Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	January	2025	To	31	December	2025

Section A Reference and administration details

Charity name	Ebenezer Baptist Chapel Newquay
Other names charity is known by	
Registered charity number (if any)	1187035
Charity's principal address	Chapel Hill
	Newquay
Postcode	**TR7 1ND**

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	James Virgo			
2	Andrea Virgo			
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20				

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Constitution
How the charity is constituted	CIO
Trustee selection methods	

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

- To advance the Christian faith for the benefit of the public in accordance with the doctrinal basis of faith appearing in appendix 1 in such ways and in such parts of the United Kingdom or the World as the Trustees from time to time may think fit.

- Such other charitable purposes as shall, in the opinion of the Trustees, further the work of the church.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the Charity should undertake.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Every Sunday the chapel holds a Sunday morning service with fellowship after. We also hold a Sunday evening service with fellowship after. The Lords Supper is held once a month on the first Sunday of the month. We hold a mid week bible study and prayer meeting on a Tuesday and a weekly prayer meeting for revival on a Thursday.

We have an Easter service, a Harvest festival service, a Carol Service and a Christmas Day service.

We had just under 300 visitors throughout the year, but mainly from May to October, the majority being Dutch. Most write in our visitors book and make prayer requests, which we remember in our Thursday meetings.

We had shared lunches on some occasions. We also fellowship with like minded churches near us.

Also occasional outreach in town offering children's goody bags, free bibles and literature.

During the year we began spending time with Gospel Entrepreneurs, looking at ways of working with young people.

In 2026 we are looking forward to working with Open Air Mission with their three day outreach event in Newquay.

Membership:

We are at the moment a membership of three and a congregation of ten.

Section E Financial review

Brief statement of the charity's policy on reserves	The Trustees are aware of the high level of reserves and continue to discuss the way forward. The front doors were replaced during the year.
Details of any funds materially in deficit	

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F Other optional information

Section G Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	Mr James Virgo	Mrs Andrea Virgo
Position (eg Secretary, Chair, etc)	Trustee	Trustee

Date 3.6.26.

CHARITY COMMISSION FOR ENGLAND AND WALES

Ebenezer Baptist Chapel Newquay	1187035

Receipts and payments accounts

CC16a

For the period from	Period start date 01-Jan-25	To	Period end date 31-Dec-25

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	-	-	-	-	1,270
Offerings	2,546	-	-	2,546	1,673
Gift aided donations and tax recovered	3,308	-	-	3,308	2,818
Interest	847	-	-	847	968
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	6,701	-	-	6,701	6,729
A2 Asset and investment sales (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	6,701	-	-	6,701	6,729
A3 Payments					
Advertising, literature, postage and stationery costs	46	-	-	46	95
Telephone and mobile	465	-	-	465	369
Outreach	990	-	-	990	231
Subscriptions	136	-	-	136	116
Insurance	792	-	-	792	709
Repairs and maintenance	2,560	-	-	2,560	683
Utilities	1,848	-	-	1,848	2,227
Rates	120	-	-	120	884
Travel Expenses	240	-	-	240	165
Gifts	300	-	-	300	300
Legal and professional fees	100	-	-	100	214
Other expenditure	179	-	-	179	2
	-	-	-	-	-
Sub total	7,776	-	-	7,776	5,995
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	7,776	-	-	7,776	5,995
Net of receipts/(payments)	- 1,075	-	-	- 1,075	734
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	66,661	-	-	66,661	65,927
Cash funds this year end	65,586	-	-	65,586	66,661

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

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	Barclays Current	1,253	-	-
	Barclays Premium	64,296	-	-
	Cash	37	-	-
	Total cash funds	65,586	-	-
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment 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			-	-
			-	-
			-	-

	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
	J Virgo	James Virgo	3/6/26
	A Virgo	Andrea Virgo	3.6.26