CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees

Charity Name: PLYMOUTH VINEYARD

On accounts for the year ended 31 DECEMBER 2025

Charity no (if any) 1102919

Set out on pages 1 - 14 (enter page numbers of accounts)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended .

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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete [ ] if not applicable.*

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: [signature] **Date:** 9/9/2026

Name: SH CAREY

Relevant professional qualification(s) or body ICAEW - Member no. 7783796

(if any):	
Address:	ACORNS
	5, LOWER PORT VIEW
	SALTASH CORNWALL PL12 4BY

Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.	

plymouth vineyard church

PLYMOUTH VINEYARD

Trustees' Report and Financial Statements

for the year ended 31 December 2025

Affiliated to vineyard churches™

Plymouth Vineyard

ANNUAL REPORT
at 31 December 2025

TRUSTEES
Arthur Goode

Chris Anderson (resigned March 2025)

Rick Cowdery (Chair of Trustees)

Lizzie Dorey

Dawn Tucker (resigned July 2025)

Tracey White

Alison Penn (appointed July 2025)

Peter Clayton (appointed Sept 2025)

COMPANY SECRETARY
Alex Cooper

FINANCE OFFICER
Alex Cooper

REGISTERED OFFICE ADDRESS
182 Mannamead Road
Plymouth
Devon PL3 5RE

CHARITY REGISTRATION NUMBER
1102919

COMPANY NUMBER
04942055

BANKERS
The Cooperative Bank
PO Box 101
Balloon Street
Manchester M60 4EP

INDEPENDENT EXAMINER
Steven Carey FCA, of Vanguard Business Solutions Limited

ANNUAL REPORT
at 31 December 2025

The Trustees of Plymouth Vineyard ("PVC") who also act as Directors of PVC for the purposes of the Companies Act 2006, present their annual report together with the financial statements of the charitable company for the year ended 31 December 2025.

The Board of Trustees are satisfied with the performance of the charity during the year and consider that the charity is in a strong position to continue its activities during the coming year, and that the charity's assets are adequate to fulfil its obligations.

OBJECTIVES AND ACTIVITIES

As stated in its statutes, (Memorandum and Articles of Association) Plymouth Vineyard is established for:

I. the furtherance of religious or secular public education;

II. the advancement of the Christian faith including missionary activities in the United Kingdom and overseas and also including but not limited to the planting of new churches and organisations of congregations;

III. the relief of the poor and needy;

IV. the relief of the sick and elderly;

V. such other charitable objects and for the benefit of such other charitable bodies and institutions as the Committee shall in their absolute discretion see fit.

As can be seen from the overview and developments of the church during the past year, Plymouth Vineyard continues to fulfil its objectives as outlined in its purpose and mission statements and its Articles of Association.

The Trustees have reviewed the activities of the charity in the light of the guidance published by the Charity Commission on public benefit. The Trustees are satisfied that the charity's activities during the past year continue to be for the public benefit, relating as they do to benefit the community in the City of Plymouth and beyond.

ACHIEVEMENTS AND PERFORMANCE

2025 was a year of consolidation for the church. We pressed into our key areas of compassion work, community and discipleship.

Sunday Worship

We gathered on Sundays at Plymouth High School for Girls, using the City Centre venue for evening gatherings on occasion. We had overall growth of 5% and stabilised financially, seeing giving rise amongst our members, including on Sundays. Worship and children's ministry are two key areas where we have developed team and seen growth.

Church Community

We have continued to invest in the areas of community, personal development (we call it discipleship) and building church family. Mentoring continued to develop and is becoming part of our culture, seeing a youth mentoring program start as well as continued mentoring for adults. We began a monthly community lunch to develop relationships as a church, and over the summer of 2025 we ran a very successful 'Summer Groups' program.

Leadership

The Core Leadership Team is now well established as the group who lead on strategy and spiritual vision, and we ran a Leadership Essentials course which had over 20 people attend over 6 months meeting fortnightly. This has born much fruit in the church as those leaders have begun to step up in various areas of church life to lead.

93 New George St

We consolidated our ministries at No 93, seeing all those working under the No 93 umbrella extend their reach. DCRS report separately, but the Uniform Store saw 4,000 families served in 2025, with 6,000 children helped, 7,500 Kg of clothes donated and nearly £9,000 collected as donation on the door. The Children's Storehouse received 472 calls on their service, 259 new families referred and 542 children from 303 families were given 1031 items.

Wider Engagement

The lead pastors are Area Leaders for the Vineyard South West Area, and they remained committed to working in partnership with other churches in Plymouth. Arthur Goode remains chaplain of Plymouth Argyle and contributes to Cross Rhythms Radio and the Plymouth Herald newspaper.

FINANCIAL REVIEW

During the year ended 31 December 2025, the charity received total income of £140,564 and incurred total expenditure of £135,119 so there was a surplus of £5445 for the year. Most of the charity's unrestricted income is obtained from church members donations and is used for the general running costs of the church.

The charity is extremely grateful to have been awarded grants during 2025 as restricted income towards the running costs of Children's Storehouse and Uniform Store Plymouth. An additional grant of £1000 was received from Vineyard Churches UK, to help cover the expenses for the Lead Pastors as Area Leaders and for events and training to benefit Vineyard Churches in the South West and Wales.

The charity supported local missions through regular giving to Plymouth Youth for Christ, Churches Together in Plymouth and also the Vineyard Missions Partnership in Peru. The church also continued to make a regular donation of 5% of its unrestricted income to Vineyard Churches UK.

Reserves Policy

At the end of 2025, the charity had total reserves of £26,564 with restricted reserves of £22,226. The Trustees consider that the ideal level of unrestricted reserves would be equivalent to 3 months expenditure (average monthly expenditure for unrestricted funds 2024: £6401). Current reserves are therefore lower than needed, so the Trustees will continue working towards building up this level of reserves with on-going careful management of expenditure in the years ahead.

Going Concern

The Trustees have reviewed the circumstances of the charity and consider that adequate resources continue to be available to fund the activities of the charity for the foreseeable future. The Trustees are of the view that the charity is a going concern.

Investment Policy and Performance
The charity operates a low risk and ethical approach to the investment of reserves, which are held in an interest-bearing cash deposit account with the Co-operative Bank.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing Document
Plymouth Vineyard is a charitable company limited by guarantee, governed by its Memorandum and Articles of Association dated 23 October 2003, and is affiliated to the Association of Vineyard Churches UK and Ireland (VCUKI). It has been registered as a charity with the Charity Commission since 29 March 2004.

Method of Recruitment and Appointment of Trustees
The Chair of the Board of Trustees and Lead Pastor of Plymouth Vineyard, initiate the recruitment of new Trustees from members of the church who are then approved by the Board. A minimum of 3 Trustees is required by the Memorandum and Articles. Trustees normally serve for an initial period of 3 years and may serve for a further period if they are agreeable and are invited to do so. As the church has grown, the charity has recognised the need both to hold on to experienced Trustees and to appoint new Trustees who are able to offer relevant skills and experience, to ensure that the Board can contribute fully to the charity's development.
When new Trustees are appointed, they are required to study the Trustees Manual published by VCUKI and are given ongoing training by the Lead Pastor, as well as accessing training offered nationally by Vineyard Churches at their annual National Leadership Gathering. The Trustees can also attend training events run by the Area as well as other organisations.

Organisational Structure and Decision Making
1. The Board of Trustees normally meets 4 times a year and monitors the overall governance of the charity. The Trustees are responsible for setting and reviewing policies, approving the statutory accounts and budgets, monitoring charity performance by the use of financial data, and making decisions about expenditure and staff appointments and salaries. The Trustees also give advice and counsel to the Lead Pastors in relation to the financial, legal and administrative life of the church.
2. The two Lead Pastors are responsible for the oversight, direction and vision of the church. Decisions are made in consultation with the different staff and leaders operating in their various functions, and with the support of all the church's leaders. They receive oversight in their role externally through the oversight system arranged by VCUKI.
3. Ministry Leaders and Coordinators head up specific areas of the church and lead the teams who report to them as volunteers for that ministry.
4. Lifegroup Leaders oversee small groups, set up by the church to encourage people to look after each other.

Risk Management
Plymouth Vineyard has undertaken a full risk analysis for all its activities. This policy is under constant review and updated as necessary. The church is fully insured against public liability. Staff contracts are reviewed annually along with the job descriptions and appraisals. All staff, trustees and volunteers involved with children and young people are DBS checked and receive safeguarding training, which is updated every three years. Our Safeguarding Policy is reviewed annually and one of the Trustees is responsible for safeguarding. There also is a Health and Safety Policy in place for public meetings and activities.

Related Parties
Plymouth Vineyard is a Christian Church. It is affiliated to the Association of Vineyard Churches, UK & Ireland (VCUKI) from whom it receives pastoral oversight and training. More locally it is part

of the South West Area of VCUKI. It is also a member of 'Churches Together in Plymouth' - an ecumenical group.

PLANS FOR FUTURE PERIODS

Swarthmore

We are currently negotiating with Devon and Cornwall Refugee Support to take on a ten year lease of Swarthmore on Mutley Plain. It will house Sunday gatherings as well as our compassion work, with the Uniform Store continuing to run from 93 New George Street. This will be the focus of our year as we raise money, move in and establish the church in its new context.

Growth

Our new premises will be a good opportunity to reach out to others and grow the congregation. The Sunday experience and welcome are key to achieving this, as is social media, but most important is the power of invitation, so we will do some training and teaching over the summer on how to spread the word and invite others along.

Compassionate Community

We are on a mission to impact the poverty that has arisen from the cost of living crisis, and the social isolation and mental illness that results. Children's Storehouse will move to Swarthmore, and we will look into broadening it's scope according to the perceived needs of our new neighbourhood.

Small Groups

At the heart of the church vision is to grow meaningful communities which are self-sustaining and support the individuals within them. Primarily this is in the form of Life Groups, but we also want to put on a series of socials and an Alpha Course, giving events for people to invite friends along to and deepening our own community.

TRUSTEES' RESPONSIBILITIES STATEMENT

The Trustees (who are also directors of Plymouth Vineyard for the purposes of company law) are responsible for preparing the Trustee's report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the Trustees to prepare financial statements for each financial year. Under company law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the situation of the charitable company and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that period.
In preparing these financial statements, the Trustees are required to:

- Make judgements and accounting estimates that are reasonable and prudent.
- Observe the methods and principles of the Charities SORP.
- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charitable company will continue in operation.
- Select suitable accounting policies and then apply them consistently.
- State whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements.

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The Trustees are responsible for keeping adequate accounting records that are sufficient to show and explain the charitable company's transactions and disclose with reasonable accuracy at any time the financial position of the charitable company and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charitable company and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

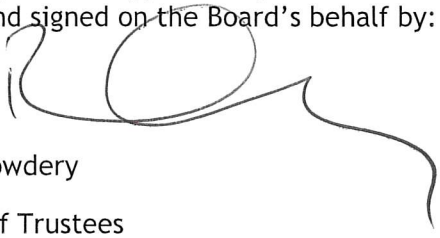
DISCLOSURE OF INFORMATION TO INDEPENDENT EXAMINERS

Each of the persons who are Trustees at the time when this Trustee's report is approved has confirmed that:

- so far as that Trustee is aware, there is no relevant audit information of which the charitable company's Independent Examiner is unaware, and
- that Trustee has taken all the steps that ought to have taken as a Trustee in order to be aware of any information needed by the charitable company's Independent Examiners in connection with preparing their report and to establish that the charitable company's Independent Examiner is aware of that information.

The company has taken advantage of the small companies' exemption in preparing the Trustee's report.

This report was approved by the Board of Trustees, as the company directors, on 2nd September 2026 and signed on the Board's behalf by:



Rick Cowdery

Chair of Trustees

Statement of Financial Activities for the year ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	Total funds £	Prior year funds £
INCOME	3				
Donations		64,827	62,052	126,879	117,632
Charitable Activities		-	-	-	-
Investments		95	-	95	360
Trading activities		11,467	122	11,589	250
Other		6,310	(4,309)	2,001	29,871
TOTAL INCOME		**82,699**	**57,865**	**140,564**	**148,113**
EXPENDITURE					
Charitable Activities	4	76,808	58,311	135,119	141,624
Other activities		-	-	-	653
					-
TOTAL EXPENDITURE		**76,808**	**58,311**	**135,119**	**142,277**
Net income / (expenditure)		**5,891**	**(446)**	**5,445**	**5,836**
RECONCILIATION OF FUNDS					
Fund transfers in		-	**6,954**	**6,954**	**4,000**
Fund transfers out		**6,954**	-	**6,954**	**4,000**
Net movement of funds		**(1,063)**	**6,508**	**5,445**	**5,836**
Total Funds Brought Forward		**5,400**	**15,719**	**21,119**	**15,283**
TOTAL FUNDS CARRIED FORWARD		**4,337**	**22,227**	**26,564**	**21,119**

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Balance Sheet as at 31 December 2025

	Notes	All funds £	Total this year £	Total last year £
FIXED ASSETS				
Tangible assets	7	-	-	-
Total fixed assets		-	-	-
CURRENT ASSETS				
Debtors	8	5,668	5,668	8,362
Cash at bank and in hand		41,339	41,339	43,894
Total current assets		**47,007**	**47,007**	**52,256**
Creditors:				
amounts falling due within one year	9	**(20,443)**	**(20,443)**	**(31,137)**
Net current assets		**26,564**	**26,564**	**21,119**
Total assets less current liabilities		**26,564**	**26,564**	**21,119**
TOTAL NET ASSETS		**26,564**	**26,564**	**21,119**
CHARITY FUNDS				
Unrestricted Funds		4,337	4,337	5,400
Restricted Funds	10	22,227	22,227	15,719
TOTAL FUNDS		**26,564**	**26,564**	**21,119**

The company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to small companies subject to the small companies' regime and in accordance with FRS102 SORP.

The financial statements were approved by the trustees / directors on 2nd September 2026 and signed on their behalf by:

Rick Cowdery (Chair of Trustees)

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NOTES TO THE ACCOUNTS

1 Basis of Accounting

These accounts have been prepared under the historical cost convention, with items recognised at cost or transaction value unless otherwise stated in the relevant notes to these accounts.
The accounts have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued in October 2019 and with the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and Charities Act 2011.

Plymouth Vineyard constitutes a public benefit entity as defined by FRS 102.

2 Accounting Policies

Fund Accounting
Unrestricted funds are donations and other incoming resources which are available to be used in accordance with the charitable objectives at the discretion of the Trustees.
Restricted funds are funds which are to be used within the objects of the charity, in accordance with specific restrictions imposed by donors or which have been raised by the charity for particular restricted purposes.

Income
All income is included in the Statement of Financial Activities when the charity becomes entitled to the resources, it is probable that the income will be received, and the amount of income can be measured reliably.
Gift Aid receivable is included in income when there is a valid declaration from the donor. Any Gift Aid amount recovered on a donation is considered to be part of that gift and is treated as an addition to the same fund as the initial donation. The tax reclaimable on Gift Aided donations is accrued for if not received by the end of the financial year.
Interest on funds held on deposit is included in the accounts when receipt is probable, and the amount receivable can be measured reliably.

Expenditure and Liabilities
Expenditure is recognised once there is a legal or constructive obligation committing the charity to pay out resources and the amount of the obligation can be measured reliably. Expenditure is classified under the headings that aggregate all costs related to that activity. Expenditure includes attributable VAT which cannot be recovered, since the charity is not registered for VAT.
Liabilities are measured on recognition at their historical cost and then subsequently measured at the best estimate of the amounts required to settle the obligation at the reporting date.

Assets
Debtors are measured on initial recognition at settlement amount.
Tangible fixed assets are capitalised if they can be used for more than one year and cost at least £500. They are valued at cost. Depreciation is calculated on the straight-line basis, in order to write off the cost of each asset over its estimated useful life, as follows:
Equipment - over 3 years Fixtures and Fittings - over 5 years

Gifts
Decisions concerning which individuals and institutions receive gifts out of the assets of the charity are made by the Leadership Team in consultation with the Board of Directors, in accordance with the Memorandum and Articles of Association.

3 Analysis of Income

	Unrestricted funds	Restricted funds	Total funds	Prior year funds
	£	£	£	£
Donations and Legacies				
Donations from Individuals	55,023	9,729	64,752	53,990
Gift aid	9,804	1,772	11,576	9,586
Grants	-	5,543	5,543	29,186
The National Lottery Community Fund (Reaching Communities)		45,008	45,008	24,870
TOTAL	64,827	62,052	126,879	117,632
Trading activities				
Children's Storehouse textile sales	-	122	122	250
TOTAL	-	122	122	250
Investments				
Bank Interest	95	-	95	360
TOTAL	95	-	95	360
Other Income				
Contribution to rent/utilities	14,257		14,257	15,835
Events income	423	-	423	2,000
Contribution to compassion gift	-	-	-	440
Reversal of deferred funds	-		10,000	10,000
Other	3,097	(4,309)	(1,212)	1,596
TOTAL	17,777	(4,309)	13,468	29,871
TOTAL INCOME	**82,699**	**57,865**	**140,564**	**148,113**

4 Analysis of Expenditure

Analysis of Expenditure

	Unrestricted funds £	Restricted funds £	Total funds £	Prior year funds £
Charitable Activities				
Activities	6,692	445	7,137	6,929
Admin	1,810	227	2,037	2,742
Bank charges	113	61	174	111
Depreciation	-	-	-	460
Gifts given	6,282	2,672	8,954	5,052
Other expenditure	-	713	713	4,529
Premises	16,560	20,643	37,203	41,295
Staff costs	45,351	31,307	76,658	80,522
			-	
Other Activities			-	
SWW area grant expenditure		2,243	2,243	637
			-	
TOTAL EXPENDITURE	**76,808**	**58,311**	**135,119**	**142,277**

5 Trustees' Expenses

For the year ending 31 December 2025, trustee and director A Goode was paid a gross salary of £25,599.96 in respect of his position as Senior Pastor of Plymouth Vineyard Church, as permitted by the company's Memorandum and Articles and by the Charity Commission.

No other individual who was a trustee/director during the year received a remuneration or reimbursement of expenses.

6 Staff Costs

	This year £	Last year £
Gross Salaries	**74,306**	**73,714**

There were 5 part-time employees as at 31 December 2025

7 Tangible Fixed Assets

Tangible Fixed Assets	Equipment
	£
Cost	
At 1 January 2025	920
Additions	-
At 31st December 2025	920
Depreciation	
At I January 2024	920
Charge for year	
At 31 December 2024	**920**
Net Book Value	
At 31 December 2025	-
At 31 December 2024	-

8 Analysis of Debtors

	This year	Last year
	£	£
Accrued Income	3,718	5,362
Prepayments	1,950	3,000
TOTAL	**5,668**	**8,362**

9 Analysis of Creditors: amounts falling due within one year.

Analysis of Creditors	This year	Last year
	£	£
Unreversed opening balance	53	53
Taxation & social security	866	2,104
Utilities	480	1,253
Accruals	2,099	131
Deferred Income	16,945	27,596
TOTAL	**20,443**	**31,137**
Deferred Income		
Deferred Income B/fwd	**27,596**	23,312
Resources deferred during the year	16,945	19,693
Amounts released	(27,596)	(15,409)
TOTAL	**16,945**	**27,596**

Deferred income is made up of Uniform Store grants which relate to 2026 & a building fund.

10 Statement of Restricted Funds

Statement of Restricted Funds	Carried forward	Last year
	£	£
Children's Storehouse	(4,722)	-
Uniform Store Plymouth	10,071	5,850
SWW Area Vineyard Grant	2,156	2,101
Restricted gifts	-	(1,978)
Building Fund	10,000	9,746
TOTAL FUNDS	**22,227**	**15,719**

11 Pension Contributions

Seven employees are enrolled to the Plymouth Vineyard National Employment Savings Trust (NEST) pension scheme. Plymouth Vineyard contribute 3% of gross salary, the employees contribute 5%.

	This year	Last year
	£	£
Employer contribtions	5,736	4,802