

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 "Eleveners" 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			2019
	Restricted Funds	Designated Funds	General Funds	Total for year
Receipts				
Donations, Legacies and Other Similar Receipts:				
Weekly Offerings			530	3,325
Donations	46,866		16,531	69,269
Tax Recovered	950		3,202	12,086
Operating Activities to further charitable objects:	171		171	1,742
Community Café				197
Operating Activities to generate funds:				
Investment income receipts:			50	105
	£47,987	£0	£20,313	£68,300
				£86,724
Payments:				
Payments for generating funds:				
Charitable Payments:				
Grants & Gifts payable	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	3,458
Youth work			246	862
Support Costs:				
High Street Presence Project	2,963		2,963	2,620
Church Light, Heat & Water			2,883	4,968
Maintenance, Renovations & Upkeep			6,816	9,156
Equipment			1,759	1,157
Sundry Expenses			321	523
Management & Administration:				
Printing Stationery & Postage			933	1,505
Subscriptions and Professional Fees			2,522	1,900
Insurance Premiums			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)
Balance brought forward as at 1st January 2020	£38,581	£1,016	£7,067	£46,664
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 Harries*
 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

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Southampton
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