



Trustees' Annual Report for the period

	Period start date				Period end date		
From	01	04	2023	To	31	03	2024

Reference and administration details

Charity name	Maghull Chapel Congregational Trust		
Other names charity is known by			
Registered charity number (if any)	1107348		
Charity's principal address	85 Foxhouse Lane		
	Maghull		
	Liverpool		
Postcode	L31 6EE		

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Joy Knipe	Hon Treasurer		
2	Susan Patricia Cappell			
3	Stephen Michael	Hon Chairman		
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20				

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of advisor	Name	Address

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

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Structure, governance and management

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

How the charity is constituted
(eg. trust, association, company)

Trustee selection methods
(eg. appointed by, elected by)

Trust
Appointed by

Additional governance issues (Optional information)

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

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

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Objectives and activities

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

- a) To advance the Christian faith in accordance with the Statement of Beliefs appearing in the schedule hereto in Maghull, Liverpool and in such other parts of the UK or the world as the Trustees may from time to time think fit and to fulfil such other purposes which are exclusively charitable according to the law of England & Wales and are connected with the charitable work of the Trust.
- b) To relieve persons who are in conditions of need or hardship or who are aged or sick and to relieve the distress caused thereby in the said location and in such other parts of the UK or the world as

Summary of the main activities in relation to these objects

the Trustees may from time to time think fit.

Church Services
 Chat & Light Exercise
 Wellbeing Group
 Yarnigans
 Guitar Club
 Homemakers Ladies Meetings
 Toddler Group
 Coffee Shop (non profit making)
 Men's Bible study group

Additional details of objectives and activities (Optional information)

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

- Policy on grantmaking
- Policy programme related investment
- Contribution made by Volunteers

Achievements and performance

Achievements and performance

Summary of the main achievements of the charity during the year

We are happy to report that our congregation numbers remain stable.

Our Sunday School aged children are continuing to increase and it's lovely to see them come along each week.

Our Coffee Shop on a Tuesday morning is very well attended and we are registered as a 'Warm Space' with the local council.

We have continued with our monthly on-line YouTube service as we felt this was being viewed by people in our community who didn't attend church so we wanted to maintain that contact. We usually have between 35-85 viewings.

The Yarnigans (knitting/crocheting) group is very well attended on Thursday mornings and twice monthly on Wednesday evenings. The majority of these ladies are from the community and don't come to any services. A lot of their work is given to Alder Hey Children's Hospital and other local neonatal units.

Our Thursday Guitar Club is very well attended so much so that it has nearly reached capacity.

The ladies Light Exercise class continues to grow but mainly as a social event rather than a full exercise class.

Financial review

Brief statement of the charity's policy on reserves

The Trustees have the power to:

- Invest money in the purchase of or at interest upon the security of such stocks funds shares, securities or other investments or property.
- To make investments in the names of 2 only of the Trustees.
- To borrow or take loans by bank overdraft or other.
- To use funds in the purchase or improvement of any land, houses or buildings.
- Leave money on deposit in the bank.

Details of any funds materially in deficit

None

Further financial review details (Optional information)

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

- The charity's principal sources of funds (including

The Chapel's main source of income is from church offerings taken on a Sunday morning and also by people who wish to give regularly by standing order direct from their bank. We are able to claim back income tax under the Gift Aid and GASDS schemes. As in previous years we have been especially grateful for those paying by

any fundraising).

- How expenditure has supported the key objectives of the charity.
- Investment policy and objectives including any ethical investment policy adopted.

standing orders as we know what our guaranteed monthly income will be.

Other optional information

Declaration

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

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)		
Position (eg secretary, chair, etc)	Hon Treasurer	
Date		

FINANCE STATEMENT
OF
MAGHULL CHAPEL
CONGREGATIONAL TRUST

For the Year Ended 31st March 2024



INCOME AND PAYMENTS ACCOUNT
For the Year Ended 31st March 2024

INCOME		2022/2023	2023/2024	PAYMENTS		2022/2023	2023/2024
	Notes Pages				Notes Pages		
Offerings		19,001.00	20,161.00	Building Fund		2,400.00	2,400.00
Deposit to Missionary Fund	Notes Page 3	10,500.00	9,500.00	Missionary Fund:	Notes Page 3	10,500.00	9,500.00
Deposit to Events:	Notes Page 4			Speakers Expenses		160.00	130.00
Deposit to Toddlers:	Notes Page 5	265.00	405.00	Water		160.90	465.19
Deposit to Patmos:	Notes Page 6	3,282.50	3,792.57	Electricity		587.25	514.61
Deposit to General Fund re:				Gas		793.65	1,199.49
Gift Aid Income		4,354.00	3,284.00	Telephone/Broadband		584.75	539.95
GASDS		448.75	663.75	Catering		129.89	482.93
Interest		187.61	588.29	Stationery		287.67	258.60
Return of Speakers Expenses		15.00	40.00	Child Protection		145.00	
Refund from SSE Energy		55.87	81.39	New Computer		1,021.00	
Scottish Power Refund		13.87		Building Maintenance		1,858.83	2,068.36
Hire of Chapel		400.00	450.00	Zoom		173.88	187.08
Compensation		50.00	500.00	Copyright Licence		630.17	679.28
Gifts to General Fund Re:				Outreach/Evangelism		624.25	276.36
Miscellaneous		6,537.24	7,000.00	Return of Events:	Notes Page 4	NIL	NIL
				Return of Missionary:	Notes Page 3	9,900.00	10,050.00
				Return of Patmos:	Notes Page 6	3,200.00	3,597.57
				Return of Toddlers	Notes Page 5	270.84	391.64
				Evangelical Alliance / TFH		240.00	240.00
				Flowers		239.69	119.99
				Audio/Visual Equipment			265.85
				Auditing Accounts		175.00	175.00
				Subscription to Partnership		110.00	
				Insurance		3,120.60	3,263.06
				British Youth For Christ		120.00	120.00
				Website		86.25	653.42
				Publicity			101.17
				Homemakers			100.00
				Leaders Away Day			50.43
				Bank Charges		111.52	128.74
				Sundry Gifts:	Notes Page 7	2,950.00	1,500.00
				Total Payments		40,581.14	39,458.72
				Excess of Income		4,529.70	7,007.28
Total Income		45,110.84	46,466.00	Total Payments		45,110.84	46,466.00

MAGHULL CHAPEL CONGREGATIONAL TRUST
FUNDS BALANCES
As at 31st March 2024

Notes	31.3.23	31.3.24
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CURRENT ASSETS

Bank Balance (Current a/c)	35,734.96	42,034.46
Cash Balance	29.67	149.16
High Interest Saver A/c	50,797.00	6,385.29
Money Market A/c 389		15,000.00
Money Market A/c 752		15,000.00
Money Market A/c 397		15,000.00
	86,561.63	93,568.91

Represented by:

Reserves Held:

Reserve Funds	83,658.67	91,007.59
Missionary Fund Balance	633.89	233.89
Events Fund	NIL	NIL
Toddlers	729.06	742.42
Patmos	1,090.01	1,285.01

Designated Funds:

Andy Patching	150.00	
D Barry		150.00
Medical Missionary News	150.00	
Maritime Christian Ministries	150.00	150.00
	86,561.63	93,568.91

MAGHULL CHAPEL CONGREGATIONAL TRUST
MISSIONARY ACCOUNT: INCOME, PAYMENTS AND BALANCE
 For the Year Ended 31st March 2024

Notes Page 3

MISSIONARY ACCOUNT		2022/2023	2023/2024
BALANCE Brought Forward		183.89	633.89
DEPOSITS During the Year		10,500.00	9,500.00
		<u>10,683.89</u>	<u>10,133.89</u>
Less: PAYMENTS			
R & G Palermo		3,600.00	3,600.00
Amy Thompson		3,600.00	3,600.00
Radio Bible Class		150.00	150.00
Brass Tack		150.00	150.00
Ruth Cushing		150.00	150.00
Ann Hughes		150.00	150.00
LifeWords		150.00	150.00
United Christian Broadcasting		150.00	150.00
A Patching		150.00	
R & M Buckley		150.00	150.00
A & M Caley		150.00	150.00
A Garner		150.00	150.00
REACH		150.00	150.00
Maritime Christian Ministries		150.00	150.00
D Barry		150.00	150.00
Scripture Union		150.00	150.00
YWAM		150.00	150.00
Barnabas Fund		150.00	150.00
Dave Bennett		150.00	150.00
R & P Hedley		150.00	150.00
Medical Missionary News		150.00	150.00
		<u>10,050.00</u>	<u>9,900.00</u>
Balance on Hand		<u>633.89</u>	<u>233.89</u>

MAGHULL CHAPEL CONGREGATIONAL TRUST
EVENTS ACCOUNT: INCOME, PAYMENTS AND BALANCE
 For the Year Ended 31st March 2024

Notes Page 4

EVENTS ACCOUNT	2022/2023	2023/2024
Balance Brought Forward	NIL	NIL
Add : RECEIPTS		
Homemakers	NIL	NIL
	<u>NIL</u>	<u>NIL</u>
Less: PAYMENTS		
Homemakers	NIL	NIL
	<u>NIL</u>	<u>NIL</u>
Balance on Hand Carried Forward	<u>NIL</u>	<u>NIL</u>

MAGHULL CHAPEL CONGREGATIONAL TRUST
TODDLERS ACCOUNT: INCOME, PAYMENTS AND BALANCE
 For the Year Ended 31st March 2024

Notes Page 5

TODDLER ACCOUNT	2022/2023	2023/2024
Balance Brought Forward	734.90	729.06
Add : RECEIPTS		
Donations	265.00	405.00
	<u>999.90</u>	<u>1,134.06</u>
Less: PAYMENTS		
Gift to Zoe's Place	200.00	100.00
Party	70.84	149.37
Books		142.27
	<u>270.84</u>	<u>391.64</u>
Balance on Hand Carried Forward	<u>729.06</u>	<u>742.42</u>

MAGHULL CHAPEL CONGREGATIONAL TRUST
PATMOS ACCOUNT: INCOME, PAYMENTS AND BALANCE
 For the Year Ended 31st March 2024

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PATMOS ACCOUNT	2022/2023	2023/2024
Balance Brought Forward	1,007.51	1,090.01
Add : RECEIPTS		
Deposits	2,350.00	3,372.57
Gift Aid	932.50	420.00
	<u>4,290.01</u>	<u>4,882.58</u>
Less: PAYMENTS		
To Patmos	3,200.00	3,597.57
	<u>3,200.00</u>	<u>3,597.57</u>
Balance on Hand Carried Forward	<u>1,090.01</u>	<u>1,285.01</u>

MAGHULL CHAPEL CONGREGATIONAL TRUST

SUNDRY GIFTS DONATED: (see PAYMENTS)

For the Year Ended 31st March 2024

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SUNDRY GIFTS DONATED:	2022/2023	2023/2024
Sunday School	50.00	50.00
Chat & Light Exercise	50.00	50.00
Homemakers	100.00	
Guitar Club	50.00	50.00
Wellbeing	50.00	
Yarnagans	50.00	
MCYC		1,000.00
Patmos	1,000.00	100.00
Amy Thompson	500.00	
Disaster Emergency Committee	1,000.00	
Friends in Need	100.00	
RNLI		100.00
Julie Noble		100.00
M Royden		50.00
 TOTAL per Income & Payments Page 1	 <u>2,950.00</u>	 <u>1,500.00</u>

MAGHULL CHAPEL CONGREGATIONAL TRUST

**INCOME & PAYMENTS AND BALANCE SHEET
FOR THE YEAR ENDED 31st MARCH 2024**

ACCOUNTS CERTIFICATE

Report of the auditor to the Trustees and Members
MAGHULL CHAPEL CONGREGATIONAL TRUST.

The Trustees are responsible for the preparation of the accounts and for ensuring that the audit requirements of the Charities Act (the Act) does apply. It is my responsibility to state whether, in my opinion, the accounts give a true and fair view of the financial position of the charity in accordance with the provisions of procedure specified in the General Directions given to Charity Commissioners under Section 43(7)(b) of the Charities Act 2011. Particular matters of significance have come to my attention. My examination was carried out in accordance with the provisions of the General Directions given by the Charities Commissioners. An examination includes a review of accounting records kept by the charity, the comparison of the accounts presented with those records, and includes consideration of any unusual items or disclosures in the accounts, and seeking explanation from the Trustees in relation to any such matters. The procedures undertaken does not provide the evidence that would be required in an audit. In connection with my examination, no matters of material significance have come to my attention.

The attached accounts have been prepared and the supporting records and explanations provided to me by the TREASURER of MAGHULL CHAPEL CONGREGATIONAL TRUST and I certify that they are in accordance therewith.

Signed.....*Charles A. Otim*.....Date.....*17 May 2024*.....

CHARLES A. OTIM , MBA., ACCA.

MAGHULL CHAPEL CONGREGATIONAL TRUST

**INCOME & PAYMENTS AND BALANCE SHEET
FOR THE YEAR ENDED 31st MARCH 2024**

ACCOUNTS CERTIFICATE

Report of the auditor to the Trustees and Members of the
MAGHULL CHAPEL CONGREGATIONAL TRUST.

The Trustees are responsible for the preparation of the Accounts, they consider that the audit requirements of the Charities Act 1993 (the Act) does apply. It is my responsibility to state, on the basis of procedure specified in the General Direction given by the Charity Commissioners under Section 43(7)(b) of the Act, whether particular matters of significance have come to my attention.

My examination was carried out in accordance with the General Directions given by the Charities Commissioners. An examination includes a review of accounting records kept by the Church 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 explanation from the Trustees concerning any such matters. The procedures undertaken does provide all the evidence that would be required in an audit. In connection with my examination, no matters of material significance has come to my attention.

The attached accounts have been prepared and examined from records and explanations provided the TREASURER, MAGHULL CHAPEL CONGREGATIONAL TRUST and I certify them to be in accordance therewith.

Signed.....*Chauhan A12*.....Date.....*17 May 2024*.....