CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2025 Period start date To 31/12/2025 Period end date

Charity name: Frinton Gospel Chapel Trust

Charity registration number: 1150680

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	**1. To advance the Christian religion for the benefit of the public in accordance with the statements of belief.** **2. To advance the education of children by the provision of pre/after-school activities, youth clubs and Sunday school classes.** **3. The relief of need and financial hardship.** **4. To fulfil such other purposes which are connected with the charitable work of the trust.**
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	**1. Funds were collected and given out during the year to support Christian Organisations, Missionary Societies and individuals engaged in spreading the Gospel of Christ.** **2. The public have been reached out to in the surrounding area and relationships/friendships have been made.** **3. Youth clubs, Sunday school and Pathfinders have been running during the year.** **4. The Chapel leaders are responsive to those in need and offer free financial support where appropriate.** **5. Public Services have been held each Sunday dealing with matters of faith and conduct. There were also Carol Services and Christmas Day Service which attract non church members.** **6. Prayer meetings taken place in the chapel during the week.** **7. Alpha/Discipleship Courses were run during the year.** **8. The monthly bring-&-share lunches continued throughout the year.** **9. Seniors Meals and a Warm Hub were started this year.**
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	**The trustees confirm that they have adhered to the guidance on public benefit.**

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	**1. £42k has been distributed to Christian charities and individuals some working in the UK and others overseas.** **2. Some members help with shopping, medication and visiting those who request it.** **3. Pathfinders has built up to about 25 children each week.** **4. Creche has 2 children each week and Sunday school has about 10 children each week.** **5. One member of the Chapel is qualified for the CAP (Christians Against Poverty) scheme and they and others with financial expertise provide assistance when requested.** **6. Counselling by trained members is happening with anyone who requests it.**

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	

Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	**Income has increased by 48% from 2024 so although there was further expense on refurbishing the building and driveway, and we gave more to other Christian organisations and individuals, the overall cash position remains healthy.**
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	**£8k is held as a contingency reserve to assist a missionary family in Indonesia should they need it.**
Amount of reserves held	Para 1.22	**Total cash at bank £87k**
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)
You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	
Investment policy and objectives including any social investment policy adopted	Para 1.46	

A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's trusts:		
Type of governing document (trust deed, royal charter)	Para 1.25	**Trust Deed adopted 1st February 2013**
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	**Place of Worship, associated with Frinton Gospel Chapel**
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	**Trustees are appointed or re-appointed when necessary and in accordance with the Trust Deed**

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Frinton Gospel Chapel Trust
Other name the charity uses	
Registered charity number	1150680
Charity's principal address	62 Old Road Frinton-on-Sea ESSEX
	CO13 9BY

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Julie Claxton		Appointed 2/12/2024	
2	David Day	Chairman		
3	Chris Massey	Secretary		
4	Paul Massey		Appointed 2/12/2024	
5	Richard Smith	Hon Treasurer		
6	Nathan Sullivan			
7	Paul Ursell			
8				
9				
10				

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	

Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

Exemptions from disclosure

Reason for non-disclosure of key personnel details

Other optional information

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)	RIchard Smith	Paul Massey
Full name(s)	RICHARD IAN SMITH	PAUL CHRISTOPHER MASSEY
Position (eg Secretary, Chair, etc)	HON TREASURER	TRUSTEE
Date	15/9/26	

CHARITY COMMISSION FOR ENGLAND AND WALES

Charity Name	No (if any)
FRINTON GOSPEL CHAPEL TRUST	1150680

Receipts and payments accounts

CC16a

For the period from	Period start date: 01/01/2025	To	Period end date: 31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Designated Funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
All collections	0	7,516	0	7,516	8,480
Church weekend	2,755	0	0	2,755	2,655
Bank giving	40,727	15,070	0	55,797	35,133
Tax recovery	11,984	0	0	11,984	9,651
Funerals/Legacy	0	0	0	0	1,000
Bank interest	1,613	0	62	1,675	3,023
	0	0	0	0	0
Other	1,051	0	0	1,051	133
***Sub total** (Gross income for AR)*	58,128	22,587	62	80,777	60,075
A2 Asset and investment sales, (see table).					
	0	0	0	0	0
	0	0	0	0	0
Sub total	0	0	0	0	0
Total receipts	58,128	22,587	62	80,777	60,075
A3 Payments					
Gifts to others	13,000	28,891	0	41,891	36,873
Chapel costs	11,615	0	0	11,615	15,037
Church weekend	3,628	0	0	3,628	3,133
Building Refurbishment	15,925	0	0	15,925	66,374
Driveway	8,994	0	0	8,994	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
	0	0	0	0	0
Sub total	53,161	28,891	0	82,052	121,417
A4 Asset and investment purchases. (see table)					
	-	-	-	-	-
	-	-	-	-	-
Sub total	-	-	-	-	-
Total payments	53,161	28,891	-	82,052	121,417
Net of receipts/(payments)	4,968	- 6,305	62	- 1,275	- 61,342
A5 Transfers between funds	- 6,305	6,305	-	-	-
A6 Cash funds last year end	79,918	-	8,098	88,016	149,358
Cash funds this year end	78,581	-	8,160	86,741	88,016

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Designated funds to nearest £
B1 Cash funds	On deposit/in hand	78,581	-	-
	Contingency Fund	-	-	8,160
	Total cash funds (agree balances with receipts and payments account(s))	78,581	-	8,160

	Details	Unrestricted funds to nearest £	Designated Funds to nearest £	TOTAL FUNDS to nearest £
B2 Other monetary assets		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-
		-	-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B3 Investment assets			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which asset belongs	Cost (optional)	Current value (optional)
B4 Assets retained for the charity's own use	Church Building - 62 Old Road		-	424,000
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-
			-	-

	Details	Fund to which liability relates	Amount due (optional)	When due (optional)
B5 Liabilities			-	
			-	
			-	
			-	
			-	

Signed by one or two trustees on behalf of all the trustees	Signature	Print Name	Date of approval

CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees	FRINTON GOSPEL CHAPEL TRUST		
On accounts for the year ended	31st DECEMBER 2025	**Charity no (if any)**	1150680
Set out on pages			

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st December 2025.

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

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:	J Van Schaijk	**Date:**	15/9/26
Name:	JOHN VAN SCHAIJK		
Relevant professional qualification(s) or body (if any):	RETIRED COMPANY DIRECTOR.		
Address:	23A WOODBERRY WAY WALTON ON THE NAZE ESSEX		

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.	