

BEARWOOD CHAPEL TRUST

England & Wales · Charity number 1049009

Details

Status Registered

Legal form Other

Registered 1995-09-05

Register [View on the Charity Commission register](#)

Contact

Address Bearwood Chapel
445 Bearwood Road
Smethwick
B66 4DH

Phone 01214201102

Email dave@bearwoodchapel.org.uk

Website www.bearwoodchapel.org.uk

Activities

Objects: (A) TO ADVANCE THE CHRISTIAN FAITH (B) TO RELIEVE PERSONS WHO ARE IN CONDITIONS OF NEED OR HARDSHIP OR WHO ARE AGED OR SICK AND TO RELIEF THE DISTRESS CAUSED THEREBY (3) TO PROMOTE AND FULFIL SUCH OTHER CHARITABLE PURPOSES BENEFICIAL TO THE COMMUNITY.

Activities: Religious activites and community services

Classification

- **How:** Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** WEST MIDLANDS UNITED KINGDOM OR THE WORLD
- Birmingham City
- Coventry City
- Dudley
- Sandwell
- Solihull
- Walsall
- Wolverhampton

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£61,220	£41,470	-	-
2023-12-31	£44,337	£62,756	-	-
2022-12-31	£42,420	£34,666	-	-
2021-12-31	£41,875	£43,990	-	-
2020-12-31	£68,300	£76,271	-	-

Trustees

Name	Role	Appointed
Dagmar Helene Sharples		2019-07-31
JANE MONICA LINTON		
JULIAN ANDREW RODNEY HARMS		2011-10-28
Zoe Rippengal		2019-07-31

Linked charities

- THE SWAINE BOURNE BEQUEST (1049009-1)
- TRUST PROPERTY ADMINISTERED ICW BEARWOOD GOSPEL HALL (1049009-2)

BEARWOOD CHAPEL TRUST

England & Wales - Charity number 1049009

Accounts

Bearwood Chapel Trust

Registered Charity No. 1049009

Financial Statements

for the year ended

31st December 2024

Molly Langston MAAT

Kings Norton

Bearwood Chapel Trust

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Bearwood Chapel Trust

Trust Information For the year ended 31st December 2024

Trustees	Julian Harms Jane Linton Zoe Rippengal Dagmar Sharples
Elders	Julian Harms Ian Millership (until 31 Dec 2024) Bob Sharples Stephen Sturman
Operating Address	Bearwood Chapel Bearwood Road Smethwick Warley West Midlands B66 4DH
Bankers	NatWest Bank Plc Sort Code: 600210 Account No.: 93032498
Examiner	Molly Langston MAAT 20 Marbury Close Kings Norton Birmingham B38 8YX
Reg. Charity No.	1049009

Bearwood Chapel Trust

Report of the Trustees For the year ended 31st December 2024

The Trustees are pleased to present their report on the activities of Bearwood Chapel Trust during 2024 and to confirm that the Trust's main aims, the advancement of the Christian faith and the relief of suffering and hardship, remain unchanged. To enable it to achieve these aims, Bearwood Chapel strives to continue to provide a wide range of services to the community - for which there is unrestricted access. These activities and events were aimed at engaging and supporting the local community and were seen as stepping-stones in the growth and development of the Chapel's work and also in spreading the gospel message in the Bearwood Area.

The Elders continued providing teaching for the congregation with occasional guest speakers. The Chapel was open on Sunday mornings and the service was available for people to join on Zoom from the local area or further afield. Four Members' Meetings were held at the Chapel for prayer and updates throughout the year., with some joining the meetings on Zoom.

- ESOL classes continued using the Chapel premises.
- Weekly Life Groups met online or in people's homes and were available for all to join on either Tuesday, Wednesday or Thursday evenings.
- Chapel Café was open fortnightly with Knit & Natter social gatherings throughout the year, encouraging local residents, ESOL class attendees and chapel members to drop in for friendship and with drinks and food available. This also supported those new to the UK. The opening times were extended from September with good take-up. There were special activities including crafts at Easter and Christmas. Environmental Health carried out an unannounced inspection, which resulted in a good report.
- A new monthly social group, Men @ Bearwood, was started, , with food being offered followed by a topical discussion.
- First Aid day courses were available for church members, particularly for those involved in children's and youth activities, and as a service for other local Christian groups.
- Various social events were organised including two Senior Specials and a summer day trip to Barmouth.
- Work parties were held on two or three occasions for general maintenance and cleaning.
- Throughout the year various chapel members were involved in keeping in touch by phone, offering assistance with shopping, giving lifts, visiting in homes and running errands for those who were housebound.

Bearwood Chapel Trust

Report of the Trustees For the year ended 31st December 2024

The Elders and Leadership Team continued to provide spiritual and pastoral support. A Council of Reference was appointed and held their first meeting, with each member also being invited to preach. The work to transfer to a Charitable Incorporated Organisation (CIO) was ongoing through the year.

A private tenant continues to rent the first floor flat above the Café. Emergency work was undertaken to repair the Café shutters. Various other maintenance works were actioned throughout the year on both properties.

The Trust continues with its policy of only supporting monetarily those people or organisations that are personally known to them and who are usually involved in overseas or local mission. Those supported by the trust are listed in the accounts. The Trust does not respond to general appeals or requests for financial support.

The Trust acknowledges with thanks the encouragement, support and involvement that it has received from the members of Bearwood Chapel. The financial and practical generosity of members facilitated the upkeep and maintenance of the Chapel buildings.

The Trustees would again like to thank all those who participated in the work of the Trust during the year and also to thank God for the many blessings that have been received.

Tom Linton

Order of the Trustees

Date

24/8/25

Bearwood Chapel Trust

Statement of Financial Activities For the year ended 31st December 2024

	<u>2024</u>			<u>2023</u>	
	Restricted Funds £	Designated Funds £	General Funds £	Total for year £	Total for year £
Receipts					
Donations, legacies and Other Similar Receipts:					
Weekly Offerings & Donations	12,860	4,022	34,812	51,694	36,696
Tax Recovered	1,101	565	5,757	7,423	5,870
Operating Activities to further charitable objects:					
Community Café	-	1,916		1,916	1,118
Event Income	-	-	-	-	443
Investment income receipts:					
	-		187	187	210
	<u>13,961</u>	<u>6,503</u>	<u>40,756</u>	<u>61,220</u>	<u>44,337</u>
Payments					
Payments for generating funds:					
Charitable Payments:					
Grants & Gifts payable	7,347	-	-	7,347	7,230
Charitable activities:					
Community café expenses	-	2,173	-	2,173	955
Speakers expenses	-		250	250	600
Outreach and Events	-		1,189	1,189	1,097
Support Costs:					
High Street Presence Project	4,894			4,894	10,711
Church Light, Heat & Water	-		6,425	6,425	5,709
Maintenance, Renovations & Upkeep	-		12,444	12,444	7,720
Major Repairs Fund	-				22,985
Sundry Expenses	-		143	143	785
Management & Administration:					
Printing, Stationery & Postage	-		1,480	1,480	1,251
Subscriptions and Professional Fees	-		1,844	1,844	1,818
Bank Charges	-				18
Insurance Premiums	-		3,282	3,282	1,877
	<u>12,240</u>	<u>2,173</u>	<u>27,057</u>	<u>41,470</u>	<u>62,756</u>
Transfer between funds	-	11,628	(11,628)		-
Net Receipts/Payments	1,721	15,958	2,071	19,750	(18,419)
Balance brought forward as at 1 st January 2024	7,606	10,866	7,441	25,913	44,332
Balance carried forward at 31 st December 2024	<u>9,327</u>	<u>26,824</u>	<u>9,512</u>	<u>45,663</u>	<u>25,913</u>

Bearwood Chapel Trust

Statement of Assets and Liabilities For the year ended 31st December 2024

	2024		2023
CURRENT ASSETS			
Current Asset Investments			
Kingdom Bank	11,125		10,939
Cash at Bank and in Hand			
National Westminster Current Account	34,231		14,410
Community Café National Westminster Account	277		510
Community Café Cash	30	34,538	54
	45,663		25,913
Representing Balances on the following Accounts:			
Unrestricted and Designated Funds:			
General Fund	9,512		7,441
Designated Funds:			
Community Café	306		563
Major Repair Fund	26,518	26,824	10,303
	26,824		10,866
Restricted Funds:			
General Missionary Fund (including Rachel Newby Fund)	5,111		4,003
High Street Presence Project	2,216		1,603
Reserve Fund	2,000	9,327	2,000
	9,327		7,606
TOTAL FUNDS	45,663		25,913

Non-Monetary Assets:

Property (including shop and flat) at 445/445a Bearwood Road, Smethwick, B66 4DH - Purchase price £115,000

Fixtures, furniture & equipment at the Church premises is currently insured for £76,873. Further fixtures, furniture & equipment is insured for £106,623 at the Community Café.

The church building is held by the trustees.

LIABILITIES

There are no outstanding liabilities.

These accounts were approved by the Trustees on:

Signed on their behalf by:

Position:

Date:

TM Lydon

Trustee

24/8/25

Bearwood Chapel Trust

Notes to the Financial Statements For the year ended 31st December 2024

1) Accounting Policies

These accounts have been prepared on the receipts and payments basis.

2) Trading

The Church has not had a trading activity in pursuit of its charitable objects.

3) Status

Bearwood Chapel Trust is an unincorporated charity registered with the Charity Commission (number 1049009.) The trust also has two subsidiary charities which were registered on 12th August 2004. These are The Swaine Bourne Bequest and Trust Property Administered ICW Bearwood Gospel Hall.

4) Donations

	2024	2023
Rachel Newby	6,193	5,680
Birmingham City Mission	500	500
A&J Farahat	500	500
P Willmot	154	400
Other Individuals	-	150
	7,347	7,230
Charged to General Fund	-	-
Charged to General Missionary Fund inc R Newby (Restricted Fund)	7,347	7,230
	7,347	7,230

5) Restricted Funds

The balances on restricted funds consisted of the following funds:

	Opening Balance	Income	Expense	Transfer	Closing Balance
General Missionary Fund inc. Rachel Newby	4,003	8,454	7,347	-	5,111
High Street Presence Project	1,603	5,507	4,894	-	2,216
Reserve Fund	2,000	-	-	-	2,000
	7,606	13,961	12,240	-	9,327

6) Trustees Remuneration and Expenses

None of the Trustees were remunerated. Two trustees (or members of their family) were reimbursed £2,801 for expenses incurred by them.

7) Designated Funds

The balances on restricted funds consisted of the following funds:

	Opening Balance	Income	Expense	Transfer	Closing Balance
Community Café	563	1,916	2,173		306
Major Repair Fund	10,303	4,587		11,628	26,518
	10,866	6,503	2,173	11,628	26,824

Bearwood Chapel Trust

Independent Examiners Report For the year ended 31st December 2024

I report on the accounts of the charity for the year ended 31st December 2024.

Respective responsibilities of trustees and examiner

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 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Basis of independent examiner’s statement

My 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 seeks explanations from the 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 the course of my examination, no matter has come to my attention which gives me reasonable cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed: *Mlangston*

Molly Langston

MAAT AAT Licensed Accountant

20 Marbury Close, B38 8YX

BEARWOOD CHAPEL TRUST

England & Wales - Charity number 1049009

Accounts

Bearwood Chapel
Registered Charity No. 1049009

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended
31st December 2023

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
SO16 3DD

BEARWOOD CHAPEL TRUST

TRUST INFORMATION – YEAR ENDED 31ST DECEMBER 2023

TRUSTEES

Julian Harms
Jane Linton
Zoe Rippengal
Dagmar Sharples

ELDERS

Julian Harms
Ian Millership
Bob Sharples
Stephen Sturman

OPERATING ADDRESS

Bearwood Chapel
Bearwood Road
Smethwick
Warley
West Midlands B66 4DH

BANKERS

NatWest Bank Plc
Sort Code: 60 02 10
Account No. 93032498

EXAMINER

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
Hants
SO16 3DD

REG. CHARITY NO.

1049009

Bearwood Chapel Trust
Trustees Report for the Year Ended 31st December 2023

The Trustees are pleased to present their report on the activities of Bearwood Chapel Trust during 2023 and to confirm that the Trust's main aims, the advancement of the Christian faith and the relief of suffering and hardship, remain unchanged. To enable it to achieve these aims, Bearwood Chapel strives to continue to provide a wide range of services to the community - for which there is unrestricted access. These activities and events were aimed at engaging and supporting the local community and were seen as stepping-stones in the growth and development of the Chapel's work and also in spreading the gospel message in the Bearwood Area.

The Elders continued providing teaching for the congregation with occasional guest speakers. The Chapel was open on Sunday mornings and the service was available for people to join on Zoom from the local area or further afield. Bi-monthly Members' Meetings were held online or at the Chapel for prayer and updates throughout the year.

- ESOL classes continued using the Chapel premises while one other class continued online until the end of the academic year.
- Weekly Life Groups met online and were available for all to join on either Tuesday, Wednesday or Thursday evenings.
- A fortnightly Knit & Natter social gathering was held in the Café throughout the year, encouraging local residents, ESOL class attendees and chapel members to drop in for friendship and with drinks and food available. This also supported those new to the UK. There were special activities at Easter and Christmas for adults and their children.
- Various social events were organised including a New Year's Prayer Brunch, Pancake Day, an Easter theatre performance at the Chapel "The Road to the Cross" by Oddments Theatre Company, Coronation Celebration Afternoon Tea and a Christmas Carol Sing-a-long.
- Work parties were held on two or three occasions for general maintenance and cleaning.
- Throughout the year various chapel members were involved in keeping in touch by phone, offering assistance with shopping, giving lifts, visiting in homes and running errands for those who were housebound.

The Elders and Leadership Team continued to provide spiritual and pastoral support. The Leadership Team has been supported by a mentor to review church governance and to assist with preparations for transferring from a Trust to a Charitable Incorporated Organisation (CIO).

A private tenant was renting the first floor flat above the Café. Major repairs were carried out to the roof above the Café and flat; some of the flat's windows were replaced and the exterior walls were rendered.

The Trust continues with its policy of only supporting monetarily those people or organisations that are personally known to them and who are usually involved in overseas or local mission. Those supported by the trust are listed in the accounts. The Trust does not respond to general appeals or requests for financial support.

The Trust acknowledges with thanks the encouragement, support and involvement that it has received from the members of Bearwood Chapel. The financial and practical generosity of members facilitated the upkeep and maintenance of the Chapel buildings.

The Trustees would again like to thank all those who participated in the work of the Trust during the year and also to thank God for the many blessings that have been received.

Order of the Trustees



Date

17th October 2024.

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Statement of Financial Activities for the year ended 31st December 2023

Receipts & Payments Account

	<u>2023</u>			<u>2022</u>	
	Restricted Funds	Designated Funds	General Funds	Total for year	Total for year
<u>Receipts</u>					
Donations, Legacies and Other Similar Receipts:					
Weekly Offerings & Donations	10,159		26,537	36,696	35,599
Tax Recovered	878	388	4,604	5,870	4,954
Operating Activities to further charitable objects:					
Community Café		1,118		1,118	355
Event Income			443	443	1,440
Investment income receipts:			210	210	72
	<u>£11,037</u>	<u>£1,506</u>	<u>£31,794</u>	<u>£44,337</u>	<u>£42,420</u>
<u>Payments:</u>					
Payments for generating funds:					
Charitable Payments:					
Grants & Gifts payable	7,230			7,230	7,135
Charitable activities:					
Community Café expenses		955		955	327
Speakers Expenses			600	600	150
Outreach and Events			1,097	1,097	2,175
Support Costs:					
High Street Presence Project	10,711			10,711	5,067
Church Light, Heat & Water			5,709	5,709	3,951
Maintenance, Renovations & Upkeep			7,720	7,720	8,324
Major Repairs Fund		22,985		22,985	
Sundry Expenses			785	785	2,255
Management & Administration:					
Printing Stationery & Postage			1,251	1,251	1,236
Subscriptions and Professional Fees			1,818	1,818	2,235
Bank Charges			18	18	12
Insurance Premiums			1,877	1,877	1,799
	<u>£17,941</u>	<u>£23,940</u>	<u>£20,875</u>	<u>£62,756</u>	<u>£34,666</u>
Transfer between funds		£11,750	(£11,750)	£0	
Net Receipts/Payments	<u>(£6,904)</u>	<u>(£10,684)</u>	<u>(£831)</u>	<u>(£18,419)</u>	<u>£7,754</u>
Balance brought forward as at 1st January 2023	£14,510	£21,550	£8,272	£44,332	£36,578
Balance carried forward at 31st December 2023	<u>£7,606</u>	<u>£10,866</u>	<u>£7,441</u>	<u>£25,913</u>	<u>£44,332</u>

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Statement of Assets & Liabilities at 31st December 2023

Assets & Liabilities	<u>2023</u>		<u>2022</u>	
CURRENT ASSETS				
Current Asset Investments				
Kingdom Bank		10,939		17,746
Cash at Bank and in Hand				
National Westminster Current Account	14,410		26,186	
Community Café National Westminster Account	510		343	
Community Café Cash	<u>54</u>	14,974	<u>57</u>	26,586
		<u>£25,913</u>		<u>£44,332</u>
Representing Balances on the following Accounts:				
Unrestricted and Designated Funds:				
General Fund		7,441		8,272
Designated Funds:				
Community Café	563		400	
Major Repair Fund	<u>10,303</u>	10,866	<u>21,150</u>	21,550
Restricted Funds:				
General Missionary Fund (including Rachel Newby Fund)	4,003		4,833	
High Street Presence Project	1,603		7,677	
Reserve Fund	<u>2,000</u>	7,606	<u>2,000</u>	14,510
TOTAL FUNDS		<u>£25,913</u>		<u>£44,332</u>

Non-Monetary Assets:

Property (including shop and flat) at 445/445a Bearwood Road, Smethwick, B66 4DH - Purchase price £115,000

Fixtures, furniture & equipment at the Church premises is currently insured for £76,873. Further fixtures, furniture & equipment is insured for £106,623 at the Community Café.

The church building is held by the trustees.

LIABILITIES

There are no outstanding liabilities.

These accounts were approved by the Trustees on:

16th October 2024.

Signed on their behalf by:

Position

Trustee 

Date:

17th October 2024

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Notes to the Accounts for the year ended 31st December 2023

1) Accounting Policies

These accounts have been prepared on the receipts and payments basis.

2) Trading

The Church has not had a trading activity in pursuit of its charitable objects.

3) Status

Bearwood Chapel Trust is an unincorporated charity registered with the Charity Commission (number 1049009.)
The trust also has two subsidiary charities which were registered on 12th August 2004. These are The Swaine Bourne Bequest and Trust Property Administered ICW Bearwood Gospel Hall.

4) Donations

	2023	2022
Rachel Newby	5,680	5,685
Birmingham City Mission	500	500
A & J Farahat	500	500
P Willmott	400	450
Other Individuals	150	
	<u>£7,230</u>	<u>£7,135</u>
Charged to General Fund		
Charged to General Missionary Fund inc R Newby (Restricted Fund)	7,230	7,135
	<u>£7,230</u>	<u>£7,135</u>

5) Restricted Funds

The balances on restricted funds consisted of the following funds:

	Opening balance	Income	Expense	t/fr	Closing balance
General Missionary Fund inc. Rachel Newby	4,833	6,400	7,230		4,003
High Street Presence Project	7,677	4,637	10,711		1,603
Reserve Fund	2,000	0	0		2,000
	<u>£14,510</u>	<u>£11,037</u>	<u>£17,941</u>	<u>0</u>	<u>£7,606</u>

The Toddlers Fund and Monday Group were closed in the year. The balances were transferred to General Funds as comprised of subscriptions and therefore not Restricted income.

6) Trustees Remuneration and Expenses

None of the Trustees were remunerated. Two trustees (or members of their family) were reimbursed £2,801 for expenses incurred by them.

7) Designated Funds

The balances on restricted funds consisted of the following funds:

	Opening balance	Income	Expense	t/fr	Closing balance
Community Café	400	1,118	955		563
Major Repair Fund	21,150	388	22,985	11,750	10,303
	<u>£21,550</u>	<u>£1,506</u>	<u>£23,940</u>	<u>11,750</u>	<u>£10,866</u>

Independent Examiner's Report on the Accounts

Report to the trustees of Bearwood Chapel Trust

Registered charity number 1049009

On accounts for the year ended 31st December 2023

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's 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 from 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:

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

have not been met; or

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

Signed



Date

15/10/24

Name

Mark Wakeling

Address

The Wakeling Partnership
24 Ethelburt Avenue,
Southampton
SO16 3DD

Telephone

0203-336-7460

BEARWOOD CHAPEL TRUST

England & Wales - Charity number 1049009

Accounts

Bearwood Chapel
Registered Charity No. 1049009

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended
31st December 2022

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
SO16 3DD

BEARWOOD CHAPEL TRUST

TRUST INFORMATION – YEAR ENDED 31ST DECEMBER 2022

TRUSTEES

Julian Harms
Jane Linton
Zoe Rippengal
Dagmar Sharples

ELDERS

Julian Harms
Ian Millership
Bob Sharples
Stephen Sturman

OPERATING ADDRESS

Bearwood Chapel
Bearwood Road
Smethwick
Warley
West Midlands B66 4DH

BANKERS

NatWest Bank Plc
Sort Code: 60 02 10
Account No. 93032498

EXAMINER

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
Hants
SO16 3DD

REG. CHARITY NO.

1049009

Bearwood Chapel Trust
Trustees Report for the Year Ended 31st December 2022

The Trustees are pleased to present their report on the activities of Bearwood Chapel Trust during 2022 and to confirm that the Trust's main aims, the advancement of the Christian faith and the relief of suffering and hardship, remain unchanged. To enable it to achieve these aims, Bearwood Chapel strives to continue to provide a wide range of services to the community - for which there is unrestricted access. These activities and events were aimed at engaging and supporting the local community and were seen as stepping-stones in the growth and development of the Chapel's work and also in spreading the gospel message in the Bearwood Area.

The Elders continued providing teaching for the congregation with occasional guest speakers. The Chapel was open on Sunday mornings and the service was available for people to join on Zoom from the local area or further afield. Monthly Members' Meetings were held online for prayer and updates throughout the year.

- ESOL classes continued using the Chapel premises while one other class continued online.
- Weekly Life Groups met online and were available for all to join on either Tuesday, Wednesday or Thursday evenings.
- A fortnightly Knit & Natter social gathering was held in the Café from February, encouraging local residents, ESOL class attendees and chapel members to drop in for friendship and with drinks and food available. This also supported those new to the UK.
- Various social events were organised including a Cream Tea and a Quiz to commemorate the Queen's Jubilee; a Commonwealth Games event in July, a residential Weekend Away at Tom Roberts Adventure Centre (TRAC) near Newent in August, which focused on families with children, and a Gift Fayre fundraiser to support missionary worker.
- Work parties were held on two or three occasions for general maintenance and cleaning.
- Advent Services featured a practice sing-a-long the day prior to the Carol Service.
- Throughout the year various chapel members were involved in keeping in touch by phone, offering assistance with shopping and running errands for those who were housebound.

The Elders and Leadership Team continued to provide spiritual and pastoral support. The Leadership Team has been supported by a mentor to review church governance and to begin preparing to transfer from a Trust to a Charitable Incorporated Organisation (CIO).

A private tenant was renting the first floor flat above the Café.

The Trust continues with its policy of only supporting monetarily those people or organisations that are personally known to them and who are usually involved in overseas or local mission. Those supported by the trust are listed in the accounts. The Trust does not respond to general appeals or requests for financial support.

The Trust acknowledges with thanks the encouragement, support and involvement that it has received from the members of Bearwood Chapel. The financial and practical generosity of members facilitated the upkeep and maintenance of the Chapel buildings.

The Trustees would again like to thank all those who participated in the work of the Trust during the year and also to thank God for the many blessings that have been received.

Order of the Trustees

Date

Jim Ginter

20-10-2023

Statement of Financial Activities for the year ended 31st December 2022

Receipts & Payments Account

	2022			Total	2021
	Restricted	Designated	General	for year	Total
	Funds	Funds	Funds		for year
Receipts					
Donations, Legacies and Other Similar Receipts:					
Weekly Offerings & Donations	10,748		24,851	35,599	36,992
Tax Recovered	842		4,112	4,954	4,883
Operating Activities to further charitable objects:					
Community Café		355		355	
Event Income			1,440	1,440	
			72	72	
Investment income receipts:					
	£11,590	£355	£30,475	£42,420	£41,875
Payments:					
Payments for generating funds:					
Charitable Payments:					
Grants & Gifts payable	7,135			7,135	7,740
Charitable activities:					
Community Café expenses		327		327	258
Staff salaries & expenses				0	13,490
Speakers Expenses			150	150	150
Outreach and Events			2,175	2,175	215
Youth work				0	231
Support Costs:					
High Street Presence Project	5,067			5,067	3,548
Church Light, Heat & Water			3,951	3,951	3,299
Maintenance, Renovations & Upkeep			8,324	8,324	8,594
Equipment					
Sundry Expenses	491		1,764	2,255	1,744
Management & Administration:					
Printing Stationery & Postage			1,236	1,236	842
Subscriptions and Professional Fees			2,235	2,235	2,212
Bank Charges			12	12	
Insurance Premiums			1,799	1,799	1,667
	£12,693	£327	£21,646	£34,666	£43,990
Transfer between funds	(£455)	£10,751	(£10,296)	£0	
Net Receipts/Payments	(£1,558)	£10,779	(£1,467)	£7,754	(£2,115)
Balance brought forward as at 1st January 2022	£16,068	£10,771	£9,739	£36,578	£38,693
Balance carried forward at 31st December 2022	£14,510	£21,550	£8,272	£44,332	£36,578

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Statement of Assets & Liabilities at 31st December 2022

Assets & Liabilities	<u>2022</u>	<u>2021</u>
CURRENT ASSETS		
Current Asset Investments		
Stewardship Services Deposit Account - 55420 Kingdom Bank	17,746	17,686
Cash at Bank and in Hand		
National Westminster Current Account	26,186	18,029
Community Café National Westminster Account	343	312
Community Café Cash	57	60
Toddlers Fund Cash		256
West Bromwich (Monday Group) Account & Cash	26,586	235
	<u>£44,332</u>	<u>£36,578</u>
Representing Balances on the following Accounts:		
Unrestricted and Designated Funds:		
General Fund	8,272	9,741
Designated Funds:		
Community Café	400	371
Building Refurbishment Fund	<u>21,150</u> 21,550	<u>10,400</u> 10,771
Restricted Funds:		
General Missionary Fund (including Rachel Newby Fund)	4,833	5,780
High Street Presence Project	7,677	7,342
Reserve Fund	2,000	2,000
Toddlers Fund	0	709
Monday Group	<u>0</u> 14,510	<u>235</u> 16,066
	<u>£44,332</u>	<u>£36,578</u>
TOTAL FUNDS		

Non-Monetary Assets:

Property (including shop and flat) at 445/445a Bearwood Road, Smethwick, B66 4DH - Purchase price £115,000

Fixtures, furniture & equipment at the Church premises is currently insured for £67,373. Further fixtures, furniture & equipment is insured for £93,447 at the Community Café.

The church building is held by the trustees.

LIABILITIES

There are no outstanding liabilities.

These accounts were approved by the Trustees on:

Signed on their behalf by:
 Position
 Date:

On Unton
Trustee

20 / 10 / 2023

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Notes to the Accounts for the year ended 31st December 2022

1) Accounting Policies

These accounts have been prepared on the receipts and payments basis.

2) Trading

The Church has not had a trading activity in pursuit of its charitable objects.

3) Status

Bearwood Chapel Trust is an unincorporated charity registered with the Charity Commission (number 1049009.) The trust also has two subsidiary charities which were registered on 12th August 2004. These are The Swaine Bourne Bequest and Trust Property Administered ICW Bearwood Gospel Hall.

	2022	2021
4) Donations		
Rachel Newby	5,685	5,590
Birmingham City Mission	500	500
A & J Farahat	500	500
P Willmott	450	
West Smethwick Congregational Church		750
M Robinson		400
	<u>£7,135</u>	<u>£7,740</u>
Charged to General Fund	7,135	7,740
Charged to General Missionary Fund inc R Newby (Restricted Fund)	<u>£7,135</u>	<u>£7,740</u>

5) Restricted Funds

The balances on restricted funds consisted of the following funds:

	Opening balance	Income	Expense	t/fr	Closing balance
General Missionary Fund inc. Rachel Newby	5,780	6,188	7,135		4,833
High Street Presence Project	7,342	5,402	5,067		7,677
Reserve Fund	2,000				2,000
Toddlers Fund	709		256	(453)	0
Monday Group	235		235		0
	<u>£16,066</u>	<u>£11,590</u>	<u>£12,693</u>	<u>(453)</u>	<u>£14,510</u>

The Toddlers Fund and Monday Group were closed in the year. The balances were transferred to General Funds as comprised of subscriptions and therefore not Restricted income.

6) Trustees Remuneration and Expenses

None of the Trustees were remunerated. Two trustees (or members of their family) were reimbursed £731 for expenses incurred by them.

Independent Examiner's Report on the Accounts

Report to the trustees of Bearwood Chapel Trust

Registered charity number 1049009

On accounts for the year ended 31st December 2022

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's 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 from 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:

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

have not been met; or

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

Signed

 Date 10/10/23

Name

Mark Wakeling

Address

The Wakeling Partnership
24 Ethelburt Avenue,
Southampton
SO16 3DD

Telephone

0203-336-7460

BEARWOOD CHAPEL TRUST

England & Wales - Charity number 1049009

Accounts

Bearwood Chapel
Registered Charity No. 1049009

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended
31st December 2021

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
SO16 3DD

BEARWOOD CHAPEL TRUST

TRUST INFORMATION – YEAR ENDED 31ST DECEMBER 2021

TRUSTEES

Julian Harms
Jane Linton
Ian Millership (until 11 October 2021)
Zoe Rippengal
Dagmar Sharples

ELDERS

Jonathan Girling (until 13 February 2021)
Julian Harms
Ian Millership
Bob Sharples
Stephen Sturman

OPERATING ADDRESS

Bearwood Chapel
Bearwood Road
Smethwick
Warley
West Midlands B66 4DH

BANKERS

NatWest Bank Plc
Sort Code: 60 02 10
Account No. 93032498

EXAMINER

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
Hants
SO16 3DD

REG. CHARITY NO.

1049009

Bearwood Chapel Trust
Trustees Report for the Year Ended 31st December 2021

The Trustees are pleased to present their report on the activities of Bearwood Chapel Trust during 2021 and to confirm that the Trust's main aims, the advancement of the Christian faith and the relief of suffering and hardship, remain unchanged. To enable it to achieve these aims, Bearwood Chapel strives to continue to provide a wide range of services to the community - for which there is unrestricted access. However, during the COVID-19 pandemic, the activities have been restricted in accordance with Government legislation and guidance. These activities and events were aimed at engaging and supporting the local community and were seen as stepping-stones in the growth and development of the Chapel's work and also in spreading the gospel message in the Bearwood Area.

All activities meeting at the Chapel had to stop during the first lockdown in 2020. Various services and contacts with people were continued using Facebook, Zoom, telephone, doorstep visits etc. The Pastor's employment contract had ended on 31st December 2020. The Elders continued providing teaching for the congregation with occasional guest speakers. The Chapel was open on Sunday mornings with socially-distanced seating and limited numbers while the services were broadcast via Facebook Live and Zoom to reach a larger audience including some from other countries. Sunday morning services were fully re-opened in late July and in accordance with Government guidance. Monthly Members' Meetings were held online for prayer and updates throughout the year.

- Toddler Group including Story-Time was run on Facebook until the Family & Community Worker's contract ended in February.
- ESOL classes continued being offered online and in September one class returned to the Chapel premises while the other class continued online.
- The Monday Group had not reconvened due to declining numbers and mobility issues but met for one final time for a thanksgiving lunch on 20th December.
- One Home Group had been meeting weekly on Zoom and from September all the mid-week groups were re-launched as Life Groups.
- The end of the summer holidays was celebrated with a Fellowship Lunch outdoors on the field behind the Chapel.
- A work party was held in August to carry out some maintenance in the church building and grounds as well as deep-cleaning and decorating of the Café premises in preparation for use from 2022.
- Advent Services featured a choir made up of church members and a children's nativity play. There were separate events held on Zoom for party-style activities and Christmas Day service.
- Throughout the year various chapel members were involved in keeping in touch by phone, offering assistance with shopping and running errands for those who were shielding, isolating or otherwise housebound.

The Elders and Leadership Team continued to provide spiritual and pastoral support. The Leadership Team has been supported by a mentor to review church governance and to begin preparing to transfer from a Trust to a Charitable Incorporated Organisation (CIO).

The Community Café was unable to be used during the pandemic. A private tenant was renting the first floor flat above it.

The Trust continues with its policy of only supporting monetarily those people or organisations that are personally known to them and who are usually involved in overseas or local mission. Those supported by the trust are listed in the accounts. The Trust does not respond to general appeals or requests for financial support.

The Trust acknowledges with thanks the encouragement, support and involvement that it has received from the members of Bearwood Chapel during this difficult and restricted year and looks forward to being able to re-open more services and activities in the future. The financial and practical generosity of members facilitated the upkeep and maintenance of the Chapel buildings.

The Trustees would again like to thank all those who participated in the work of the Trust during the year and also to thank God for the many blessings that have been received.

Order of the Trustees

Date



19th October 2022

Statement of Financial Activities for the year ended 31st December 2021

Receipts & Payments Account

	2021			2020
	Restricted Funds	Designated Funds	General Funds	Total for year
				Total for year
Receipts				
Donations, Legacies and Other Similar Receipts:				
Weekly Offerings & Donations	13,621		23,371	36,992
Tax Recovered	1,383		3,500	4,883
Operating Activities to further charitable objects:				171
Community Café				
Operating Activities to generate funds:				
Investment income receipts:				50
	£15,004	£0	£26,871	£41,875
				£68,300
Payments:				
Payments for generating funds:				
Charitable Payments:				
Grants & Gifts payable	7,740			7,740
Charitable activities:				9,695
Community Café expenses		258		258
Staff salaries & expenses	13,490			13,490
Speakers Expenses			150	150
Outreach and Events	92		123	215
Youth work			231	231
Support Costs:				246
High Street Presence Project	3,548			3,548
Church Light, Heat & Water			3,299	3,299
Maintenance, Renovations & Upkeep			8,594	8,594
Equipment				1,759
Sundry Expenses			1,742	1,742
Management & Administration:				321
Printing Stationery & Postage			842	842
Subscriptions and Professional Fees			2,212	2,212
Insurance Premiums			1,667	1,667
	£24,870	£258	£18,860	£43,990
				£76,271
Transfer between funds	(£1,619)	£10,400	(£8,781)	£0
Net Receipts/Payments	(£11,485)	£10,142	(£770)	(£2,115)
Balance brought forward as at 1st January 2021	£27,553	£629	£10,511	£38,693
Balance carried forward at 31st December 2021	£16,068	£10,771	£9,741	£36,578
				£38,693

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Statement of Assets & Liabilities at 31st December 2021

Assets & Liabilities	<u>2021</u>	<u>2020</u>
CURRENT ASSETS		
Current Asset Investments		
Stewardship Services Deposit Account - 55420	17,686	17,686
Cash at Bank and in Hand		
Friday Clubs		258
National Westminster Current Account	18,029	19,536
Community Café National Westminster Account	312	570
Community Café Cash	60	60
Toddlers Fund Cash	256	256
West Bromwich (Monday Group) Account & Cash	235 18,892	327 21,007
	<u>£36,578</u>	<u>£38,693</u>
Representing Balances on the following Accounts:		
Unrestricted and Designated Funds:		
General Fund	9,741	10,511
		629
Designated Funds:		
Community Café	371	
Building Refurbishment Fund	<u>10,400</u> 10,771	
Restricted Funds:		
General Missionary Fund (including Rachel Newby Fund)	5,780	7,900
Staffing Fund	0	9,574
High Street Presence Project	7,342	5,384
Building Refurbishment Fund		1,400
Reserve Fund	2,000	2,000
Toddlers Fund	709	709
Monday Group	235	328
Friday Clubs	0 16,066	258 27,553
	<u>£36,578</u>	<u>£38,693</u>
TOTAL FUNDS		

Non-Monetary Assets:

Property (including shop and flat) at 445/445a Bearwood Road, Smethwick, B66 4DH - Purchase price £115,000

Fixtures, furniture & equipment at the Church premises is currently insured for £61,304. Further fixtures, furniture & equipment is insured for £85,029 at the Community Café.

The church building is held by the trustees.

LIABILITIES

There are no outstanding liabilities.

These accounts were approved by the Trustees on: *19th October 2022*

Signed on their behalf by: *[Signature]*
 Position *Trustee*
 Date: *19th October 2022*

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Notes to the Accounts for the year ended 31st December 2021

1) Accounting Policies

These accounts have been prepared on the receipts and payments basis.

2) Trading

The Church has not had a trading activity in pursuit of its charitable objects.

3) Status

Bearwood Chapel Trust is an unincorporated charity registered with the Charity Commission (number 1049009.)
The trust also has two subsidiary charities which were registered on 12th August 2004. These are The Swaine Bourne Bequest and Trust Property Administered ICW Bearwood Gospel Hall.

4) Donations	2021	2020
Rachel Newby	5,590	7,545
Birmingham City Mission	500	500
A & J Farahat	500	
Agape		500
West Smethwick Congregational Church	750	750
Mission to Europe		400
M Robinson	400	
	<u>£7,740</u>	<u>£9,695</u>
Charged to General Fund		
Charged to General Missionary Fund inc R Newby (Restricted Fund)	7,740	9,695
	<u>£7,740</u>	<u>£9,695</u>

5) Restricted Funds

The balances on restricted funds consisted of the following funds:

	Opening balance	Income	Expense	t/fr	Closing balance
General Missionary Fund inc. Rachel Newby	7,900	5,585	7,740	39	5,784
Staffing Fund	9,574	3,913	13,490	3	0
High Street Presence Project	5,384	5,506	3,548		7,342
Building Refurbishment Fund	1,400			(1,400)	0
Reserve Fund	2,000				2,000
Toddlers Fund	709				709
Monday Group	327		92		235
Friday Clubs	258			(258)	0
	<u>£27,552</u>	<u>£15,004</u>	<u>£24,870</u>	<u>(1,616)</u>	<u>£16,070</u>

£1400 was transferred from the Restricted Building Refurbishment fund to a designated fund of the same name. This was due to incorrect declaration of income as Restricted in previous years.

6) Trustees Remuneration and Expenses

None of the Trustees were remunerated. One trustee (or members of their family) were reimbursed £1497 for expenses incurred by them.

Independent Examiner's Report on the Accounts

Report to the trustees of Bearwood Chapel Trust

Registered charity number 1049009

On accounts for the year ended 31st December 2021

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's 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 from 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:

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

have not been met; or

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

Signed



Date

15/10/22

Name

Mark Wakeling

Address

The Wakeling Partnership
24 Ethelburt Avenue,
Southampton
SO16 3DD

Telephone

0203-336-7460

BEARWOOD CHAPEL TRUST

England & Wales - Charity number 1049009

Accounts

Bearwood Chapel
Registered Charity No. 1049009

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended
31st December 2020

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
SO16 3DD

BEARWOOD CHAPEL TRUST

TRUST INFORMATION – YEAR ENDED 31ST DECEMBER 2020

TRUSTEES

Julian Harms
Jane Linton
Ian Millership
Zoe Rippengal
Dagmar Sharples

ELDERS

Jonathan Girling
Julian Harms
Ian Millership
Bob Sharples
Stephen Sturman
David Williams (Pastor) (Until 31 December 2020)
James Williams (Until 4 October 2020)

OPERATING ADDRESS

Bearwood Chapel
Bearwood Road
Smethwick
West Midlands B66 4DH

BANKERS

NatWest Bank Plc
Sort Code: 60 02 10
Account No. 93032498

EXAMINER

The Wakeling Partnership
24 Ethelburt Avenue
Southampton
Hants
SO16 3DD

REG. CHARITY NO.

1049009

Bearwood Chapel Trust
Trustees Report for the Year Ended 31st December 2020

The Trustees are pleased to present their report on the activities of Bearwood Chapel Trust during 2020 and to confirm that the Trust's main aims, the advancement of the Christian faith and the relief of suffering and hardship, remain unchanged. To enable it to achieve these aims, Bearwood Chapel strives to continue to provide a wide range of services to the community - for which there is unrestricted access. However, from the end of March 2020, during the COVID-19 pandemic, the activities have been severely restricted in accordance with Government legislation and guidance. These activities and events were aimed at engaging and supporting the local community and were seen as stepping stones in the growth and development of the Chapel's work and also in spreading the gospel message in the Bearwood Area. The activities during the week included:

January to March 2020

- Monday Monday Group – mainly attended by those who have retired, the programme included a short talk and the singing of traditional hymns as well as the opportunity for fellowship.
- Tuesday Toddler Group. Around 30 mums, dads or grandparents attended with their toddlers.
- Wednesday/
Thursday English Classes for ladies (ESOL). Seen as an essential community based activity, it was well supported by the ladies from various parts of the world who now live in the Sandwell area.
- Saturday Nueva Vida Con Cristo – Spanish Fellowship - A service for Spanish speaking people.
- Sunday The Chapel continued to attract a wide range of people from many cultural and ethnic backgrounds and tried to cater for all their needs in the type of services held. Services including provision for children were held at 9:30am and 11:15am with a time for coffee and fellowship between these two services. Once a month the 9:30am service started with breakfast.

The "Sunday Night Church" was a popular café style programme, which was aimed primarily at those who had little or no church background but who wanted to learn more. It provided a time for food, prayer, fellowship and Bible Study, as well as operating an informal foodbank service. Our youth programme 21CD met at the same time on a Sunday evening in members' homes.

End of March through to December 2020

All activities meeting at the Chapel had to stop during the first lockdown. Various services and contacts with people were continued using Facebook, Zoom, telephone, doorstep visits etc. Toddler Group including a new Story-Time was run on Facebook. Both Sunday morning services were continued online with the earlier one via Facebook and the later service on Zoom which also facilitated people joining together for Communion. As soon as was permitted in July, the Chapel was opened on Sunday mornings for a limited number to watch the Facebook Live service. This was later expanded to offer a reduced style service which could be broadcast from the Chapel. The Pastor offered daily "Afternoon Tea" and "Evening Prayer" sessions while the Family & Community Worker started "Elevenses" Monday to Friday as daily devotions on Facebook. ESOL classes were also moved online. Various chapel members were involved in keeping in touch by phone, offering assistance with shopping and running errands for those who were shielding or isolating.

The Pastor and Leadership Team continued to provide teaching and pastoral support. The Family & Community Worker continued contact with the Toddler Group families. The Community Café was unable to be used during the pandemic. A private tenant was renting the first floor flat above it.

During the autumn it became clear that an increasing reduction in income meant the Chapel would not be able to sustain employment of both paid workers and redundancy discussions had to be set in motion (these resulted in both members of staff leaving in early 2021).

The Trust continues with its policy of only supporting monetarily those people or organisations that are personally known to them and who are usually involved in overseas or local mission. Those supported by the trust are listed in the accounts. The Trust does not respond to general appeals or requests for financial support.

The Trust acknowledges with thanks the encouragement, support and involvement that it has received from the members of Bearwood Chapel during this difficult and restricted year and looks forward to being able to re-open more services and activities in the future. The financial generosity of members ensured the employment of staff through to the end of the year whilst continuing the upkeep and maintenance of the Chapel buildings.

The Trustees would again like to thank all those who participated in the work of the Trust during the year and also to thank God for the many blessings that have been received.

Order of the Trustees



Date 28th September 2021

Statement of Financial Activities for the year ended 31st December 2020

Receipts & Payments Account

	2020			Total	2019
	Restricted	Designated	General	for year	Total
	Funds	Funds	Funds		for year
Receipts					
Donations, Legacies and Other Similar Receipts:					
Weekly Offerings			530	530	3,325
Donations	46,866		16,531	63,397	69,269
Tax Recovered	950		3,202	4,152	12,086
Operating Activities to further charitable objects:	171			171	1,742
Community Café					197
Operating Activities to generate funds:					
Investment income receipts:			50	50	105
	£47,987	£0	£20,313	£68,300	£86,724
Payments:					
Payments for generating funds:					
Charitable Payments:					
Grants & Gifts payable	9,695			9,695	8,640
Charitable activities:					
Community Café expenses		387		387	2,191
Staff salaries & expenses	45,999			45,999	44,433
Speakers Expenses				0	50
Outreach and Events	158		56	214	3,458
Youth work			246	246	862
Support Costs:					
High Street Presence Project	2,963			2,963	2,620
Church Light, Heat & Water			2,883	2,883	4,968
Maintenance, Renovations & Upkeep			6,816	6,816	9,156
Equipment			1,759	1,759	1,157
Sundry Expenses			321	321	523
Management & Administration:					
Printing Stationery & Postage			933	933	1,505
Subscriptions and Professional Fees			2,522	2,522	1,900
Insurance Premiums			1,533	1,533	1,492
	£58,815	£387	£17,069	£76,271	£82,955
Transfer between funds	(£200)		£200		
Net Receipts/Payments	(£11,028)	(£387)	£3,444	(£7,971)	£3,769
Balance brought forward as at 1st January 2020	£38,581	£1,016	£7,067	£46,664	£42,895
Balance carried forward at 31st December 2020	£27,553	£629	£10,511	£38,693	£46,664

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Statement of Assets & Liabilities at 31st December 2020

Assets & Liabilities	<u>2020</u>	<u>2019</u>
CURRENT ASSETS		
Current Asset Investments		
Stewardship Services Deposit Account - 55420	17,686	17,636
Cash at Bank and in Hand		
Friday Clubs	258	508
National Westminster Current Account	19,536	26,933
Community Café National Westminster Account	570	956
Community Café Cash	60	60
Toddlers Fund Cash	256	217
West Bromwich (Monday Group) Account & Cash	327	353
	<u>21,007</u>	<u>29,027</u>
	<u>£38,693</u>	<u>£46,663</u>
Representing Balances on the following Accounts:		
Unrestricted and Designated Funds:		
General Fund	10,511	7,067
Designated Fund	629	1,016
Restricted Funds:		
General Missionary Fund (including Rachel Newby Fund)	7,900	6,763
Staffing Fund	9,574	25,378
High Street Presence Project	5,384	2,708
Building Refurbishment Fund	1,400	
Reserve Fund	2,000	2,000
Toddlers Fund	709	870
Monday Group	328	353
Friday Clubs	258	508
	<u>27,553</u>	<u>38,580</u>
TOTAL FUNDS	<u>£38,693</u>	<u>£46,663</u>

Non-Monetary Assets:

Property (including shop and flat) at 445/445a Bearwood Road, Smethwick, B66 4DH - Purchase price £115,000


Fixtures, furniture & equipment at the Church premises is currently insured for £61,120. Further fixtures, furniture & equipment is insured for £84,775 at the Community Café.

The church building is held by the trustees.

LIABILITIES

There are no outstanding liabilities.

These accounts were approved by the Trustees on:

Signed on their behalf by: *Julian Harms* 
Position *Trustee & Elder*
Date: *28th September 2021*

Bearwood Chapel, Warley, West Midlands
Reg Charity No. 1049009

Notes to the Accounts for the year ended 31st December 2020

1) Accounting Policies

These accounts have been prepared on the receipts and payments basis.

2) Trading

The Church has not had a trading activity in pursuit of its charitable objects.

3) Status

Bearwood Chapel Trust is an unincorporated charity registered with the Charity Commission (number 1049009.)

The trust also has two subsidiary charities which were registered on 12th August 2004. These are The Swaine Bourne Bequest and Trust Property Administered ICW Bearwood Gospel Hall.

4) Donations	2020	2019
Rachel Newby	7,545	7,290
Birmingham City Mission	500	
A & J Farahat		500
Agape	500	600
West Smethwick Congregational Church	750	
Mission to Europe	400	
Misc. Mission Giving		250
	<u>£9,695</u>	<u>£8,640</u>
Charged to General Fund		250
Charged to General Missionary Fund inc R Newby (Restricted Fund)	9,695	8,390
	<u>£9,695</u>	<u>£8,640</u>

5) Restricted Funds

The balances on restricted funds consisted of the following funds:

	Opening balance	Income	Expense	t/fr	Closing balance
General Missionary Fund inc. Rachel Newby	6,763	10,832	9,695		7,900
Staffing Fund	25,378	30,195	45,999		9,574
High Street Presence Project	2,708	5,639	2,963		5,384
Building Refurbishment Fund		1,150		250	1,400
Reserve Fund	2,000				2,000
Toddlers Fund	870	111	72	(200)	709
Monday Group	353	60	86		327
Friday Clubs	508			(250)	258
	<u>£38,580</u>	<u>£47,987</u>	<u>£58,815</u>	<u>(200)</u>	<u>£27,552</u>

Both Friday clubs stopped running in Dec 2019. In Feb 2020 £250 was transferred to Chapel General Funds. Balances have been combined within then 2020 Accounts

6) Trustees Remuneration and Expenses

None of the Trustees were remunerated. One trustee (or members of their family) were reimbursed £487 for expenses incurred by them.

Independent Examiner's Report on the Accounts

Report to the trustees of Bearwood Chapel Trust

Registered charity number 1049009

On accounts for the year ended 31st December 2020

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's 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 from 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:

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

have not been met; or

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

Signed  Date 23/9/21

Name Mark Wakeling

Address The Wakeling Partnership
24 Ethelburt Avenue,
Southampton
SO16 3DD

Telephone 0203-336-7460