

Beechwood Chapel

Report and Accounts

Year ended 31 December 2024

Stewardship 
Active generosity

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

BEECHWOOD CHAPEL
FOR THE YEAR ENDED 31 DECEMBER 2024

LEGAL & ADMINISTRATIVE DETAILS

ADDRESS FOR CORRESPONDENCE	1 Everleigh Close Beechwood Prenton CH43 9XJ
GOVERNING DOCUMENT	CIO dated November 2013
CHARITY REGISTRATION NUMBER	1154591
TRUSTEES	Jonathan Norwood Amy Peters Robert Smart 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
Year Ended 31st December 2024

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31st December 2024

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

Beechwood Chapel, in the heart of the Beechwood estate, is a community of Christians seeking to love God, serve their neighbours and share the gospel of Jesus with them. Our motto verse for the year was from 1 Thessalonians; "They tell how you turned to God from idols to serve the living and true God, and to wait for his Son from heaven, whom he raised from the dead—Jesus, who rescues us from the coming wrath."

Sunday Mornings

Our Sunday morning gathering is a vital part of our week as a church family. Here we hear from God's word, encourage each other with singing, pray for God's help and spend time getting to know each other so we can support each other better. We welcome visitors to join us, whether believers or not. Communion is part of our weekly meeting as we remind each other of the Lord Jesus' sacrifice until he comes again.

Over the last year we have had teaching from the elders and visiting speakers at our weekly Sunday gatherings on John's gospel, Judges and Matthew, and thematic talks looking at the topic of 'Christianity 101' and 'Relationships'.

Our Sunday morning always starts with a prayer meeting an hour before the main service where we bring the day ahead to God as well as any other needs of the church family and mission partners. Fellowship time before and after the service is encouraged with the provision of tea and toast (and sometimes cake!).

The primary school aged kids have their teaching while the sermon is happening, with a regular group of between 8 and 15 children. We finished the curriculum provided by Mustard Seeds and started the curriculum based around The Biggest Story Bible. This has proved a hit with the children who always have lots to add to the discussion and questions to challenge their leaders with!

2024 included regular church lunches and socials on Sunday afternoons throughout the year. This included a walk in Thurstaston, a trip to an apple squashing afternoon and sports day in the park. All of these were a good opportunity to invite people along and get to know them as a church family.

Some Sunday evenings were set aside for a Prayer and Praise with partner churches, both as Merseyside group of churches (CCL, Formby Village Church, Ebenezer Walton, Trinity Church Everton) and as Wirral Gospel Partnership. These were a great time to create and renew friendships and mutually encourage one another. There was also a Sunday evening online prayer meeting every other month which was attended by friends and mission partners of the chapel who would share updates with us.

A new initiative for Sunday afternoons was 'Kids Lifegroup'. This was a meet up for junior school aged children to play games, eat tea and do a Bible study together. This has been well attended and a place the kids can invite their friends to.

Beechwood Tots

The tots group that meets on a Monday afternoon during term time has been regularly attended, with about 5 children leaving to start school at the end of the summer term and presented with a Beginners Bible. The member who has led this group has worked hard to improve the communication with the families using whatsapp and social media to remind those on our registers of events that are coming up. We have stuck to telling Bible stories and songs each week and this has been a great time to just share simple stories about Jesus.

Lifegroups

Our weekly Bible study groups have continued to meet each week - Wednesday daytimes and evenings. We have sometimes chatted through the sermon from the previous Sunday, including our motto verse for the year and also followed other courses. One of these was the Fruitfulness on the Frontline course, looking at how to live out and share the gospel in our everyday lives. It's been a good chance to deepen our friendships, encouragement one another in our faith and eat many biscuits.

Chapel Away Day

In September we held a Chapel Away Day at Longcroft Church, Barnston and approximately 70 people attended including many unbelievers. Neil Forsythe spoke excellently from Psalm 23 and the day was a fantastic occasion of encouragement, food, games and a bouncy castle.

Chapel Tea

Chapel Tea remains a stable weekly event for the church family and the community. The number of regular visitors has increased which is both a blessing and a challenge. We are thankful for the opportunities it gives to invite and develop relationships with families from local schools, and from our tots and St Oswald's Court ministries. There is always an invite to Sundays and any special events.

Evangelistic events

Evangelistic events have been well attended this year. These have included a Kids Empty Tomb Easter event, Egg Hunt, an Easter afternoon cream tea, Love Beechwood Events week, a Christmas Kids' Club, a Christmas wreath workshop, and a Christmas Carol Service. These have generally been attended by people who have been invited by members of the chapel, building on existing friendships and relationships.

Love Beechwood and Hopewell Partnership

We were blessed to receive a mission team of 20 people from our new partner church Hopewell Church, Pennsylvania to support us with our Love Beechwood week in August 2024. We co-led a children's holiday club on the theme of 'The Armour of God', fed 80+ people each evening, completed community DIY projects and litter picks as well as plenty of opportunities to chat to neighbours and make connections in the community. It was an exhausting but encouraging week culminating in a special joint church prayer and praise meeting on the Saturday evening.

St Oswalds Court (Extra Care Housing)

The ministry to St Oswald's Court has continued over the year. A small team goes in once a month to spend time with the residents, sing hymns, pray and share from the Bible. This has been attended by between 3 and 8 residents. Two of them are now regulars on a Sunday and Wednesday, with others joining them occasionally.

Life on the estate

Beechwood chapel are striving to engage in the life of the community outside the chapel gates. One member is a governor the local school, one a trustee of the local community centre, one a trustee of a local charity, members are running and supporting a regular coffee morning in a local school, mums of little ones are supporting local tots groups and local sports classes, and joining friends at the Social Club for bingo!

The estate has its difficulties with antisocial behaviour and petty crime, but there is a strong sense of community and there are always opportunities to serve the area with litter picks!

Beyond Beechwood (Mission Partners)

The mission of the chapel goes beyond Beechwood with a continued partnership with Benji and Gill Daniel in Canada, Jon Hearn in North Africa, Medhurst Ministries across the north of England, then partnering with FIEC, North West Gospel Partnership, Counties, Wirral Gospel Partnership and Count Everyone In.

Financial Review

Total receipts to the Chapel were £64,461 (2023: £69,552). Total payments were £64,696 (2023: £72,046). At the year end the Chapel holds funds £14,720, of which £14,382 are unrestricted and can be used for any charitable purpose.

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 2024 we held £14,382 in unrestricted funds and the reserves policy is met.

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 and signed on their behalf by:

Daniel Thomas

Daniel Thomas (Oct 8, 2025 21:56:07 GMT+1)

Daniel Thomas, Trustee

Date: Oct 8, 2025

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF

BEECHWOOD CHAPEL

I report to the trustees on my examination of the accounts of Beechwood Chapel ('the charity') for the year ended 31 December 2024 on pages 7 to 10 following.

Responsibilities and basis of report

As the trustees of the charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the 2011 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 2011 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 accordance with section 130 of the 2011 Act; or
2. the accounts do not accord with the accounting records.

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

Archie McDowall

Archie McDowall (Oct 10, 2025 15:55:35 GMT+1)

Archie McDowall BA CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 10, 2025

BEECHWOOD CHAPEL
RECEIPTS AND PAYMENTS ACCOUNT
YEAR ENDED 31 DECEMBER 2024

	Notes	Unrestricted Funds		Restricted Funds	2024	2023
		General Funds	Designated Funds			
		£	£	£	£	£
Income receipts						
Donations		49,994	-	725	50,719	49,990
Gift aid receipts		9,802	-	-	9,802	9,183
Other grants		-	-	-	-	10,129
Other		3,594	-	346	3,940	250
Total receipts		63,390	-	1,071	64,461	69,552
Payments						
Payments in relation to charitable activities undertaken directly	2	53,051	-	2,040	55,091	66,186
Grants paid in relation to charitable activities undertaken by others	3	9,605	-	-	9,605	5,860
Total payments		62,656	-	2,040	64,696	72,046
Net of receipts / (payments) before		734	-	(969)	(235)	(2,494)
Transfers between funds	5	-	-	-	-	-
Net movement in funds		734	-	(969)	(235)	(2,494)
Cash funds as at last year end		13,648	-	1,307	14,955	17,449
Cash funds at this year end	A	14,382	-	338	14,720	14,955

The notes on pages 9-10 form part of these accounts.

BEECHWOOD CHAPEL
STATEMENT OF ASSETS AND LIABILITIES
AS AT THE YEAR ENDED 31 DECEMBER 2024

	Notes	<u>Unrestricted Funds</u>		Restricted funds	2024	2023
		General funds	Designated funds			
		£	£	£	£	£
A Cash funds						
Cash at bank with immediate access		14,382	-	338	14,720	14,955
		<u>14,382</u>	<u>-</u>	<u>338</u>	<u>14,720</u>	<u>14,955</u>
B Other monetary assets						
Gift aid due to charity		9,772	-	-	9,772	9,802
Other debtors		-	-	-	-	-
		<u>9,772</u>	<u>-</u>	<u>-</u>	<u>9,772</u>	<u>9,802</u>
C Liabilities						
Falling due within one year						
Fee for Independent Examination		924	-	-	924	900
Pension contributions		251	-	-	251	213
		<u>1,175</u>	<u>-</u>	<u>-</u>	<u>1,175</u>	<u>1,113</u>
D Assets retained for charity's own use						
				Fund to which asset belongs	Value	
					£	
Land and buildings				General	806,767	
Equipment					<u>46,179</u>	
					<u>852,946</u>	

Reliable valuations are not available so the trustees have used insurance values as an approximation.

E Guarantees and secured debts

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

The accounts were approved by the trustees and signed on their behalf by:

Daniel Thomas
Daniel Thomas (Oct 8, 2025 21:56:07 GMT+1)

Daniel Thomas

Date: Oct 8, 2025

The notes on pages 9-10 form part of these accounts.

BEECHWOOD CHAPEL
NOTES TO THE ACCOUNTS
YEAR ENDED 31 DECEMBER 2024

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.

	<u>Unrestricted Funds</u>		Restricted	2024	2023
	General funds	Designated funds	Funds		
	£	£	£	£	£
2 Payments in relation to charitable activities undertaken directly					
Employment costs (see note 4)	39,502	-	-	39,502	42,471
Staff expenses	334	-	-	334	488
Traning Costs	-	-	-	-	2,892
Utilities	1,763	-	1,285	3,048	2,482
Insurance	860	-	-	860	653
Support services and admin	1,653	-	-	1,653	1,149
Outreach activities	1,160	-	10	1,170	1,765
Hardship gifts	-	-	409	409	100
Maintenance of buildings & equipment	5,979	-	-	5,979	9,883
Work among the young	146	-	120	266	203
Minor Equipment	-	-	-	-	2,506
Professional fees and governance	1,060	-	-	1,060	993
Weekend away	542	-	216	758	600
Other costs	53	-	-	53	-
	<u>53,051</u>	<u>-</u>	<u>2,040</u>	<u>55,091</u>	<u>66,185</u>
3 Grants paid in relation to charitable activities undertaken by others					
Grants for:					
Grants to organisations (Over 1K)	-	-	-	-	5,460
Grants to organisations (under 1k)	4,825	-	-	4,825	5,860
Grants to individuals	<u>4,780</u>	<u>-</u>	<u>-</u>	<u>4,780</u>	<u>-</u>
	<u>9,605</u>	<u>-</u>	<u>-</u>	<u>9,605</u>	<u>11,320</u>
4 Transactions with related parties					

Jonathan Norwood served as a church leader and was paid £33,820 including pension contributions (2023: £29,213) for serving in that capacity, not for serving as a trustee. These payments are permitted by the charity's governing document.

BEECHWOOD CHAPEL

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2024

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	13,648	63,390	(62,656)	-	14,382
Restricted funds					
Hardship Fund	290	195	(409)	-	76
Ukraine Mission Support	12	-	-	-	12
Fuel Costs Fund	486	-	(486)	-	-
Big Local	519	-	(519)	-	-
Utility Bills fund	-	280	(280)	-	-
Weekend away/Away day	-	216	(216)	-	-
Oven fund	-	250	-	-	250
Tots group	-	120	(120)	-	-
Chippy Tea	-	10	(10)	-	-
	<u>1,307</u>	<u>1,071</u>	<u>(2,040)</u>	<u>-</u>	<u>338</u>
Total funds	<u>14,955</u>	<u>64,461</u>	<u>(64,696)</u>	<u>-</u>	<u>14,720</u>

Big Local and Fuel Costs funds were for general costs of heating, electric and fuel costs and boiler replacement. The remaining balance on these funds was spent in full during the year.

The Utility Bills fund was a gift from Onward Homes Parent Carer Project towards the cost of utility bills, when they used the church building for their group meetings. The fund was spent in full during the year.

The oven fund is a donation from a church member towards the cost of purchasing a new oven. This will be spent in 2025.