

Beechwood Chapel

Report and Accounts

Year ended 31 December 2020

Stewardship 
Active generosity

1 Lamb's Passage, London EC1Y 8AB
www.stewardship.org.uk

BEECHWOOD CHAPEL

FOR THE YEAR ENDED 31 DECEMBER 2020

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	1 Everleigh Close Beechwood Prenton CH43 9XJ
GOVERNING DOCUMENT	CIO dated November 2013
CHARITY REGISTRATION NUMBER	1154591
TRUSTEES	Stephen Bedford Jonathan Norwood Amy Peters Robert Smart
BANKERS	Barclays Bank PLC
INDEPENDENT EXAMINER	Jacob Farley ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

INDEX

Page 1	Legal & Administrative Details
Pages 2-4	Trustees' Report
Page 5	Independent Examiner's Report
Page 6	Receipts and Payments Account
Page 7	Statement of Assets & Liabilities
Pages 8-9	Notes to the Accounts

BEECHWOOD CHAPEL
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

The Trustees have pleasure in submitting the Report and Accounts for the year.

Aims and Purposes

Beechwood Chapel exists to bring people to faith in Jesus and show His love by serving each other and the wider community of Beechwood by meeting spiritual, pastoral and social needs. The chapel is also responsible for the maintenance of the building 'Beechwood Chapel' which is located on Fifth Avenue, Beechwood, CH43 9LB.

Objectives and Aims

Beechwood Chapel is committed to enabling and encouraging as many people from Beechwood and from further afield to worship together at the Chapel and become part of the Chapel's active community. When planning our activities for the year, we have considered the Commission's guidance on public benefit and, in particular, the supplementary guidance on charities for the advancement of religion. In particular, we try to enable ordinary people to live out their faith as part of our community through:

- Worship and prayer; learning about the Gospel; and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people living in the parish.
- Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the Chapel building.

Government

The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the Trust. New trustees are appointed by the Trustees.

Achievements and Performance

Throughout the year the Chapel has provided a range of opportunities for members and the community to worship and fellowship together.

Ministries

Clearly the whole timetable of the chapel ministries has changed in their nature due to lockdown restrictions throughout the year. Up until mid-March, some ministries were able to continue as normal. From mid-March onwards we have had to adapt to the restrictions accordingly.

Pre-Covid, the ministries of Sunday morning meeting, Café Church, Kids Club, Fit for Life (balance class and Bible Study), Life Groups, Chapel Tea, Prayer Meetings, Tots and Mini Kids all carried on as normal.

During the initial lockdown we were able to make sure all the church members who had access to the internet were able to join in with Zoom meetings which allowed mid-week prayer meetings and Lifegroups to carry on. The Sunday morning meetings moved onto YouTube as a prerecorded playlist of songs, sermons, prayers and other meeting elements, with various members being involved with leading those. After those had been watched we were able to gather on Zoom for a time of encouragement and conversation.

BEECHWOOD CHAPEL
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

When the building was allowed to be open in July, a risk assessment was followed to allow us to meet in a covid safe way. This continued for the rest of the year apart from the November lockdown when we were again unable to meet in person due to Government Covid-19 restrictions. While the chapel building has been open on a Sunday, the mini kids group has continued to run, in a covid safe way, coinciding with when schools have been open or closed.

Unfortunately due to lockdown restrictions, fit for life, café church, chapel tea, the tots group and kids club could not happen from mid-March. At Christmas there was a nativity trail set up around the estate which kids club children were invited to join in with. Personal contacts were maintained with some families who have had contact with the chapel through these ministries.

Help was offered during the national lockdown in the form of leaflets, cards and personal contacts to those on the estate who needed practical help – shopping, conversation, prayer. The YouTube and Zoom meetings were advertised using social media platforms.

Christmas was an opportunity to do a few more videos that were shared on social media platforms. These involved people from the chapel sharing their favourite carols and the band from chapel performing these carols.

During the summer we were able to do a mini Love Beechwood week. This involved practically serving the estate by picking litter, clearing weeds and sweeping paths.

Cathy, our community worker has been more limited due to having to isolate with her family. She has continued to keep relationships from a distance and serve many on the estate with food drop offs, doorstep conversations and phone calls. She has been able to carry on attending her various community committee meetings via zoom.

Leadership

During 2020, Steve Bedford, whilst remaining as an elder and trustee, had to step back somewhat from his responsibilities due to health problems. As a valued church member he is still able to offer his advice and experience when necessary.

Pastoral Care

The eldership have spent regular one-to-one time with a number of the Church membership or those known to the membership who are interested in Christianity. This has often had to be online or on doorsteps, due to covid.

World Mission

The church has regularly donated to mission activities in India and Fiji through our partners Benji and Gill and to Romania through donations to 'Gifts for Romania'. We have been able to speak to Benji and Gill on Zoom, as they joined one of our weekly meetings for encouragement and prayer. Additionally we have supported the mission organisation Echoes of Service and donated to support the general work of Wirral Youth for Christ. We have continued to support JH who is a missionary in Northern Africa – in fact we have slightly increased the amount we give to him. Due the global pandemic, their ministries have had to adapt and we have kept up to date with this. We receive written updates from these individuals and organisations which inform us of the work they are undertaking with the monetary gifts given. We are satisfied that each individual/organisation has a safeguarding policy in place and undertakes annual training for its workers.

BEECHWOOD CHAPEL
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2020

Financial Review

Total receipts to the Chapel were £43,650 (2019: £45,229). Total payments were £45,981 (2019 £47,373). In broad terms we followed the budget which we set out and was agreed by the membership at the beginning of the year.

Reserves Policy

It is the policy of the Chapel to maintain a balance on unrestricted funds which allows for essential liabilities (such as salaries/building maintenance etc) to be met for at least three months. This is equivalent to £12,000. At the end of 2020 we held just under twice this amount in unrestricted funds. It is part of the upcoming year that we plan to use some of these reserves to pay two part time members of staff, starting in May 2021. They will be Ministry Trainees.

COVID-19

In March 2020 the charity took steps (in line with government advice) to help contain the outbreak of COVID-19 as set out in this Report. The trustees are monitoring income and expenditure and, if it becomes necessary, will take measures to mitigate the impact of COVID-19 on the charity's free reserves.

Trustees' Responsibilities

Charity law requires us as Trustees to prepare financial statements for each accounting year which record the receipts and payments of the charity for the year.

We are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable us to ensure that the financial statements comply with the Charities Act 2011.

We also have a responsibility to safeguard the assets of the charity and to take reasonable steps to prevent fraud or any other irregularities.

Approval

This report was approved by the trustees on 30th September 2021 and signed on their behalf by:



Jon Norwood

Independent Examiner's Report

To the Trustees of

Beechwood Chapel

I report to the trustees on my examination of the accounts of Beechwood Chapel for the year ended 31 December 2020 on pages 6 to 9 following.

Responsibilities and basis of report

As the charity trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

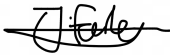
I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the charity as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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



Jacob Farley ACA

13 October 2021

For and on behalf of:
Stewardship
1 Lamb's Passage
London
EC1Y 8AB

BEECHWOOD CHAPEL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2020

	Notes	Unrestricted General	Restricted Funds	2020 £	2019 £
Receipts					
<i>Voluntary receipts</i>					
Offerings and gifts		34,697	500	35,197	36,687
Grants		-	-	-	-
Gift Aid recoverable		8,453	-	8,453	7,038
		43,150	500	43,650	43,725
<i>Other receipts</i>					
Other		-	-	-	1,504
Total Receipts		43,150	500	43,650	45,229
Payments					
<i>Payments in furtherance of the church's objectives</i>					
Direct costs	2	39,796	260	40,056	41,313
Grants paid	3	5,925	-	5,925	6,060
Total Payments		45,721	260	45,981	47,373
Net Receipts/(Payments) before transfers		(2,570)	240	(2,330)	(2,144)
Transfers between funds		-	-	-	-
Net Movement in Funds		(2,570)	240	(2,330)	(2,144)
Balances at 1 January 2020		24,038	-	24,038	26,182
Balances at 31 December 2021		21,468	240	21,708	24,038

The notes on pages 8-9 form part of these accounts.

BEECHWOOD CHAPEL
STATEMENT OF ASSETS & LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2020

	General funds £	Restricted funds £	2020 £	2019 £
A Cash funds				
Cash at bank with immediate access	21,708	-	21,708	24,038
	<u>21,708</u>	<u>-</u>	<u>21,708</u>	<u>24,038</u>
B Other monetary assets				
Gift aid due to charity	7,926	-	7,926	8,453
	<u>7,926</u>	<u>-</u>	<u>7,926</u>	<u>8,453</u>
C Liabilities				
Fee for Independent Examination	810	-	810	720
Accrued expenses (Pension Contributions)	181	-	181	181
	<u>991</u>	<u>-</u>	<u>991</u>	<u>901</u>

D Assets retained for charity's own use

	Fund to which asset belongs	Current value £
Land and buildings	General Fund	561,800
Equipment	General Fund	33,075
		<u>594,875</u>

The trustees have used insurance values as an approximation for current values.

The charity has not given any guarantees and has not provided its assets as security for any liabilities.

There are no outstanding debts at the date of the statement of assets and liabilities, which are owed and which are secured by an express charge on any of the assets of the CIO.

Except where indicated from the statement of receipts and payments or above, all the assets and liabilities are in respect of the charity's unrestricted funds.

The accounts were approved by the trustees and signed on their behalf on 30th September 2021

by



Jon Norwood

The notes on pages 8-9 form part of these accounts.

BEECHWOOD CHAPEL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

1. Accounting Policies

The accounts have been prepared on a receipts and payments basis and comprise a statement that shows the charity's receipts and payments, a statement that summarises the charity's assets and liabilities and related notes. The accountancy profession have determined that only accounts prepared in accordance with applicable accounting standards present a 'true and fair' view and, as these receipts and payments accounts have not (and cannot) be prepared in accordance with accounting standards, these accounts do not present (and are not intended to present) a 'true and fair' view of the charity's financial activities and state of affairs.

General funds are unrestricted funds which are available for use at the discretion of the trustees in furtherance of the general objectives of the charity. Designated funds comprise unrestricted funds that have been set aside by the trustees for particular purposes. Restricted funds are donations which are to be used in accordance with specific restrictions imposed by donors; they include donations received from appeals for specific activities or projects.

2. Direct costs

	General Funds £	Restricted Funds £	Total 2020 £	Total 2019 £
Employment costs	29,316	-	29,316	28,146
Staff expenses	107	-	107	70
Training costs	-	-	-	243
Light, heat & water	1,438	-	1,438	2,364
Insurance	545	-	545	516
Support services	1,092	-	1,092	1,397
Outreach activities	1,960	-	1,960	2,190
Hardship gifts	-	260	260	-
Maintenance of buildings & equipment	3,076	-	3,076	4,498
Work among the young	111	-	111	287
Minor equipment	1,291	-	1,291	431
Professional fees	80	-	80	481
Accounts Prep & Exam (2017 and 2018)	780	-	780	690
Weekend Away	-	-	-	-
	<u>39,796</u>	<u>260</u>	<u>40,056</u>	<u>41,313</u>

3. Grants Paid

Institutions	5,925	-	5,925	6,060
	<u>5,925</u>	<u>-</u>	<u>5,925</u>	<u>6,060</u>

The grants to institutions amounting to more than £1,000 in the year were:

Gifts for Romania	1,370
Echoes of Service	2,205
Reach Across	1,800

BEECHWOOD CHAPEL
NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2020

4. Transactions with related parties

Jonathan Norwood served as a church leader and was paid £25,454 including pension contributions (2019: £24,475) for serving in that capacity, not for serving as a trustee; this payments are permitted by the charity's governing document.

5. Movement of Restricted Funds

	Balance at 1.1.20 £	Receipts £	Payments £	Balance at 31.12.20 £
Hardship Fund	-	500	(260)	240
	-	500	(260)	240