Financial Statements for the year
To 31st December 2025

For

PLYMOUTH UNITARIAN CHURCH
(Charity no. 1196534)

Incorporating the funds of
PLYMOUTH UNITARIAN CHAPEL TRUST PROPERTY
(Charity no. 217657; subsidiary charity to 1123906 above)

And

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
(Excepted Charity under Charity no. 250788)

as agreed with the Charity Commission under their Uniting Direction Scheme

Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

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Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHURCH

REPORT OF THE TRUSTEES 31st DECEMBER 2025

The trustees present their report and accounts for the year to 31st December 2025. Plymouth Unitarian Church is a charity registered with the Charity Commission under number 1123906. The Charity is administered according to a Constitution agreed with the Charity Commission as revised in February 2010. The object of the Charity is the promotion of religion in accordance with the principles of the General Assembly of Unitarian and Free Christian Churches as stated in the communications issued periodically to Member Congregations.

Funds: As agreed with the Charity Commission under their "Uniting Direction Scheme" Plymouth Unitarian Church is now the Reporting Charity for Plymouth Unitarian Chapel Trust (217657) which incorporates the funds of the Tavistock Abbey Chapel Trust (an Excepted Charity under Charity No. 250788). All three charities remain separate and legally distinct. This report is concerned only with the funds of Plymouth Unitarian Church. The funds of the other two charities are shown on separate reports.
The trustees consider the level of funds held to be sufficient to ensure the continuing operation of the Trust. At 31st December 2025 our cash in current bank accounts and on deposit (excluding those relating to the Tavistock Abbey Chapel Trust and Plymouth Unitarian Trust) amounted to £100,240 as compared with £81,927 as at 31st December 2024.

General: the trustees in office during the year were:
The trustees in office during this period: Ms Linda Summerson, Trustee and Chairperson from 15th June 2024; Ms Sheila Evans (Trustee and Secretary) from 25th July 2021; Mrs Kat Allen (Trustee and Treasurer) co-opted on 8th May 2025; Mrs Ann Kader, former Trustee and Chairperson, stood down at 15th June 2024 AGM, and was not re-elected. Marianne Priest (former Trustee and Treasurer) stood down 4th April 2024 and was not re-elected. Mr Robert Nicholas Saunders was co-opted as a Trustee on 17th July 2025. We do not currently have a Minister, following the retirement of the Rev. Kate Whyman, at the end of 2024.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Sheila Evans
Dated: 7th August 2026

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
PLYMOUTH UNITARIAN CHAPEL AND TRUST PROPERTY
(Plymouth Unitarian Chapel Trust)

REPORT OF THE TRUSTEES 31st December 2025

The trustees present their report and accounts for the year to 31st December 2025.

Treville Street Unitarian Trust and Trust Property is a charity registered with the Charity Commission under no. 217657. However, under the Charity Commission's "Uniting Direction Scheme" it is now shown as a subsidiary charity to Plymouth Unitarian Church (1123906) for the purposes of accounting. Both charities remain separate and legally distinct. The Charity is administered under a scheme agreed with the Charity Commission dated 12th October 1906.

The objects of the charity are to keep in repair and insure against fire all the buildings of the charity and to make a contribution to the salary of the minister.

The trustees may in addition use any surplus income for the maintenance of services in the Chapel.

Funds: The trustees do not believe that there are any restricted funds other than those belonging to Tavistock Abbey Chapel Trust which Treville Street Unitarian Trust and Property administers with the agreement of the Charity Commission and which are the subject of a separate Report. The trustees have designated funds for the purposes of repairs and maintenance to all the buildings of the Charity separately from general funds used chiefly for financing ministry. They consider, however, that all these funds may be used for general revenue or capital purposes.

The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2025 our cash in current bank accounts and on deposit amounted to £33,792 as compared to £30,876 as of 31st December 2024.

General: The trustees in office during this period:

Ms Linda Summerson, Trustee and Chairperson from 15th June 2024, Ms Sheila Evans (Trustee and Secretary) from 25th July 2021, Mrs Kat Allen (Trustee and Treasurer) co-opted on 8th May 2025, Mrs Ann Kader, former Trustee and Chairperson, stood down at the 15th June 2024 AGM and was not re-elected. Marianne Priest (former Trustee and Treasurer) stood down 4th April 2024 and was not re-elected. Mr Robert Nicholas Saunders was co-opted as a Trustee on 17th July 2025. We do not currently have a Minister, following the retirement of the Rev Kate Wyman, at the end of 2024.

The usual maintenance tasks were carried out, and security checks are made daily, at night, by Jerry Sibley.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Sheila Evans

Dated: 7th August 2026

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
(Comprising the Abbey Chapel Ministers Endowment Fund, 1902
And the Ford Endowment Fund for the Minister of Abbey Chapel, 1827)

REPORT OF THE TRUSTEES 31st December 2025

The Trustees present their report and accounts for the year ending 31st December 2025. The Charity is administered under a scheme agreed with the Charity Commission dated 30th December 1965. The objects of the Charity are to apply the income of the charities for the purpose of furthering the religious and other charitable work of the Unitarian and Free Christian Churches in the parish of Tavistock, and if and insofar as the said income cannot be applied in the manner aforesaid the Trustees shall apply the same for the said purpose within a radius of fifty miles of the former Abbey Chapel at Tavistock.

Funds The funds, with the agreement of the Charity Commission, are administered as Restricted Funds within the accounts of Treville Street Unitarian Chapel and Trust Property (Plymouth Unitarian Chapel Trust). The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31st December 2025 the cash in the current bank accounts and on deposit amounted to £134,031 as compared with £112,803 at 31st December 2024.

Bankers to the charity are: CCLA Investment Management Ltd. 80 Cheapside, London EC2V 6DZ.

General: The trustees in office during this year were:

The trustees in office during this period: Ms Linda Summerson, Trustee and Chairperson from 15th June 2024; Ms Sheila Evans (Trustee and Secretary) from 25th July 2021; Mrs Kat Allen (Trustee and Treasurer) co-opted on 8th May 2025; Mrs Ann Kader, former Trustee and Chairperson, stood down at 15th June 2024 AGM, and was not re-elected. Marianne Priest (former Trustee and Treasurer) stood down 4th April 2024 and was not re-elected. Mr Robert Nicholas Saunders was co-opted as a Trustee on 17th July 2025. We do not currently have a Minister, following the retirement of the Rev. Kate Whyman, at the end of 2024.

Risk: the trustees continually monitor the risk to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result thereof.

Signed on behalf of the Trustees by Sheila Evans
Dated: 7th August 2026

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF PLYMOUTH UNITARIAN CHURCH AND TREVILLE STREET UNITARIAN CHAPEL and TRUST PROPERTY Incorporating TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

On accounts for the year ended 31 December 2025

Set out on pages 5 to 11

Respective responsibilities of trustees and examiner
As the charity's trustees you are responsible for the preparation of the accounts; you consider that the audit requirement of section 144(2) of the Charities Act 2011 (the 2011 Act) does not apply. It is my responsibility to examine the accounts (under section 145 of the Charities Act 2011 and to state on the basis of procedures specified in the General Directions given by the Charity Commissioners under section 145 (5)(b) of the 2011 Act, and to state whether particular matters have come to my attention.

Basis of independent examiners' report
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 those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations for you as 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 view given by the accounts.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:-

(i) which gives me reasonable cause to believe that in any materials 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 to comply with the accounting requirements of the 2011 Act

have not been met: or

(ii) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Mr J S Best FMAAT
Best Accountancy Services (Plymouth) Ltd
Unit 7, Seaton Business Park
36 Willam Prance Road
Plymouth
PL6 5WR

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - RECEIPTS
for the year ended 31 December 2025

CHURCH FUNDS:

RECEIPTS	**2025**	**2024**
Church & Hall Lettings	17,159	15,222
Weekly Cash Offertory	5,772	1,882
Planned Giving with Gift Aid Scheme	14,021	8,063
Other Donations	1,253	10,403
Western Union Grant	3,350	4,150
Cirencester Grant	-	-
General Assembly Grant	-	-
Plymouth City Council Grant	-	-
CMC Bank Interest	1,726	1,892
Fund Raising & Cause For Concern	-	-
Sundries	-	-
Project Income	-	651
Live Stream Income	-	-
Cambridge & Counties Interest	-	-
TOTAL RECEIPTS FOR CHURCH	43,282	42,264
PUCT FUNDS:		
Car Park Leases	16,210	12,802
Maintenance Fund/COIF Dividends	8,900	8,751
Cambridge & Counties Investment release	-	-
PUCT Bank Interest	-	-
Sundries	-	-
Cambridge & Counties Interest	-	-
TOTAL RECEIPTS FOR PUCT	25,110	21,553
TAVISTOCK ABBEY CHAPEL UCT		
COIF Dividends CCLA Charities Deposit Fund Interest	2,970	3,041
TOTAL RECEIPTS FOR ABBEY	2,970	3,041
TOTAL RECEIPTS	**71,361**	**66,857**

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - PAYMENTS
for the year ended 31 December 2025

CHURCH FUNDS:

PAYMENTS	**2025**		**2024**	
Power	2,189		4,897	
Telephone	778		821	
South West Water	726		795	
Printing, Postage & Stationery	219		199	
Donations to Charities	702		1,260	
Church Cleaning & Supplies	2,332		1,686	
Admin wages	18,760		5,278	
Publicity expenses			-	
Bank Charges	129		75	
Other Interest Paid - HMRC			-	
"Cause For Concern"			-	
Flowers	500		21	
Repairs & Keys			-	
Entertaining Expenses	82		-	
IT Expenses	488		203	
General Assembly Expenses			-	
Ministry (from Church Funds)			-	
Minister Costs			23,588	
Visiting Preachers	2,325		-	
Hospitality & Travel	2,083		1,104	
Subscriptions	1,923		1,067	
Project Expenditure			-	
Staff Training	134		-	
Professional Fees	5,969		3,125	
Legal Fees			-	
Live Stream Expenses	343		-	
General Expenses	1,865		2,492	
TOTAL CHURCH PAYMENTS		41,546		46,611
PUCT FUNDS:				
Repairs & Refurbishments (Incl. Gardening)	2,835		2,738	
Safe Guarding Membership			-	
Piano Tuning/Organ Report			-	
Congregational & General Insurance PLC	3,339		1,506	
Security Costs	1,838		1,425	
General Expenses			-	
Bank Charges	60		106	
TOTAL PUCT PAYMENTS		8,071		5,774
TAVISTOCK ABBEY CHAPEL UCT				
Bank Charges	60		75	
TOTAL ABBEY CHAPEL PAYMENTS		60		75
TOTAL PAYMENTS		**49,677**		**52,460**

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating

TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
SCHEDULE OF SUNDRY INCOME AND EXPENSES
for the year ended 31 December 2025

PLYMOUTH UNITARIAN CHURCH - SUNDRY INCOME	2025	2024
Inquirer Subs Reimbursement	-	-
Subsistence Refund	-	-
Gift Aid Reclaim		
Member Reimbursement for GA	-	-
UNA Membership refund	-	-
Unitarian Peace Membership refund	-	-
Other Reimbursement	-	-
Booklet Sale	-	-
PCC Election	-	-
Integra - Business Interruption Claim	-	-
TOTAL	-	-

PLYMOUTH UNITARIAN CHURCH - EXPENSES

ANNUAL SUBSCRIPTIONS & QUOTAS

General Assembly	980		1,015	
General Assembly - Additional Members			-	
Other Subscriptions	325		10	
Membership of Church Treasurers (ACAT)			-	
Inquirer Subscriptions	346		-	
Western Union	252		-	
United Nations Association			-	
Unitarian Peace	-		22	
Global Justice	20		20	
		1,923		1,067
TOTAL		**1,923**		**1,067**

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
COMBINED ACCOUNTS
STATEMENT OF FINANCIAL ACTIVITIES - SUMMARY
for the year ended 31 December 2025

RECEIPTS	**2025**		**2024**	
Receipts from Church Funds	43,282		42,264	
Receipts from PUCT/Tavi-Abbey Funds	28,080		24,593	
		71,362		66,857
PAYMENTS				
Payments from Church Funds	41,546		46,611	
Payments from PUCT/Tavi-Abbey Funds	8,131		5,849	
		49,677		52,460
GAINS/LOSSES				
Church Gain/Loss During The Year		1,736		- 4,347
PUCT/Tavi-Abbey Gain/Loss During the Year		19,949		18,744
Total Gain/Loss		21,685		14,397
CHURCH FUNDS				
Opening Bank & cash Balances		- 88,470		- 84,123
Church Gain/Loss During The Year		1,736		- 4,347
Adjustment		96		
Balance C/Fwd. To Next Year		- 86,638		- 88,470
PUCT & TAVISTOCK ABBEY FUNDS				
Balance B/Fwd. From Last Year		205,757		187,013
PUCT/Tav-Abbey Gain/Loss During the Year		19,949		18,744
Adjustment		-		-
Balance C/Fwd. To Next Year		225,706		205,757
TOTAL BALANCES C/FWD.		**139,068**		**117,287**
BANK BALANCES				
CHURCH:				
Cambridge & Counties	-		-	
00060215 CAF Current Account	2,454		200	
00070023 CAF Gold General Account	9,609		5,451	
Cash account	30	12,093	30	5,681
PUCT:				
00060022 CAF General Account	2,674		50	
00070033 CAF Gold Extra Account	26,908		27,472	
00060661 CAF Maintenance Account	4,532		50	
00070279 CAF Gold Maintenance Account	54,032	88,147	48,674	76,246
TAVISTOCK ABBEY CHAPEL				
00020149 CAF Current Account	1,219		50	
00096095 CAF Gold Account	32,573	33,792	30,826	30,876
		134,031		112,803
Gift Aid Reclaimable		4,055		4,055
Prepayments		2,419		1,472
Less: General Assembly Quota Creditor				
Trade Creditors		- 1,332		- 145
Accrued Car Parking Income		-		-
Wages Payable		-		- 1,393
PAYE Payable		-		- 957
Pensions Payable		- 105		1,451
		139,068		**117,287**

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST
BALANCE SHEET at 31 December 2025

Fixed Assets	**Note**	**2025**		**2024**	
Freehold Chapel	**2**	16,835		16,835	
Freehold Hall	**2**	17,429		17,429	
Silver Plate at Valuation		40,500		40,500	
Tavistock Abbey Chapel Silver Plate		3,250		3,250	
			78,014		78,014
Investments					
C.O.I.F Charity fund Investments:	**3**				
Treville Street Unitarian Chapel		312,264		312,264	
Tavistock Abbey Chapel		82,921		82,921	
			395,185		395,184
			473,199		473,198
Current Assets					
Cash at Bank:					
CHURCH: Cambridge & Counties		-		-	
CAF Cash Extra Current Account		2,454		200	
CAF Gold General Account		9,609		5,451	
Cash Account		30		30	
PUCT: CAF Cash General Account		2,674		50	
CAF Gold Extra Account		26,908		27,472	
CAF Gold Extra Maintenance Account		54,032		48,674	
CAF Cash Extra Maintenance Account		4,532		50	
TAVI-ABBEY: CAF Current Account		1,219		50	
CAF Gold Account		32,573		30,826	
		134,031		112,803	
Gift Aid Reclaimable		4,055		4,055	
Prepayments		2,419		1,472	
Accrued Income: Car Parking		-		-	
Less Liabilities: Rent In Advance		-		-	
Trade Creditors		- 1,332		- 145	
Wages		-		- 1,393	
PAYE		-		- 957	
Pensions		- 105		1,451	
Sundry Creditors		-		-	
GA Quota		-		-	
			139,068		117,286
			612,267		**590,484**
Represented By:					
General Funds - PUCT	**4**		335,841		318,802
General Funds - Church	**4**		- 86,915		- 88,749
Designated Funds					
Repair Fund	**4**	142,986		142,986	
Minister's Housing Fund	**4**	99,666		99,666	
			242,652		242,652
Restricted Funds					
Tavistock Abbey Chapel	**4**	120,689		117,779	
			120,689		117,779
			612,267		**590,484**

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2025

Note 1 **Accounting Policies**

Income
Rent is accounted for when earned. All other income is accounted for when received.

Expenditure
Expenditure is accounted for when paid - full provision is made for known liabilities.

Freehold Capital
No depreciation has been provided as the site value is in excess of the book amount.

Investments
Investments are stated at market value.

Note 2 **Properties**

The trustees consider the market value of the freehold chapel and hall to be considerably in excess of their carrying values in the accounts. The insurance cover for re-building purposes has been set at £750,000.

Note 3 **Investments**

	Market Value	
General Fund	**2025**	**2024**
C.O.I.F Ethical Investment Fund - Income Shares	81,363	81,363
C.O.I.F Ethical Investment Fund - Income Shares	370	370
C.O.I.F Ethical Investment Fund - Income Shares	1,582	1,582
C.O.I.F Ethical Investment Fund - Income Shares	-	-
	83,315	83,315
Designated Funds - Repair Fund		
C.O.I.F Ethical Investment Fund - Income Shares	134,960	134,960
Designated Funds - Minister's Housing Fund		
C.O.I.F Ethical Investment Fund - Income Shares	93,989	93,989
Restricted Fund - Tavistock Abbey Chapel		
C.O.I.F Ethical Investment Fund - Income Shares	82,921	82,921
	395,185	395,184

Note 4 **Movement On Funds**

	CHURCH	PUCT	TAVI-ABBEY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
As at 1 January 2025	(88,749)	318,802	117,779	142,986	99,666	590,484
Income for Year	43,282	25,110	2,970	-	-	71,362
Expenditure in Year	(41,546)	(8,071)	(60)	-	-	(49,677)
Change in Investments	-	-	-	-	-	-
Adjustment	98.00	-	-	-	-	98.00
As at 31 December 2025	(86,915)	335,841	120,689	142,986	99,666	612,267

PLYMOUTH UNITARIAN CHURCH & PLYMOUTH UNITARIAN CHAPEL TRUST
Incorporating
TAVISTOCK ABBEY CHAPEL UNITARIAN TRUST

Note to the Accounts for the year ended 31 December 2025

Note 5

	GENERAL	PUCT	TAVI-ABBEY CHAPEL	REPAIR FUND	MINISTER'S HOUSING FUND	TOTAL
Fixed Assets	74,764	-	3,250	-	-	78,014
Investments	83,315	-	82,921	134,960	93,989	395,185
Cash at Bank and in hand	12,093	88,147	33,792	-	-	134,031
Current Assets	6,474	-	-	-	-	6,474
Current Liabilities	- 1,437	-	-	-	-	- 1,437
Total Net Assets	175,209	88,147	119,963	134,960	93,989	612,267