

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&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>
Total Receipts

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
Total Payments

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
71,457.35	59,994.85	11,462.50

£	£	£
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
66,806.63	55,335.19	11,471.44

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>		
36,366.80	34,547.39	1,819.41

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	
36,366.80	34,547.39	1,819.41

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
71,240.19	54,559.09	16,681.10

£	£	£
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
70,844.65	55,991.90	14,852.75

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>		
31,716.08	29,887.73	1,828.35

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	
31,716.08	29,887.73	1,828.35

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

..... 29/9/25

Date

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

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