



Trustees' Annual Report for the period

	Period start date			T o	Period end date		
	1	January	2020		31	December	2020
From							

Section A

Reference and administration details

Charity name

Charlesworth Independent Chapel

Other names charity is known by

Top Chapel

Registered charity number (if any)

1164434

Charity's principal address

Top Chapel, Chapel Brow, Monks Road

Charlesworth, Glossop

Postcode

SK13 5HH

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Dorothy Phillips			
2	Phillip Pennington			
3	Michael Copestake			
4	Andrew Wood		13 January - 31 December 2020	

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Charitable Incorporated Organisation
Trustee selection methods (eg. appointed by, elected by)	Appointed by members

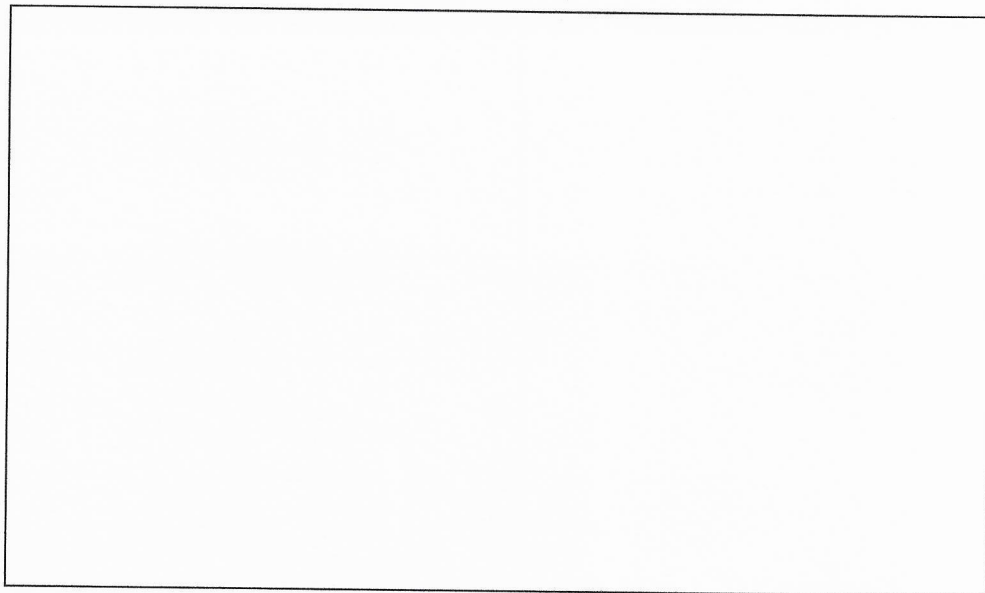
Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system

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and procedures to manage them.



Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

1. The advancement of the Christian religion as set out in the Bible and expressed in the statement of beliefs in the Schedule to the Constitution
And in particular but not exclusively
 - accepting a transfer of the assets and undertaking of the unincorporated charity known as Charlesworth Independent Chapel of Monks Road, Charlesworth, Glossop, Derbyshire
 - The provision for use in Christian public worship and prayer of the chapel and buildings at Monks Road, Charlesworth, Glossop, Derbyshire
 - The maintenance and promotion of faith in Jesus Christ as Lord and Saviour by regular preaching, Bible studies and prayer
 - The provision of Christian funerals, baptisms and other services in accordance with the biblical Word of God
2. The advancement of education, particularly but not exclusively at Charlesworth School, Long Lane and Town Lane, Charlesworth, Glossop, SK13 5ET by way of the provision of buildings for the school, of the appointment of a foundation governor on the board of governors and the regular leading of assemblies at the school
3. The prevention or relief of suffering, poverty and distress, particularly, but not exclusively, by way of financial support to Christian charities, local, national and international, whose objects include the support of persons facing persecution for their faith, race, ethnic origin and those suffering the effects of war, strife and natural disaster

4. Such other purposes as are exclusively charitable in accordance with the laws of England and Wales as the trustees may from time to time decide

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

On Sunday mornings we have preached through the following series: 1 Corinthians; "The Kings of Israel and Judah" and 2 Corinthians.

Services were held in chapel until lockdown and then were streamed live via YouTube until we could again, following COVID secure guidelines, attend at chapel. We have had no All Age Worship services this year.

Up until March, we continued the monthly Gospel Services on Sunday afternoons at the village school. Since April, the service was replaced by a short evangelistic video which has been aired on YouTube and Facebook.

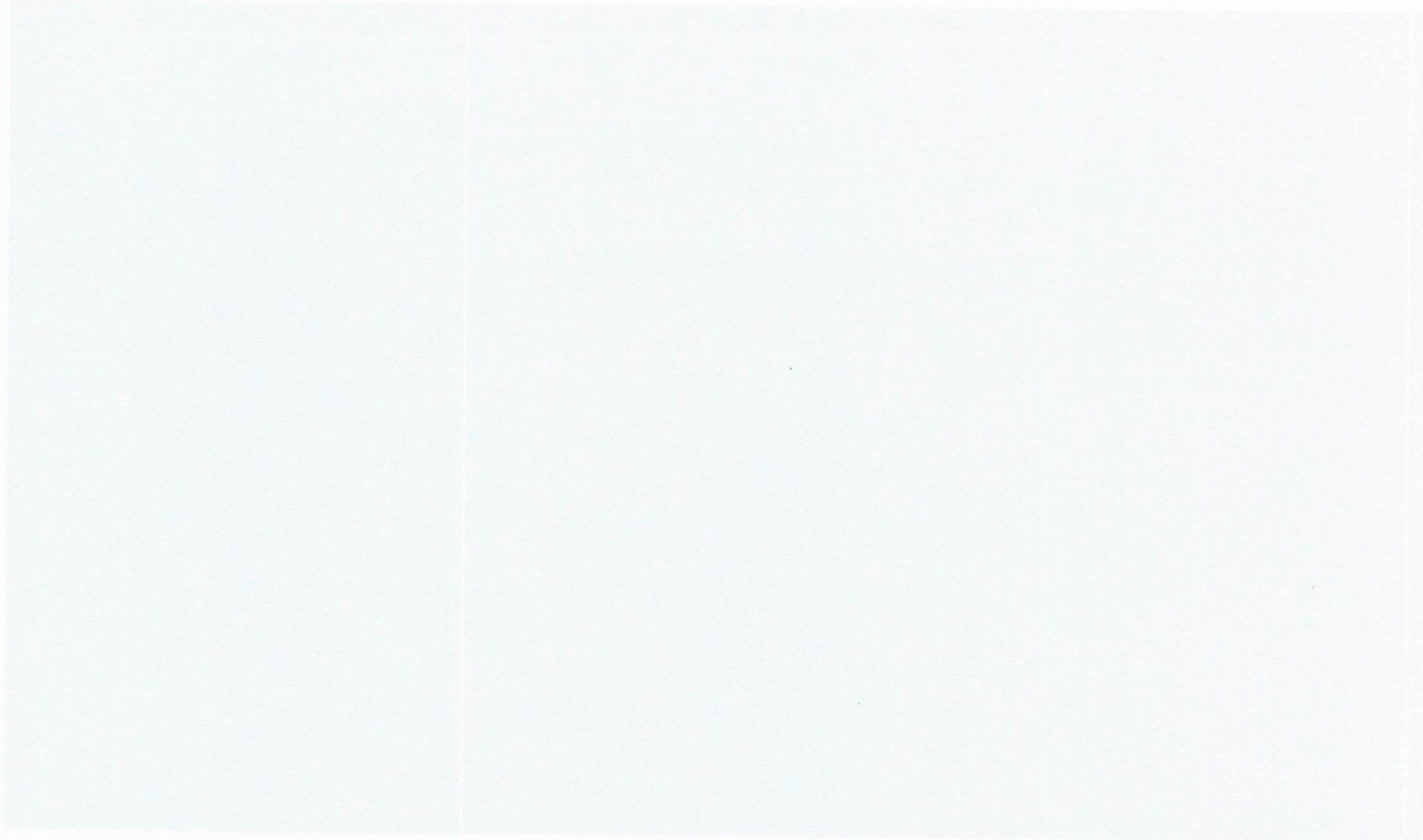
Mid-week Bible studies (Tuesday morning and Wednesday evening) have continued to meet either together or separately at home. Both groups have been studying Matthew's gospel, including watching a series on the Sermon on the Mount by Sinclair Ferguson.

This year the monthly delivery of the Good News newspapers in the village has been replaced with delivery of our own leaflets advertising the gospel service and with a summary of a previous gospel service message. This has normally been delivered to every home in Charlesworth and Chisworth but also some months to houses in Broadbottom and Gamesley. In addition, we have delivered 2 editions of the "Life" magazine, "Christmas Journeys" gospels, and various tracts.

Until lockdown, the pastor continued to lead open worship assemblies at Charlesworth school. This was also the case for the school Lunchtime Bible Club which continued every week in term-time (alternate weeks at the infant and junior sites) with the help of others. We were typically getting 5 juniors and 15 infants. Following a summer without the club, we were able in September to start sending material to all the children every week via e-mail. We were also able to give a copy of the book "The first Christmas song" to every child in the school at Christmas.

A member of the Chapel is both a Foundation Governor and Chair of Governors at Charlesworth school. A member has also been invited to speak to the children once a term to assist embed the school values and also to become a volunteer to listen to the children reading within the Early Years Unit. A member also assists to run the school library.

The trustees have had regard to the guidance issued by Charity Commission on public benefit.



Section D Achievements and performance

Summary of the main achievements of the charity during the year

More than a tenth of all our income has been given to charity. Beneficiaries have included: *image*, Barnabas Fund, Jericho Café, Manchester City Mission, Compassion and Keswick Ministries.

Directly or via members we support 5 children sponsored through Compassion.

In 2020 we have had 2 funerals, 3 burials, 2 burials of ashes and no weddings.

Despite challenging circumstances we have maintained our worship services, outreach and pastoral work.

Section E

Financial review

Brief statement of the charity's policy on reserves

In 2019 the trustees decided on £45,000 for Reserves and another £45,000 for Contingencies.

The Reserves would cover one year's expenses for the CIO- salary, outgoings and maintenance. The Contingencies would be available for emergency/ unforeseen costs.

In 2020 a new heating system was needed for the chapel and the trustees agreed to permit monies from the Contingencies Fund to be used to pay for that. That expenditure will be made in 2021. It is intended to replenish that fund in the medium term from future income

Details of any funds materially in deficit

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

Section F

Other optional information

Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

	
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Full name(s)

Michael John Copestake	
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Position (eg Secretary,
Chair, etc)

Trustee	
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Date

16 September 2021

Charlesworth Independent ChapelIncome 2020

Description	2020	2019	Comments
Dec			
Weekly Offertory	£7,253.96	£7,239.12	
Gift Aid	£25,077.12	£19,045.50	
Tax Refund (Gift Aid)	£5,958.81	£15,823.55	
Manse Rent	£0.00	£0.00	
Investment Property	£4,743.70	£0.00	
School Rent	£11,850.00	£8,100.00	
Investments and Interest	£285,330.23	£274,658.45	
Vault (mthly)	£3,600.00	£0.00	
Car Park Fund	£0.00	£13,823.93	
Funerals Graves	£735.00	£1,025.00	
Weddings/ Blessings	£0.00	£0.00	
Manse Car Parking	£450.00	£500.00	
Transfersn IN	£2,384.00	£1,820.60	
Wayleave Electric	£22.33	£22.33	
Charities, Gifts	£350.00	£740.00	
War Graves Donation	£50.00	£50.00	
Miscellaneous	£362.96	£569.04	
Total Income	£348,168.11	£343,417.52	£0.00
Add Balance from previous year	£36,293.14 ✓		
Less Expenditure current year	£327,999.39 ✓		
Grand Total	£56,461.86		
Add Cheques not presented	£0.00		
New Balance for current year	£56,461.86 ✓		

Audited & found correct.

13/5/21 K. Iverson

AK Pennington
13/5/21

Charlesworth Independent Chapel**Ependiture for 2020**

Dec-20	2020	2019	Comments
	Cummulative		
Stipend /Expenses	£25,895.59	£26,114.36	
Church Telephone U.W.	£436.37	£580.73	
Tithes / Charities/ Donations	£12,547.58	£38,190.16	
Chapel Car Park	£644.50	£912.94	
Chapel Water (U.U.)	£73.85	£97.59	
Chapel Electricity (UW)	£1,587.87	£1,580.61	
Chapel Oil	£1,593.51	£812.91	
Chapel Repairs (incl. boiler)	£480.00	£34.80	
Chapel Exp. incl (Bldg Ins)	£6,177.99	£5,206.02	
New Manse Exp.+ Bldg. Ins.	£3,445.51	£4,975.30	
Graveyard Extension	£0.00	£2,410.00	
Chapel Projects	£7,835.00	£12,688.29	
Petty Cash	£1,600.00	£1,800.00	
Stationery/ Toner W/O Env.	£426.41	£305.24	
Posters / Books / DVD's	£1,276.65	£983.22	
Transfers OUT	£734.00	£700.00	
Investment Property Expenses	£262,504.24	£0.00	
Misc	£32.35	£639.81	
Copyright Fees	£317.37	£0.00	
Computer/ Internet Set Up	£0.00	£90.00	
Piano Tuning Organ Repairs	£366.60	£688.20	
Notice Board Rental	£24.00	£24.00	
Carnival	£0.00	£544.22	
Income Bonds	£0.00	£250,000.00	
Total	£327,999.39	£349,378.40	£0.00

Audited & found correct.
13/5/21 K. Dwyer

AK Pennington
13/5/21

Charlesworth Independent Chapel

Petty Cash

Date	Cash In	Payments Out	Balance	Pulpit supply & Expenses	Kitchen Supplies	Flowers	Food Supplies for Kitchen	Postage Stamps + Note Book	Printer Ink & Photo Paper	Chapel Cleaning	Miscellaneous
2020		B/F	£143.12								
Jan-20	£200.00	£272.74	£70.38		£66.77	£5.97				£200.00	
Feb-20	£200.00	£258.01	£12.37	£30.00	£36.47		£21.54		£50.00	£120.00	
Mar-20	£300.00	£170.52	£141.85	£30.00	£11.16		£9.36			£120.00	
Apr-20	£0.00	£25.00	£116.85						£25.00		
May-20	£0.00	£45.00	£71.85							£45.00	
Jun-20	£0.00	£18.48	£53.37		£1.98	£14.50					£2.00
Jul-20	£200.00	£152.96	£100.41	£30.00	£2.96					£120.00	
Aug-20	£200.00	£140.00	£160.41		£20.00					£120.00	
Sep-20	£0.00	£120.00	£40.41							£120.00	
Oct-20	£300.00	£284.75	£55.66	£130.00	£3.30		£15.45			£120.00	£16.00
Nov-20	£200.00	£139.04	£116.62		£19.04					£120.00	
Dec-20	£0.00	£104.40	£12.22		£14.40					£90.00	
2019	£1,600.00	£1,730.90	£12.22	£220.00	£176.08	£20.47	£46.35	£0.00	£75.00	£1,175.00	£18.00

Audited & found correct
13/5/21 K. Wood

K. Pennington
13/5/21

CIC Accs 2020 Jan to Dec Final Charlesworth Independent Chapel
List of Investments 31/12/2020

Number	£	Holding	Tax Deducted		Gross	Tax	Nett	Account	Redeemed	
			Date	Date					Amount	Date
SC 1236	£588.60	3 % City of Lincoln	Jun-30		£8.83	£0.88	£7.95	Trust		
			Dec-31		£8.83	£0.88	£7.95			
TR7092	£100.00	2 1/2 % Consolidated Stock	Jan-05				£0.62	Cap-Dep		
			Apr-05				£0.62			
			Jul-05				£0.62			
			Oct-05				£0.62			
			No Tax deducted							
est. Total	£688.60									

N. B. Certificate received and is included in with the shares

signed by Auditors as seen

K. Smead

Dated

13/5/21

*Suggested raising details of these investments
with Elders Meeting.*

Askenmeyer 13/5/21

Charlesworth Independent ChapelList of Income Bonds2020

Bond	Bond No.	Amount	Date Purchase	Redeemed
NS&I	1154973	£35,000.00	04/03/1987	
NS&I	3165569	£12,000.00	25/11/1992	
NS&I	3920591	£24,000.00	05/09/1995	
NS&I	2053745	£15,000.00	23/09/1997	
NS&I	2214493	£5,000.00	15/12/1997	
NS&I	3079894	£10,000.00	23/02/1999	
NS&I	3516614	£17,000.00	17/06/1999	
NS&I	003.886463-61	£12,000.00	10/10/2006	
NS&I	CA251400	£50,000.00	06/05/2014	
NS&I	CA251400	£35,000.00	27/11/2015	
NS&I	CA251400	-£35,000.00		01/07/2016
NS&I	CA251400	-£18,000.00		27/07/2017
NS&I	CA251400	£150,000.00	23/12/17	
NS&I	CA251400	-£300,000.00		05/03/18
NS&I	CA251400	£410,000.00	18/08/18	
NS&I	CA251400	-£41,000.00		08/11/18
NS&I	CA251400	-£250,000.00		01/05/19
NS&I	CA251400	£250,000.00	01/06/19	
NS&I	CA251400	-£10,000.00		13/08/19
NS&I	CA251400	-£10,000.00		05/12/19
NS&I	CA251400	-£260,000.00		01/02/20
NS&I	CA251400	-£24,000.00		06/11/20
	Total	£77,000.00		

Audited & found correct.

13/5/21 K. Dwyer

A. Pennington

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13/5/21



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

CHARLESWORTH INDEPENDENT CHURCH

On accounts for the year
ended

31/12/20

Charity no
(if any)

1164434

Set out on pages

1 & 2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

Responsibilities and
basis of report

As the charity's 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 Trust'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

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

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.

* Please delete the words in the brackets if they do not apply.

Signed:

Date:

13/5/21

Name:

DR. R. DURRISON

Relevant professional
qualification(s) or body

BSc(Hons) DPhil(Oxon)

(if any): establishment (now retired).

Address: The Old Tank House

Stoney Bank Road
HOLMFIRTH
West Yorkshire

HD9 7SL

Section B

Disclosure

Only complete if the examiner needs to highlight material problems.