

## 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>
Plymstock Chapel Statement of assets and liabilities As at 31st August 2022						
	<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