

Beechwood Chapel

Report and Accounts
Year ended 31 December 2021

Stewardship 
Active generosity

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

BEECHWOOD CHAPEL
FOR THE YEAR ENDED 31 DECEMBER 2021

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 Alex Logan - appointed August 2021 Daniel Thomas - appointed August 2021
BANKERS	Barclays Bank PLC
INDEPENDENT EXAMINER	Archie McDowall BA CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BEECHWOOD CHAPEL
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2021

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, whether that be at the building where possible, or using Zoom to meet online together where COVID restrictions have not made meeting in person possible.

Ministries

Life at Beechwood Chapel in the year 2021 involved becoming used to 'the new normal.' Social distancing, using hand gel, and wearing face masks became typical at church on Sundays and throughout the week. Different views about Covid-19 within the congregation threatened to divide, and yet God graciously reminded us of the reason Jesus came into the world; he came not to be served, but to serve, and to give his life as a ransom for many. We were reminded to serve and love the person in front of us, which helped maintain church unity during a season of restriction.

Despite government restrictions Beechwood Chapel has safely been able to remain open for our Sunday morning gatherings in accordance with the law. Due to our size and building this has been possible when other churches have been less able to accommodate the changes. For this we are extremely thankful as God's people have continued to gather together around his word, the Bible. The Youtube livestream of the Sunday gathering is something that has continued and is still being used today to bless those unable to come to church due to sickness.

We have continued to benefit from excellent bible teaching. The highlights have included exploring the life of Christ in the gospel of Mark, being challenged about the applications for today in Leviticus, Deuteronomy, and Numbers, and being encouraged to find hope in times of darkness during our Christmas series in Ruth. Wednesday Lifegroups took place on Zoom rather than in person which provided a tool for people to continue to meet virtually to read the Bible together and pray. In September, Lifegroups began to meet in person once more and it has been good to meet face to face again. This has included a Lifegroup made accessible for people living with a learning disability or for whom reading is difficult. It is encouraging to see the group's spiritual growth in the way people love one another, pray, and worship the Lord through singing and signing.

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REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2021

Beechwood Tots began to run on Monday afternoons from Easter. Being able to open the building again for midweek groups is something we tried to increase gradually, and it was great to have toddlers with their parent(s)/guardian(s) enjoying the church building and relationships building once more.

Ministries that ran prior to the pandemic such as Fit for Life, Chapel Tea, and Kids Club did not start again in 2021. This was due to various reasons, including people's circumstances changing, and managing continued Covid-19 risks. It has been helpful to prayerfully reconsider the resources the church has and where we want to be committing our time and energy. This does not mean ministries have been put on the shelf to gather dust, but it does mean we are re-evaluating their effectiveness alongside the capacity to run them well.

As the church continues to seek ways to share the good news of Jesus, we have tried to find ways to continue our evangelism this year. Church members continue to build relationships where God has put them. The church delivered The Life magazine to every house on the Beechwood estate before Christmas. The magazine is produced twice per year by 10 of those and contained a varied range of topical articles and activities with a message about Jesus. Members of the church family got involved in delivering these items and some conversations were had at people's doors. Our prayer is that even now people will remember receiving something through their door from Beechwood Chapel which may encourage them to come to an event or Sunday service in the future.

Our Ministry Trainees (who started in May 2021) and Community Worker have been a presence on the Beechwood estate and have started a monthly outreach outside the local shops. They have been able to talk to strangers on the street about what they believe and whether they are aware Beechwood Chapel exists. This has been a challenge during a period when people are reluctant to stop and talk due to Covid-19, but the conversations that have taken place have been good and we continue to pray for more opportunities. Through serving at the Little Centre, litter picking, and completing surveys for the community organisation, our Ministry Trainees and Community Worker have been able to get involved in visible ways on the estate. An excellent Family Fun Christmas Morning event took place, and it was encouraging to see children in the church invite their friends along.

Leadership

During 2021, Steve Bedford, whilst remaining as an elder and trustee still was suffering from long term health conditions and therefore took a step back from his responsibilities. Two men were voted in as elders and trustees of the chapel – Alex Logan and Daniel Thomas.

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.

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 a missionary in Northern Africa – in fact we have slightly increased the amount we give to him. Due to 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 2021

Financial Review

Total receipts to the Chapel were £52,351 (2020: £43,650). Total payments were £51,394 (2020 £45,981).

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 between one and three months. This is equivalent to £4,000-£12,000. At the end of 2021 we held just under £22,000 in unrestricted funds. It is part of the upcoming year budget that we plan to use some of these reserves to pay for one ministry trainee to complete his second year of training (from May 2022) and explore employing another part time member of staff which has been part of our long term vision.

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 12 October 2022 and signed on their behalf by:

Jon Norwood

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 2021 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.

Archie McDowall

Archie McDowall BA CA

17 October 2022

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 2021

	Notes	Unrestricted General	Restricted Funds	2021 £	2020 £
Receipts					
<i>Voluntary receipts</i>					
Offerings and gifts		35,859	1,066	36,925	35,197
Grant for Ministry Trainees		-	7,500	7,500	-
Gift Aid recoverable		7,926	-	7,926	8,453
		<u>43,785</u>	<u>8,566</u>	<u>52,351</u>	<u>43,650</u>
<i>Other receipts</i>					
Other		-	-	-	-
Total Receipts		<u>43,785</u>	<u>8,566</u>	<u>52,351</u>	<u>43,650</u>
Payments					
<i>Payments in furtherance of the church's objectives</i>					
Direct costs	2	37,259	7,554	44,813	40,056
Grants paid	3	6,015	566	6,581	5,925
Total Payments		<u>43,274</u>	<u>8,120</u>	<u>51,394</u>	<u>45,981</u>
Net Receipts/(Payments) before transfers		511	446	957	(2,330)
Transfers between funds		-	-	-	-
Net Movement in Funds		<u>511</u>	<u>446</u>	<u>957</u>	<u>(2,330)</u>
Balances at 1 January 2021		21,468	240	21,708	26,182
Balances at 31 December 2021		<u>21,980</u>	<u>686</u>	<u>22,666</u>	<u>23,852</u>

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

BEECHWOOD CHAPEL
STATEMENT OF ASSETS & LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2021

	General funds £	Restricted funds £	2021 £	2020 £
A Cash funds				
Cash at bank with immediate access	22,666	-	22,666	21,708
	<u>22,666</u>	<u>-</u>	<u>22,666</u>	<u>21,708</u>
B Other monetary assets				
Gift aid due to charity	8,948	-	8,948	7,926
	<u>8,948</u>	<u>-</u>	<u>8,948</u>	<u>7,926</u>
C Liabilities				
Fee for Independent Examination	810	-	810	810
Accrued expenses (Pension Contributions)	181	-	181	181
	<u>991</u>	<u>-</u>	<u>991</u>	<u>991</u>
D Assets retained for charity's own use				
	Fund to which asset belongs		Current value £	
Land and buildings	General Fund		595,508	
Equipment	General Fund		34,729	
			<u>630,237</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.

The accounts were approved by the trustees and signed on their behalf on 12 October 2022 by

Jon Norwood

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 2021

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 2021 £	Total 2020 £
Employment costs	30,193	7,254	37,447	29,316
Staff expenses	-	-	-	107
Training costs	243	-	243	-
Light, heat & water	1,485	-	1,485	1,438
Insurance	575	-	575	545
Support services	1,363	-	1,363	1,092
Outreach activities	746	-	746	1,960
Hardship gifts	-	300	300	260
Maintenance of buildings & equipment	1,312	-	1,312	3,076
Work among the young	100	-	100	111
Minor equipment	321	-	321	1,291
Professional fees	140	-	140	80
Accounts Prep & Exam	780	-	780	780
	<u>37,259</u>	<u>7,554</u>	<u>44,813</u>	<u>40,056</u>

3. Grants Paid

Institutions	6,015	566	6,581	5,925
	<u>6,015</u>	<u>566</u>	<u>6,581</u>	<u>5,925</u>

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

Gifts for Romania	1,320
Echoes of Service	2,160
Reach Across	1,830

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NOTES TO THE ACCOUNTS
FOR THE YEAR ENDED 31 DECEMBER 2021

4. Transactions with related parties

Jonathan Norwood served as a church leader and was paid £26,220 including pension contributions (2020: £25,454) 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 1.1.21	Receipts	Payments	Balance at 31.12.21
	£	£	£	£
Hardship Fund	240	500	(300)	440
Ministry Trainees Fund	-	7,500	7,254	14,754
Operation Mobilisation Afghanistan Appeal	-	566	(566)	-
	<u>240</u>	<u>8,566</u>	<u>6,388</u>	<u>15,194</u>