organisation in the accounting year, together with an accurate presentation of the balance sheet. The accounts are prepared on a receipts and payments basis.
- The church elders are responsible for the assessment of risk of fraud.
- The accountants are responsible for providing an independent report on the accuracy of the information provided and whether such information is presented in accordance with the church's internal accounting records.
- The church elders accept that no audit has been requested by them or other parties and as such the procedures undertaken by the accountants 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 our report is limited to those matters set out below.

#### **Accountants statement:**

We confirm that the receipts and payment account properly reflects all the recorded transactions entered into by the organisation in the year and properly reflect all cash and bank balances held as at the year end; and further confirm that proper accounting records have been maintained.



**NIGEL WEBSTER & CO  
129 NORTH HILL  
PLYMOUTH  
PL4 8JY**

Date: 9.11.2020