

# Beechwood Chapel

Report and Accounts  
Year ended 31 December 2023

Stewardship   
*Active generosity*

1 Lamb's Passage, London EC1Y 8AB  
[www.stewardship.org.uk](http://www.stewardship.org.uk)

**BEECHWOOD CHAPEL**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**  
**LEGAL & ADMINISTRATIVE DETAILS**

|                                |                                                                                                      |
|--------------------------------|------------------------------------------------------------------------------------------------------|
| ADDRESS FOR<br>CORRESPONDENCE  | 1 Everleigh Close<br>Beechwood<br>Prenton<br>CH43 9XJ                                                |
| GOVERNING DOCUMENT             | CIO dated November 2013                                                                              |
| CHARITY REGISTRATION<br>NUMBER | 1154591                                                                                              |
| TRUSTEES                       | Jonathan Norwood<br>Amy Peters<br>Robert Smart<br>Alex Logan - until September 2023<br>Daniel Thomas |
| BANKERS                        | Barclays Bank PLC                                                                                    |
| INDEPENDENT EXAMINER           | Archie McDowall BA CA<br>Stewardship<br>1 Lamb's Passage<br>LONDON<br>EC1Y 8AB                       |

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**BEECHWOOD CHAPEL**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

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 2023 we have been continually reminded of God's faithfulness to us and the grace and love He has shown in the person of Jesus. On Sundays we have continued to be blessed by faithful Bible teaching. We had an in-depth series on the fruit of the Spirit and we preached through 1 and 2 Thessalonians, a few verses at a time. This enabled us to explore the letters more deeply and it was encouraging seeing church members delighting in the riches of God's word and growing in their faith with the help of the Holy Spirit.

The staff team has gone through some changes this year. Alex Logan spent 10 months (Oct 2022 – August 2023) working as a staff elder alongside Jon Norwood. This was a great help to Jon as well as being an encouragement to the church family. He had a heart for going out onto the estate and meeting people. He spent several Sundays over the year doing sermons on the fruit of the Spirit. We were very sad to see Alex and his family move churches in the summer. The reasons for the move were gospel-centred and although we said a sad goodbye, we sent them with joy to a church in Wallasey who has been great friends of the chapel for many years.

We also said goodbye to Jon and Barb Terrill this year. They had been with the chapel for two years with the organisation AT3 who trains people within a church context. Jon had helped set up the ministry to the local supported living home on the estate. A team went with him to sing hymns, pray and speak with the residents there. Attendance was up and down but it's been a great encouragement to have one gentleman now regularly attending on a Sunday. He enjoys the community although interest doesn't go much deeper yet. We have carried on this ministry with a much smaller team. Jon and Barb were a great practical help to the weekly running of the chapel, as well as great friends and we miss them. It has been good to remain in contact with them through bimonthly virtual prayer meetings which have been wonderful for keeping in touch with our global partners.

**BEECHWOOD CHAPEL**  
**REPORT OF THE TRUSTEES**

**FOR THE YEAR ENDED 31 DECEMBER 2023**

We have several regular visitors on Sundays who are interested in the community aspect of the chapel family and are slowly building relationships with chapel members. It would be lovely to see them come to the Lord. The children's group, Beechwood Kids, has continued to be a brilliant ministry to the children in the chapel, using the Mustard Seeds resources. What a joy it is to see these children growing in their understanding of the gospel and hearing their genuine prayers to their loving heavenly Father. Church members have continued to show generosity and hospitality to others, as we seek to love those around us.

Lifegroups have continued meeting on Wednesdays, in the daytime and the evening. One of the evening groups is the 'No. 1' Lifegroup (named after the house number where they meet) which continues to seek to be a place of accessibility for those with learning differences to learn together, study the Bible, and pray together. This has grown over the past year.

The Wednesday evening Lifegroup that meets at the chapel has welcomed some new members to the group including three church regulars. The group have been enjoying meeting together and feasting on the riches of God's word whilst having opportunity to discuss questions openly. We are continuing to pray for clear evidence that two of these church regulars have committed their lives to Jesus Christ as there are some encouraging green shoots in the discussions we are having together.

Every other month, we have a prayer and praise meeting instead of evening Lifegroups, aimed at all ages. This has enabled whole families with older children to be involved. It's been encouraging to hear the children pray and grow in confidence in their faith. Some non-Christians also occasionally stay and observe the meeting.

Beechwood Tots has continued to be a success this year. In terms of numbers, we have a lot of regulars, but regulars may only come once every three weeks. Due to the success of the party weeks for bringing new people in, we tend to find any excuse to have a party – Valentine's, Easter, summer, light party, Christmas. One of the leaders has particularly worked very hard on building relationships and spent time in the summer arranging meetups that would appeal to some of the Tots families (visiting local farms, parks, etc). This has led to some of the mums asking for prayer for various family members when they've been ill.

In February 2023, we invited the directors of *Count Everyone In* to provide us with a training day and resources to equip us to support those in our church family and community with learning differences. Twenty-three people attended including some from other local churches. The training day was invaluable, and we hope to invite *Count Everyone In* back again in the future.

We have made several changes to our mission partners – a decision based on being more intentional with who we pray for and support. This will be the final year that we support *Gifts for Romania* or *Wirral Youth for Christ*. We plan to financially support *Merseyside Christian Youth Camps (MCYC)*, *Fellowship of Independent Evangelical Churches (FIEC)*, *Medhurst Ministries* and *Count Everyone In* in 2024 and view them as church mission partners that we can pray for, receive from (training, camps, resources etc), and have mutual gospel partnership with.

Evangelistic events have been well attended this year. These have included an all-age Easter event, a Christmas Kids' Club, a Christmas wreath workshop, an ice cream social and a summer BBQ (where it rained excessively). These have generally been attended by people who have been invited by members of the chapel, building on existing friendships and relationships.

Chapel Tea remains a stable weekly event for the church family and the community, with often more visitors than chapel members. In the chaos of children and food there are good friendships and a welcoming atmosphere. There is always an invite to Sundays and any special events.

We have felt the loss of the Logans and Terrills since they left and often feel stretched as a small church family, with lots of roles to be filled. As a result, we would love to employ a new member of staff in 2024 to help further our ministry. We don't have a specific role in mind, but we are praying God would provide both the right person who has a heart for estate ministry and the finances to make it viable.

**BEECHWOOD CHAPEL**  
**REPORT OF THE TRUSTEES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**Financial Review**

Total receipts to the Chapel were £69,552 (2022: £54,510). Total payments were £72,046 (2022: £59,727).

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 £5,000-£15,000. At the end of 2023 we held £13,648 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 Oct 23, 2024  
by:

2024 and signed on their behalf

  
J Norwood (Oct 23, 2024 15:38 GMT+1)

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 2023 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 (Oct 24, 2024 11:11 GMT+1)

Oct 24, 2024

Archie McDowall BA CA

Stewardship  
1 Lamb's Passage  
London  
EC1Y 8AB

**BEECHWOOD CHAPEL**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

|                                                           | Notes | Unrestricted<br>General | Restricted<br>Funds | 2023<br>£ | 2022<br>£ |
|-----------------------------------------------------------|-------|-------------------------|---------------------|-----------|-----------|
| <b>Receipts</b>                                           |       |                         |                     |           |           |
| <i>Voluntary receipts</i>                                 |       |                         |                     |           |           |
| Offerings and gifts                                       |       | 48,130                  | 1,860               | 49,990    | 42,003    |
| Grant for Ministry Trainees                               |       | -                       | -                   | -         | 3,000     |
| Grant for Training Fund                                   |       | -                       | 170                 | 170       | 561       |
| Other Grant                                               |       |                         | 9,959               | 9,959     | -         |
| Gift Aid recoverable                                      |       | 9,183                   | -                   | 9,183     | 8,946     |
|                                                           |       | 57,313                  | 11,989              | 69,302    | 54,510    |
| <i>Other receipts</i>                                     |       |                         |                     |           |           |
| Loan repayment                                            |       | 100                     |                     | 100       | -         |
| Weekend away                                              |       | 150                     |                     | 150       | -         |
| Total Receipts                                            |       | 57,563                  | 11,989              | 69,552    | 54,510    |
| <b>Payments</b>                                           |       |                         |                     |           |           |
| <i>Payments in furtherance of the church's objectives</i> |       |                         |                     |           |           |
| Direct costs                                              | 2     | 55,202                  | 10,984              | 66,186    | 52,561    |
| Grants paid                                               | 3     | 5,860                   | -                   | 5,860     | 7,166     |
| Total Payments                                            |       | 61,062                  | 10,984              | 72,046    | 59,727    |
| Net Receipts/(Payments)<br>before transfers               |       | (3,499)                 | 1,005               | (2,494)   | (5,217)   |
| Transfers between funds                                   |       | -                       | -                   | -         | -         |
| <b>Net Movement in Funds</b>                              |       | (3,499)                 | 1,005               | (2,494)   | (5,217)   |
| Balances at 1 January 2023                                |       | 17,147                  | 302                 | 17,449    | 22,666    |
| Balances at 31 December 2023                              |       | 13,648                  | 1,307               | 14,955    | 17,449    |

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

**BEECHWOOD CHAPEL**  
**STATEMENT OF ASSETS & LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

|                                                | General<br>funds<br>£             | Restricted<br>funds<br>£ | 2023<br>£             | 2022<br>£     |
|------------------------------------------------|-----------------------------------|--------------------------|-----------------------|---------------|
| <b>A Cash funds</b>                            |                                   |                          |                       |               |
| Cash at bank with immediate access             | 13,648                            | 1,307                    | 14,955                | 17,449        |
|                                                | <u>13,648</u>                     | <u>1,307</u>             | <u>14,955</u>         | <u>17,449</u> |
| <b>B Other monetary assets</b>                 |                                   |                          |                       |               |
| Gift aid due to charity                        | 9,802                             | -                        | 9,802                 | 9,183         |
|                                                | <u>9,802</u>                      | <u>-</u>                 | <u>9,802</u>          | <u>9,183</u>  |
| <b>C Liabilities</b>                           |                                   |                          |                       |               |
| Fee for Independent Examination                | 900                               | -                        | 900                   | 840           |
| Accrued expenses (Pension Contributions)       | 213                               | -                        | 213                   | 181           |
|                                                | <u>1,113</u>                      | <u>-</u>                 | <u>1,113</u>          | <u>1,021</u>  |
| <b>D Assets retained for charity's own use</b> |                                   |                          |                       |               |
|                                                | Fund to<br>which asset<br>belongs |                          | Current<br>value<br>£ |               |
| Land and buildings                             | General Fund                      |                          | 720,327               |               |
| Equipment                                      | General Fund                      |                          | 41,231                |               |
|                                                |                                   |                          | <u>761,558</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 Oct 23, 2024

by J Norwood  
J Norwood (Oct 23, 2024 15:38 GMT+1)

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 2023**

**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.

| <b>2. Direct costs</b>               | General<br>Funds<br>£ | Restricted<br>Funds<br>£ | Total<br>2023<br>£ | Total<br>2022<br>£ |
|--------------------------------------|-----------------------|--------------------------|--------------------|--------------------|
| Employment costs                     | 42,301                | 170                      | 42,471             | 40,331             |
| Staff expenses                       | 288                   | 200                      | 488                | 21                 |
| Training costs                       | 2,892                 | -                        | 2,892              | 2,329              |
| Light, heat & water                  | 509                   | 1,973                    | 2,482              | 1,588              |
| Insurance                            | 653                   | -                        | 653                | 623                |
| Support services                     | 1,149                 | -                        | 1,149              | 1,712              |
| Outreach activities                  | 1,765                 | -                        | 1,765              | 1,976              |
| Hardship gifts                       | -                     | 100                      | 100                | 450                |
| Maintenance of buildings & equipment | 3,823                 | 6,060                    | 9,883              | 1,774              |
| Work among the young                 | 203                   | -                        | 203                | 5                  |
| Minor equipment                      | 25                    | 2,481                    | 2,506              | 797                |
| Professional fees                    | 153                   | -                        | 153                | 146                |
| Accounts Prep & Exam                 | 840                   | -                        | 840                | 810                |
| Weekend Away                         | 600                   | -                        | 600                | -                  |
| Agency Payments                      | -                     | -                        | -                  | -                  |
|                                      | <b>55,202</b>         | <b>10,984</b>            | <b>66,186</b>      | <b>52,561</b>      |

**3. Grants Paid**

|              |              |          |              |              |
|--------------|--------------|----------|--------------|--------------|
| Institutions | 5,860        | -        | 5,860        | 7,166        |
|              | <b>5,860</b> | <b>-</b> | <b>5,860</b> | <b>7,166</b> |

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      | 1,980 |

**BEECHWOOD CHAPEL**  
**NOTES TO THE ACCOUNTS**  
**FOR THE YEAR ENDED 31 DECEMBER 2023**

**4. Transactions with related parties**

Jonathan Norwood served as a church leader and was paid £29,213 including pension contributions (2022: £27,131) for serving in that capacity, not for serving as a trustee. Alex Logan served as a staff elder and was paid £6,324 including pension contributions (2022: £2,236) 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<br>at 1.1.23<br>£ | Receipts<br>£ | Payments<br>£   | Balance<br>at 31.12.23<br>£ |
|--------------------------------------|---------------------------|---------------|-----------------|-----------------------------|
| Hardship Fund                        | 290                       | 100           | (100)           | 290                         |
| Ukraine Mission Support              | 12                        | -             | 0               | 12                          |
| Training Fund                        | -                         | 170           | (170)           | -                           |
| Count Everyone In - mileage expenses | -                         | 200           | (200)           | -                           |
| Ministry Trainees Fund               | -                         | -             | 0               | -                           |
| Fuel Costs fund                      | -                         | 2,459         | (1,973)         | 486                         |
| Big Local                            | -                         | 3,000         | (2,481)         | 519                         |
| Electrics and Insulation fund        | -                         | 6,060         | (6,060)         | 0                           |
|                                      | <u>302</u>                | <u>11,989</u> | <u>(10,984)</u> | <u>1,307</u>                |