



## Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	01	04	2024		31	03	2025

### 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	1/4/24 – 21/8/24	
4	Leanora Fay Burton		22/10/24 – 31/3/25	Joy Knipe & Susan Patricia Cappell
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17				
18				
19				
20				

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

Name	Dates acted if not for whole year

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### 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.

**Summary of the main activities in relation to these objects**

<p>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 the Trustees may from time to time think fit.</p>
<p>Church Services  Chat &amp; Light Exercise  Wellbeing Group  Yarnigans  Guitar Club  Homemakers Ladies Meetings  Toddler Group  Coffee Shop (non profit making)  Men's Bible study group  Ladies Bible study group  Prayer Meeting</p>

**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 have remained stable.

In September we had our Community Day outreach which was well attended, and everything was free including a BBQ, activities for all ages that attended including a children's entertainer and an afternoon tea café.

In October and November, we ran an Alpha Course which was well attended including 10 people from the community who do not come to the church.

The Yarnigans (knitting & crochet) group is still very well attended on Thursday mornings and twice a month on a Wednesday evening. The majority of these ladies are from the community and do not attend any of the services. A lot of their work continues to be given to Alder Hey Children's Hospital and other neonatal units.

We continue with our monthly online YouTube service which has an average of 30-80 views which is a great encouragement to us.

All of our weekly activities seem to be growing in numbers.

## Financial review

### Brief statement of the charity's policy on reserves

The Trustees have the power to:

- a) Invest money in the purchase of or at interest upon the security of such stocks funds shares, securities or other investments or property.
- b) To make investments in the names of 2 only of the Trustees.
- c) To borrow or take loans by bank overdraft or other.
- d) To use funds in the purchase or improvement of any land, houses or buildings.
- e) 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 any fundraising).
- How expenditure has supported the key objectives of the charity.
- Investment policy and objectives including any ethical investment policy adopted.

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 the previous year we have been especially grateful for those paying by standing orders as we know what our guaranteed monthly income will be.

## Other optional information

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## Declaration

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

Signed on behalf of the charity's trustees

<b>Signature(s)</b>		
<b>Full name(s)</b>		
<b>Position (eg secretary, chair, etc)</b>	Hon Treasurer	
<b>Date</b>		

# FINANCE STATEMENT

## OF

### MAGHULL CHAPEL CONGREGATIONAL TRUST

For the Year Ended 31st March 2025

MAGHULL CHAPEL



**INCOME AND PAYMENTS ACCOUNT**  
For the Year Ended 31st March 2025

INCOME		2023/2024	2024/2025	PAYMENTS		2023/2024	2024/2025
	Notes Pages				Notes Pages		
Offerings		20,161.00	18,971.00	Building Fund		2,400.00	2,400.00
Deposit to Missionary Fund	Notes Page 3	9,500.00	12,500.00	Missionary Fund:	Notes Page 3	9,500.00	12,500.00
Deposit to Events:	Notes Page 4			Speakers Expenses		130.00	155.00
Deposit to Toddlers:	Notes Page 5	405.00	800.00	Water		465.19	232.68
Deposit to Patmos:	Notes Page 6	3,792.57	14,390.00	Electricity		514.61	1,833.15
Deposit to General Fund re:				Gas		1,199.49	1,228.77
Gift Aid Income		3,284.00	3,229.00	Telephone/Broadband		539.95	497.53
GASDS		663.75	1,007.50	Catering		482.93	209.15
Interest		588.29	1,777.15	Alpha Catering			728.35
Donation for Zoe's Place			120.00	Stationery		258.60	221.09
Sefton Council Re Defibrillator			200.00	Music			589.25
Return of Speakers Expenses		40.00	35.00	Child Protection			295.00
Refund from SSE Energy		81.39		New Computer			
Scottish Power Refund				Building Maintenance		2,068.36	3,320.68
Hire of Chapel		450.00	900.00	Zoom		187.08	187.08
Compensation		500.00		Copyright Licence		679.28	714.37
Gifts to General Fund Re:				Outreach/Evangelism		276.36	1,866.76
Miscellaneous		7,000.00	2,440.00	Return of Events:	Notes Page 4	NIL	NIL
				Return of Missionary:	Notes Page 3	10,050.00	10,050.00
				Return of Patmos:	Notes Page 6	3,597.57	15,238.92
				Return of Toddlers	Notes Page 5	391.64	271.59
				Evangelical Alliance / TFH		240.00	240.00
				Flowers		119.99	114.51
				Audio/Visual Equipment		265.85	31.98
				Auditing Accounts		175.00	175.00
				Subscription to Partnership			
				Insurance		3,263.06	3,403.44
				Trustee Indemnity Insurance			147.00
				British Youth For Christ		120.00	120.00
				Website		653.42	117.44
				Publicity		101.17	65.83
				Homemakers		100.00	
				Leaders Away Day		50.43	
				Bank Charges		128.74	139.88
				New Tables			74.80
				Sundry Gifts:	Notes Page 7	1,500.00	890.00
				Total Payments		39,458.72	58,059.25
				Excess of Income		7,007.28	-1,689.60
Total Income		46,466.00	56,369.65	Total Payments		46,466.00	56,369.65

## MAGHULL CHAPEL CONGREGATIONAL TRUST

## FUNDS BALANCES

As at 31st March 2025

	Notes	31.3.24	31.3.25
<b>CURRENT ASSETS</b>			
Bank Balance (Current a/c)		42,034.46	38,613.10
Cash Balance		149.16	103.77
High Interest Saver A/c		6,385.29	6,508.00
Money Market A/c 389		15,000.00	15,453.70
Money Market A/c 752		15,000.00	15,621.58
Money Market A/c 397		15,000.00	15,579.16
		<u>93,568.91</u>	<u>91,879.31</u>
Represented by:			
<b>Reserves Held:</b>			
Reserve Funds		91,007.59	87,188.50
Missionary Fund Balance	Notes Page 3	233.89	2,983.89
Events Fund	Notes Page 4	NIL	NIL
Toddlers	Notes Page 5	742.42	1,270.83
Patmos	Notes Page 6	1,285.01	436.09
Designated Funds:			
Andy Patching			
D Barry		150.00	
Medical Missionary News			
Maritime Christian Ministries		150.00	
		<u>93,568.91</u>	<u>91,879.31</u>



MAGHULL CHAPEL CONGREGATIONAL TRUST  
**MISSIONARY ACCOUNT: INCOME, PAYMENTS AND BALANCE**

For the Year Ended 31st March 2025

Notes Page 3

MISSIONARY ACCOUNT		2023/2024	2024/2025
BALANCE Brought Forward		633.89	233.89
DEPOSITS During the Year		9,500.00	12,500.00
		<u>10,133.89</u>	<u>12,733.89</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
	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	
	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>9,900.00</u>	<u>9,750.00</u>
	Balance on Hand	<u>233.89</u>	<u>2,983.89</u>

MAGHULL CHAPEL CONGREGATIONAL TRUST  
**EVENTS ACCOUNT: INCOME, PAYMENTS AND BALANCE**  
 For the Year Ended 31st March 2025

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 2025

Notes Page 5

<b>TODDLER ACCOUNT</b>	<b>2023/2024</b>	<b>2024/2025</b>
Balance Brought Forward	729.06	742.42
Add : RECEIPTS		
Donations	405.00	800.00
	<u>1,134.06</u>	<u>1,542.42</u>
Less: PAYMENTS		
Gift to Zoe's Place	100.00	100.00
Party	149.37	73.22
Books	142.27	64.37
New Toaster		34.00
	<u>391.64</u>	<u>271.59</u>
Balance on Hand Carried Forward	<u>742.42</u>	<u>1,270.83</u>

MAGHULL CHAPEL CONGREGATIONAL TRUST  
**PATMOS ACCOUNT: INCOME, PAYMENTS AND BALANCE**  
 For the Year Ended 31st March 2025

Notes Page 6

PATMOS ACCOUNT	2023/2024	2024/2025
Balance Brought Forward	1,090.01	1,285.01
Add : RECEIPTS		
Deposits	3,372.57	14,020.00
Gift Aid	420.00	370.00
	<u>4,882.58</u>	<u>14,390.00</u>
Less: PAYMENTS		
To Patmos	3,597.57	15,238.92
	<u>3,597.57</u>	<u>15,238.92</u>
Balance on Hand Carried Forward	<u>1,285.01</u>	<u>436.09</u>

## MAGHULL CHAPEL CONGREGATIONAL TRUST

**SUNDRY GIFTS DONATED: (see PAYMENTS )**

For the Year Ended 31st March 2025

## Notes Page 7

SUNDRY GIFTS DONATED:	2023/2024	2024/2025
Sunday School	50.00	50.00
Chat & Light Exercise	50.00	50.00
Homemakers		250.00
Guitar Club	50.00	50.00
Wellbeing		50.00
MCYC	1,000.00	
Patmos	100.00	
Zoe's Place (Yarnigans)		120.00
Friends in Need		120.00
RNLI	100.00	
Julie Noble	100.00	
M Royden	50.00	
Church Without Walls		100.00
Jenny Christoffer		50.00
Lynne Wilcock		25.00
Joy Michael		25.00
TOTAL per Income & Payments Page 1	<u>1,500.00</u>	<u>890.00</u>

## **MAGHULL CHAPEL CONGREGATIONAL TRUST**

**INCOME & PAYMENTS AND BALANCE SHEET  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025**

### **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 Charles A. Otim Date 17 May 2025

CHARLES A. OTIM , MBA., ACCA.



























#VALUE!



































































































































































































































































































































































































































































**MAGHULL C**  
**CONGREGATION**

**INCOME & PAYMENTS AND  
FOR THE YEAR ENDED 3**

**ACCOUNTS AP**

**We approve these accounts and confirm th  
relevant records and information for their p**

**Signed.....**

**MISS JOY KNIPE – TREASURER, MAG**

**Signed.....**

**OVERSEER, MAGHULL CHAPEL**



# ACCOUNTS CERTIFICATE

The attached accounts have been prepared and  
explanations provided the TREASURER,  
CHAPEL and I certify them to be in accordance with the

Signed.....*Charles A. Otim*.....

**CHARLES A. OTIM , MBA. FAAP**





















**CHAPEL**

**NAL TRUST**

**D BALANCE SHEET**  
**1<sup>st</sup> MARCH 2009**

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**PROVAL**

**at we have made available all  
reparation.**

**.Date.....** 24/5/09 **.....**

**HULL CHAPEL**

**.Date.....** 24/05/09 **.....**



# **TIFICATE**

**d and audited from records and  
MAGHULL CONGREGATIONAL  
alance therewith.**

**Date.....** 23 / 5 / 2009











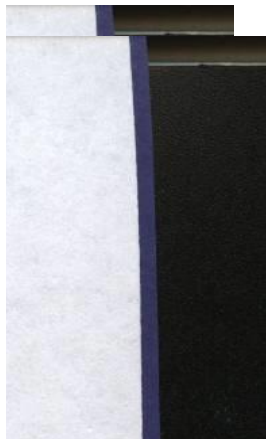




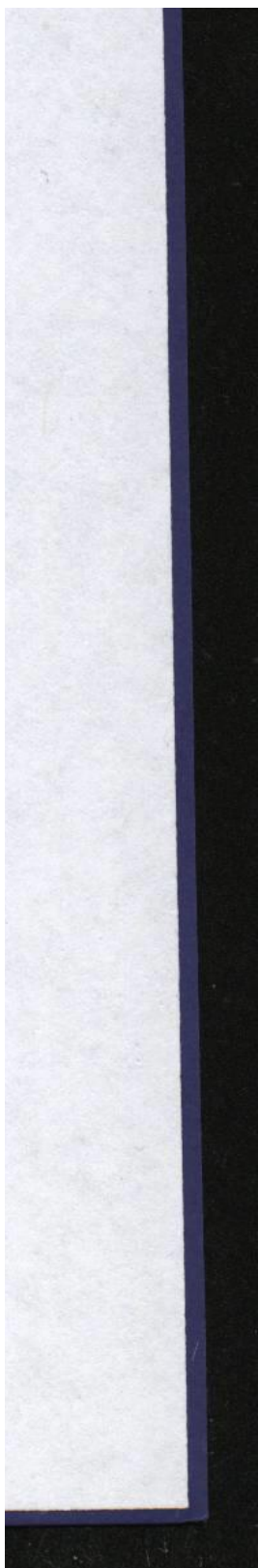












# **MAGHULL CHAPEL CONGREGATIONAL TRUST**

INCOME & PAYMENTS AND BALANCE SHEET  
FOR THE YEAR ENDED 31<sup>st</sup> MARCH 2025

## **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.....*Charles A. Otim*.....Date.....*17 MAY 2025*.....

CHARLES A. OTIM , MBA., ACCA.