

Beechwood Chapel

Report and Accounts
Year ended 31 December 2022

Stewardship 
Active generosity

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

BEECHWOOD CHAPEL
FOR THE YEAR ENDED 31 DECEMBER 2022

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 - until November 2022 Jonathan Norwood Amy Peters Robert Smart Alex Logan - until September 2023 Daniel Thomas
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 2022

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 2022, we have been continually reminded the Lord is near us. Grace, love, and fellowship with the triune God sustains us whatever the joys and sorrows we face as a church family. What a faithful God we have!

God has continued to bless Beechwood Chapel with faithful expositional Bible teaching. Highlights have included teaching from less well-known Old Testament books Obadiah, Zephaniah, and Song of Songs, as well as sermon series in Joshua, Mark, and Romans. It has been encouraging to see church members and church regulars grapple with deep Bible truths as we grow together with the help of the Holy Spirit.

Midway through 2022 the church considered how we could best use the space we had available in the building. The Mini Kids group had grown and the leaders were beginning to struggle in the space we had. It was a wonderful problem to have! The church proactively agreed to trial a 'room swap' whereby instead of the children leaving the Sunday service to go to Mini Kids, it was the adults who would leave the main room to hear the sermon and share the Lord's Supper in the lounge. Change is always difficult, no matter who we are or what it is, particularly when we are creatures of habit and a neurodiverse group. However, it was warming to see the church family embrace the suggestion and their willingness to try it. One member even said to me, 'if we need to do it, then we need to do it for the gospel. Count me in!' This typified the sense of unity that exists among us, and we continue to be thankful to God for that.

The trial was a success, and we now have a TV screen in the lounge, clutter removed, and a separate creche area in the church office for parents with babies, also set up with a screen so that they can continue to watch the sermon. At the last members' meeting, feedback was received, and we will see whether this change will be made more permanent. What it has shown us as a church is that we are willing to be flexible where we can be flexible for the sake of the gospel, and that is encouraging as we continue in our mission to share Jesus in our community and with our young people.

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REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2022

Chapel tea this year has continued to be a wonderful window for others to look at a loving church community in action. Chapel tea takes place on a Wednesday evening giving opportunity for the church family to eat a hot meal together, love and serve one another, before moving on to different Lifegroups that meet in people's homes or at the chapel. By regularly meeting midweek to share a hot meal together we have seen how appealing this is to people from all walks of estate life, hungry to be included in a community where God's love is visible. Incredibly for our summer BBQ we had 88 people attend, but more regularly have 20-30 people each week, including a regular group of non-Christian neighbours and friends. We are praying this group would continue to make small steps in exploring who Jesus is for themselves and we would have the joy of seeing them put their faith in him. We also hosted an Easter and Christmas all-age mornings at the chapel which were both well attended.

Tots has been well attended throughout 2022 and remains a faithful ministry for building relationships and provided a community space for parents and carers to gather for conversation and support.

Having Alex Logan work for the chapel from September as a staff elder has been such an encouragement and he has been able to motivate us to reach out to new contacts on the estate and has taken full advantage of an opening at a local primary school. Alex has been teaching the RE curriculum on a regular basis. Pray he will continue to have opportunities to speak of Jesus with the children in the school.

Beechwood Chapel has been blessed by our growing partnership in the gospel with organisations such as AT3 (Alliance for Transatlantic Theological Training) and Medhurst Ministries. Jon and Barb Terrill joined with us from the US via AT3 in September 2021 for 2 years. Jon has studied at Union in Liverpool part time alongside gaining valuable experience of local church ministry in the UK. Both Jon and Barb have been faithful servants giving their time, energy, and experience of the Christian life in serving the Beechwood Chapel church family. They literally moved across the world to serve in God's mission with us and we have been so thankful to God for their ministry! In the summer of 2022, the church hosted AT3 interns Jacob and Claire for 7 weeks. They joined us to experience cross-cultural mission and quickly settled into serving others. Jon Norwood has continued to build links with Medhurst Ministries which is a group of likeminded Christians and churches seeking to share the gospel on socially deprived estates in England. Jon even appeared on their 'In Context' podcast to talk about Beechwood which you can listen to (*#53: For the sake of the gospel: An interview with Jon Norwood*). This growing partnership is opening new doors and opportunities and we are praying we can both serve others with our experiences as well as gain from increased support from the network.

We continue to support workers for the gospel across the world, including in North Africa, Romania, Nepal and India, as well as the work of Youth for Christ across the Wirral.

In 2022, we have rejoiced when people have been baptised, celebrated a wonderful marriage, but also grieved the loss of our dear brother Steve Bedford. My final word must pay tribute to him. Steve died and went to be with Jesus his precious Saviour on 12th November 2022. Steve's love and commitment as a church elder to the church family at Beechwood Chapel was unwavering. Steve invested his entire life to make Jesus known to others and without his endeavour and the Lord answering his constant prayers, we are in no doubt Beechwood Chapel would not exist today. Steve's prayer was always that he would be able to pass the baton on to others, and graciously God permitted him to see the church eldership grow to five elders. There were many tears of joy on that day! Steve was a giant of man who never made you feel small, and his heart was full of radical generosity. Steve always encouraged us with the words of 2 Corinthians 13:14 "May the grace of the Lord Jesus Christ, and the love of God, and the fellowship of the Holy Spirit be with you all." May that continue to be our prayer for one another at Beechwood in the years ahead.

Steve, thank you for your godly example! We will look forward to the day when we can share together more stories of Beechwood in the house of the Lord.

BEECHWOOD CHAPEL
REPORT OF THE TRUSTEES
FOR THE YEAR ENDED 31 DECEMBER 2022

Financial Review

Total receipts to the Chapel were £54,510 (2021: £52,351). Total payments were £59,727 (2021 £51,394).

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 2022 we held £17,147 in unrestricted funds.

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 11 October 2023 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 2022 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

Date: 18 October 2023

Stewardship
1 Lamb's Passage
London
EC1Y 8AB

BEECHWOOD CHAPEL
RECEIPTS AND PAYMENTS ACCOUNT
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted General	Restricted Funds	2022 £	2021 £
Receipts					
<i>Voluntary receipts</i>					
Offerings and gifts		40,735	1,268	42,003	36,925
Grant for Ministry Trainees		-	3,000	3,000	7,500
Grant for Training Fund		-	561	561	-
Gift Aid recoverable		8,946	-	8,946	7,926
Total Receipts		49,681	4,829	54,510	52,351
Payments					
<i>Payments in furtherance of the church's objectives</i>					
Direct costs	2	48,304	4,257	52,561	44,813
Grants paid	3	6,210	956	7,166	6,581
Total Payments		54,514	5,213	59,727	51,394
Net Receipts/(Payments) before transfers		(4,832)	(384)	(5,217)	957
Transfers between funds		-	-	-	-
Net Movement in Funds		(4,832)	(384)	(5,217)	957
Balances at 1 January 2022		21,980	686	22,666	21,708
Balances at 31 December 2022		17,147	302	17,449	22,666

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

BEECHWOOD CHAPEL
STATEMENT OF ASSETS & LIABILITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

	General funds £	Restricted funds £	2022 £	2021 £
A Cash funds				
Cash at bank with immediate access	17,449	-	17,449	22,666
	<u>17,449</u>	<u>-</u>	<u>17,449</u>	<u>22,666</u>
B Other monetary assets				
Gift aid due to charity	9,183	-	9,183	8,948
	<u>9,183</u>	<u>-</u>	<u>9,183</u>	<u>8,948</u>
C Liabilities				
Fee for Independent Examination	840	-	840	810
Accrued expenses (Pension Contributions)	181	-	181	181
	<u>1,021</u>	<u>-</u>	<u>1,021</u>	<u>991</u>
D Assets retained for charity's own use				
	Fund to which asset belongs		Current value £	
Land and buildings	General Fund		643,149	
Equipment	General Fund		36,813	
			<u>679,962</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 11 October 2023 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 2022

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 2022 £	Total 2021 £
Employment costs	36,524	3,807	40,331	37,447
Staff expenses	21	-	21	-
Training costs	2,329	-	2,329	243
Light, heat & water	1,588	-	1,588	1,485
Insurance	623	-	623	575
Support services	1,712	-	1,712	1,363
Outreach activities	1,976	-	1,976	746
Hardship gifts	-	450	450	300
Maintenance of buildings & equipment	1,774	-	1,774	1,312
Work among the young	5	-	5	100
Minor equipment	797	-	797	321
Professional fees	146	-	146	140
Accounts Prep & Exam	810	-	810	780
	<u>48,304</u>	<u>4,257</u>	<u>52,561</u>	<u>44,813</u>

3. Grants Paid

Institutions	6,210	956	7,166	6,581
	<u>6,210</u>	<u>956</u>	<u>7,166</u>	<u>6,581</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	2,130

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FOR THE YEAR ENDED 31 DECEMBER 2022

4. Transactions with related parties

Jonathan Norwood served as a church leader and was paid £27,131 including pension contributions (2021: £26,220) for serving in that capacity, not for serving as a trustee. Alex Logan served as a staff elder and was paid £2,236 including pension contributions (2021: £nil) for serving in that capacity, not for serving as a trustee. These payments are permitted by the charity's governing document.

5. Movement of Restricted Funds

	Balance at 1.1.22 £	Receipts £	Payments £	Balance at 31.12.22 £
Hardship Fund	440	300	(450)	290
Ukraine Mission Support	-	968	(956)	12
Training Fund	-	561	(561)	-
Ministry Trainees Fund	246	3,000	(3,246)	-
	<u>686</u>	<u>4,829</u>	<u>(5,213)</u>	<u>302</u>