

WRAY CHAPEL
REPORT OF THE TRUSTEES AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025

Xeinadin
Dalton House
9 Dalton Square
LANCASTER
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WRAY CHAPEL

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FOR THE YEAR ENDED 31 AUGUST 2025**

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WRAY CHAPEL

REFERENCE AND ADMINISTRATIVE DETAILS FOR THE YEAR ENDED 31 AUGUST 2025

Trustees	Mr M D Dawson Mr W J Huddleston Mr J M Longton Mrs R Longton Mrs J A Sanderson Mr A T Wright
Principal address	Wray Chapel Hornby Road Wray LANCASTER LA2 8QN
Registered charity number	1191874
Independent examiner	Xeinadin Dalton House 9 Dalton Square LANCASTER LA1 1WD
Bankers	Virgin Money 45 Penny Street LANCASTER LA1 1UE

WRAY CHAPEL

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31 AUGUST 2025

The trustees present their report with the financial statements of the charity for the year ended 31 August 2025. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

Objectives and activities

The objectives of Wray Chapel are the advancement of the Christian faith in accordance with the Basis of Faith as set out in the Constitution primarily but not exclusively within Wray and the surrounding neighbourhood and communities; and such other charitable purposes as shall, in the opinion of the Charity Trustees, put into practice the Christian faith in accordance with the Basis of Faith, provided that the advancement of such purposes must be undertaken in a manner that is consistent with the Doctrinal Distinctives and Ethical Statements as may be adopted and amended by the Church from time to time in accordance with the provisions of the Church Handbook.

The Trustees confirm that they have referred to the guidance contained in the Charity Commission general guidance on public benefit when reviewing the Charity's aims and objectives.

While the Church does not have a formal grant making policy or a business plan, it supports those engaged in Christian or missionary work as well as those in financial need. Individuals and organisations are selected by the recommendation of the Trustees. They will be like-minded in their approach to the work of the Gospel and in financial need, or they will be individuals or organisations who find themselves in need of help or are helping others in need.

The Church benefits from many voluntary hours and unclaimed out of pocket expenses, contributed by a number of people. It would be impossible to place a value on these gifts in kind, for which the Trustees are extremely grateful.

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025**

Achievements and performance

Sunday services, Sunday school and prayer meetings have taken place weekly throughout the year. The young people's meeting took place monthly and have been well attended. Bible studies and home groups have been held midweek.

The Trustees are extremely thankful to visiting speakers and those gifted within the Church who have led services and Bible Studies so faithfully during the year.

Come for Coffee, the monthly coffee morning has been well attended and been an opportunity to establish and deepen connections and friendship within the village. Drop In, our monthly youth club, has taken place monthly and is encouraging to see the new faces attending.

Over the Christmas season, the Church provided a community meal for all those over sixty within the Parish and this was well attended and appreciated. The Church also led carol singing around the village as well as holding a carol service and the usual Christmas Day service. Harvest services were held in September 2024 and a Good Friday service was held.

The Trustees continue to be encouraged with new faces attending the church on a regular basis and trust they will continue to feel at home and serve within the fellowship. The Trustees are thankful for a church family which spans the generations and particularly at this time for the number of babies and toddlers within the fellowship and look forward to see them grow and trust come to know and love the Lord Jesus for themselves. Lunches are held each quarter following a Sunday morning service and a BBQ took place in August 2025 providing further time together in fellowship.

The Church continues to offer pastoral support to those within the church and the wider village and community. The Church is pleased to host and support the village Parent and Toddler group which meets weekly.

In May 2025 the Church raised funds for the Palliative Community Fund (Bay Hospitals Charity) through catering during the annual Scarecrow festival in the village. The church had a stall at Wray Fair, offering craft and activities for children as well as offering free literature.

Safeguarding, GDPR, Health & safety, online safety and safe worker policies have been reviewed during the year as well as risk assessments updated in respect of the property and fire safety. All policies are reviewed regularly and risk assessments are reviewed and updated on an ongoing basis.

Practically, ongoing maintenance has continued to keep the property in a good state of repair. Further repointing has been carried out to the Sunday School building, smartening the appearance and restoring this for the future. Further work has continued to renew fences and installation of a safety barrier at the back of the Chapel. Redecoration also began in the Sunday School building in addition to minor improvements to the heating system that have been carried out through the installation of a smart thermostat and a further radiator to the porch to ensure an appropriate temperature is maintained throughout the building at all times particularly through the winter months.

The licence to park the Royal Mail post vans in the car park was finalised in February 2025 and the trustees are pleased to offer this service particularly in order to free up valuable car parking space within the village itself.

Financial review

The attached financial statements provide a breakdown of the income and expenditure of the Church and show at the end of the period free reserves of £80,434 (2024: £69,018). It is the policy of the Church to maintain free reserves at a level equivalent to three months of expenditure to cover running costs should income fall.

The amount recovered from HM Revenue & Customs through the Gift Aid scheme was £4,401 (2024: £6,483).

**REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 AUGUST 2025**

Future plans

In addition to the regular services and events as detailed above, a further Christianity Explored course is planned to begin in October 2025 as well as various services and events over the Christmas period.

A Church 'Weekend at Home' event is planned for October 2025 as well as an outreach event planned for early November 2025.

Practically, ongoing maintenance is required to the buildings and will be carried out as and when time and the weather allows.

Structure, governance and management

The Church is established as a Charitable Incorporated Organisation under a Constitution first adopted on 7 July 2020 and registered with the Charities Commission on 19 October 2020. The Constitution contains the main legal provisions governing the Church, its purposes and Basis of Faith, and its powers.

Under the Constitution, the people with the responsibility for the general control and management of the administration of the Church are known as the Charity Trustees and they are identified in the Constitution by reference to the office they hold in accordance with the Church Handbook.

The Church Handbook sets out the practices of the Church and its method of internal governance. It sits alongside the Constitution and both documents should be read together to understand how the Church operates. The Church Handbook must always be consistent with the Constitution - if it is inconsistent, the Constitution takes precedence.

Six Charity Trustees have been appointed to manage the affairs of the Church.

Approved by order of the board of trustees on October 2025 and signed on its behalf by:

.....
Mr A T Wright - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF WRAY CHAPEL

Independent examiner's report to the trustees of Wray Chapel

I report to the charity trustees on my examination of the accounts of Wray Chapel (the Trust) for the year ended 31 August 2025.

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 Act and in carrying out my examination I have followed all 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; 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.

T M Preece FCCA

Xeinadin
Dalton House
9 Dalton Square
LANCASTER
LA1 1WD

Date: October 2025

WRAY CHAPEL

**STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 AUGUST 2025**

		Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
	Notes				
Income and endowments from					
Donations and legacies		24,131	5,024	29,155	42,057
Charitable activities					
Church activities		1,346	-	1,346	453
Investment income	2	3,173	-	3,173	1,578
Total		<u>28,650</u>	<u>5,024</u>	<u>33,674</u>	<u>44,088</u>
Expenditure on					
Charitable activities					
Church activities		<u>17,454</u>	<u>4,561</u>	<u>22,015</u>	<u>21,814</u>
NET INCOME		11,196	463	11,659	22,274
Transfers between funds	8	<u>470</u>	<u>(470)</u>	<u>-</u>	<u>-</u>
Net movement in funds		11,666	(7)	11,659	22,274
Reconciliation of funds					
Total funds brought forward		209,975	3,842	213,817	191,543
Total funds carried forward		<u><u>221,641</u></u>	<u><u>3,835</u></u>	<u><u>225,476</u></u>	<u><u>213,817</u></u>

The notes form part of these financial statements

WRAY CHAPEL

BALANCE SHEET
31 AUGUST 2025

		Unrestricted fund £	Restricted funds £	2025 Total funds £	2024 Total funds £
	Notes				
Fixed assets					
Tangible assets	5	141,207	-	141,207	140,957
Current assets					
Debtors	6	2,622	-	2,622	2,479
Cash at bank and in hand		78,993	3,997	82,990	71,150
		<u>81,615</u>	<u>3,997</u>	<u>85,612</u>	<u>73,629</u>
Creditors					
Amounts falling due within one year	7	(1,181)	(162)	(1,343)	(769)
Net current assets		<u>80,434</u>	<u>3,835</u>	<u>84,269</u>	<u>72,860</u>
Total assets less current liabilities		<u>221,641</u>	<u>3,835</u>	<u>225,476</u>	<u>213,817</u>
NET ASSETS		<u>221,641</u>	<u>3,835</u>	<u>225,476</u>	<u>213,817</u>
Funds	8				
Unrestricted funds				221,641	209,975
Restricted funds				3,835	3,842
Total funds				<u>225,476</u>	<u>213,817</u>

The financial statements were approved by the Board of Trustees and authorised for issue on October 2025 and were signed on its behalf by:

.....
Mr A T Wright - Trustee

.....
Mr W J Huddleston - Trustee

The notes form part of these financial statements

**NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 AUGUST 2025**

1. Accounting policies

Basis of preparing the financial statements

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Tangible fixed assets

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures, fittings & equipment	- 15% Reducing balance
Computer equipment	- 25% Straight line

Taxation

The charity is exempt from tax on its charitable activities.

Fund accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. Investment income

	2025	2024
	£	£
Deposit account interest	3,173	1,578
	<u> </u>	<u> </u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

3. Trustees' remuneration and benefits

There were no trustees' remuneration or other benefits for the year ended 31 August 2025 nor for the year ended 31 August 2024.

Trustees' expenses

There were no trustees' expenses paid for the year ended 31 August 2025 nor for the year ended 31 August 2024.

4. Comparatives for the statement of financial activities

	Unrestricted fund £	Restricted funds £	Total funds £
Income and endowments from			
Donations and legacies	39,348	2,709	42,057
Charitable activities			
Church activities	453	-	453
Investment income	1,578	-	1,578
Total	<u>41,379</u>	<u>2,709</u>	<u>44,088</u>
Expenditure on			
Charitable activities			
Church activities	15,494	6,320	21,814
NET INCOME/(EXPENDITURE)	25,885	(3,611)	22,274
Reconciliation of funds			
Total funds brought forward	184,090	7,453	191,543
Total funds carried forward	<u>209,975</u>	<u>3,842</u>	<u>213,817</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

5. Tangible fixed assets

	Freehold property £	Long leasehold £	Fixtures, fittings & equipment £	Computer equipment £	Totals £
Cost					
At 1 September 2024	133,672	1	10,037	95	143,805
Additions	-	-	1,600	-	1,600
	<u>133,672</u>	<u>1</u>	<u>11,637</u>	<u>95</u>	<u>145,405</u>
At 31 August 2025	133,672	1	11,637	95	145,405
Depreciation					
At 1 September 2024	-	-	2,800	48	2,848
Charge for year	-	-	1,326	24	1,350
	<u>-</u>	<u>-</u>	<u>4,126</u>	<u>72</u>	<u>4,198</u>
At 31 August 2025	-	-	4,126	72	4,198
Net book value					
At 31 August 2025	<u>133,672</u>	<u>1</u>	<u>7,511</u>	<u>23</u>	<u>141,207</u>
At 31 August 2024	<u>133,672</u>	<u>1</u>	<u>7,237</u>	<u>47</u>	<u>140,957</u>

6. Debtors: amounts falling due within one year

	2025 £	2024 £
Other debtors	2,349	2,218
Prepayments	273	261
	<u>2,622</u>	<u>2,479</u>

7. Creditors: amounts falling due within one year

	2025 £	2024 £
Other creditors	<u>1,343</u>	<u>769</u>

8. Movement in funds

	At 1/9/24 £	Net movement in funds £	Transfers between funds £	At 31/8/25 £
Unrestricted funds				
General fund	209,975	11,196	470	221,641
Restricted funds				
Restricted giving	375	1,240	-	1,615
Building fund	3,467	(777)	(470)	2,220
	<u>3,842</u>	<u>463</u>	<u>(470)</u>	<u>3,835</u>
TOTAL FUNDS	<u>213,817</u>	<u>11,659</u>	<u>-</u>	<u>225,476</u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

8. Movement in funds - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	28,650	(17,454)	11,196
Restricted funds			
Restricted giving	5,024	(3,784)	1,240
Building fund	-	(777)	(777)
	<u>5,024</u>	<u>(4,561)</u>	<u>463</u>
TOTAL FUNDS	<u><u>33,674</u></u>	<u><u>(22,015)</u></u>	<u><u>11,659</u></u>

Comparatives for movement in funds

	At 1/9/23 £	Net movement in funds £	At 31/8/24 £
Unrestricted funds			
General fund	184,090	25,885	209,975
Restricted funds			
Restricted giving	364	11	375
Building fund	7,089	(3,622)	3,467
	<u>7,453</u>	<u>(3,611)</u>	<u>3,842</u>
TOTAL FUNDS	<u><u>191,543</u></u>	<u><u>22,274</u></u>	<u><u>213,817</u></u>

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	41,379	(15,494)	25,885
Restricted funds			
Restricted giving	2,709	(2,698)	11
Building fund	-	(3,622)	(3,622)
	<u>2,709</u>	<u>(6,320)</u>	<u>(3,611)</u>
TOTAL FUNDS	<u><u>44,088</u></u>	<u><u>(21,814)</u></u>	<u><u>22,274</u></u>

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

8. Movement in funds - continued

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/9/23 £	Net movement in funds £	Transfers between funds £	At 31/8/25 £
Unrestricted funds				
General fund	184,090	37,081	470	221,641
Restricted funds				
Restricted giving	364	1,251	-	1,615
Building fund	7,089	(4,399)	(470)	2,220
	<u>7,453</u>	<u>(3,148)</u>	<u>(470)</u>	<u>3,835</u>
TOTAL FUNDS	<u>191,543</u>	<u>33,933</u>	<u>-</u>	<u>225,476</u>

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
General fund	70,029	(32,948)	37,081
Restricted funds			
Restricted giving	7,733	(6,482)	1,251
Building fund	-	(4,399)	(4,399)
	<u>7,733</u>	<u>(10,881)</u>	<u>(3,148)</u>
TOTAL FUNDS	<u>77,762</u>	<u>(43,829)</u>	<u>33,933</u>

Restricted Giving are funds raised or collected specifically for other charities, organisations or individuals. These funds are passed on as soon as practical once the fundraising or collection is complete.

The Building Fund was established to facilitate the purchase of the former Wray Methodist Church site incorporating the chapel, adjacent hall, grounds, car parking and internal fixtures, fittings and equipment. The purchase was completed in December 2022 and as no secondary purpose was given in the appeal, surplus funds remained.

A resolution was unanimously passed by the Charity Trustees on 4 January 2023 to widen the purposes of the fund but to keep this as similar as possible to the intended original purpose. This resolution was given consent by the Charity Commission on 20 April 2023 under section 67A(4) of the Charities Act 2011.

The revised purposes of the Building Fund are the advancement of the Christian faith by maintaining and operating all aspects of the Chapel site as a place of worship and premises to carry out other charitable purposes of the church. For the avoidance of doubt, maintaining and operating the Chapel site, includes, but is not limited to, maintaining and replacing the fixtures and fittings in the Chapel and the equipment used there, as need be, and the payment of insurance and utility costs.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 AUGUST 2025

8. Movement in funds - continued

Transfers between funds

The transfer from restricted to unrestricted funds (Building fund to General funds) represents the fixed asset acquisition of new or replacement equipment acquired from the remaining Building fund. As the terms of any Building fund gift are met once the specified asset is acquired, therefore allowing the charity to use the asset on an unrestricted basis for any charitable purpose.

9. Related party disclosures

There were no related party transactions for the year ended 31 August 2025.