



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees’ Annual Report for the period

From 1 January 2023. Period start date
To 31 DECEMBER 2023 Period end date

Charity name:CHARLESWORTH INDEPENDENT CHAPEL

Charity registration number: 1164434

Objectives and Activities

	SORP reference	
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Summary of the purposes of the charity as set out in its governing document	Para 1.17	• 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 • 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 • 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
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Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	On Sunday mornings we have preached through the following series: Hebrew names of God, John's gospel, Jeremiah and Philippians. In addition we have had a number of one-off sermons. We completed monthly afternoon studies looking at "A survey of church history" and are well on the way in a video teaching series from Galatians. We have been encouraged by mid-week Bible studies (Wednesday evening and repeated Thursday morning) and have studied the following Biblical books: 1 Thessalonians, 2 Thessalonians, Hosea, Jonah, Titus, and have started studying through Ezra / Nehemiah A worker with International Ministry to Jewish people came at the start of April to update us on his outreach ministry in Tel Aviv. This year we have met to watch 2 documentary films: one charting the life of John Wycliffe and another that of John Knox. At the end of July we held a "Virtually Keswick Convention" watching recordings of the morning Bible Readings (Sam Allberry teaching from 1 John) at this year's Keswick Convention. In August we had a "Talking about Evangelism" evening with a worker from Open Air Mission. During 2023, our monthly outreach in Norfolk Square has continued with Open Air Mission(OAM) the pastor and his son open air preaching. We are beginning to make some meaningful contact with people. From November we also added a similar outreach (without OAM) once a month on a Saturday afternoon. Lunchtime Bible Club has continued weekly in Charlesworth School and we have been blessed with a good number of children. The pastor has not led any open worship assemblies during 2023. We gave the children at Charlesworth School a "Christmas King" booklet before Christmas. We also took part in Charlesworth School's bicentenary celebration on Saturday 14th October. We had a Top Chapel history stall, and provided a commemorative plaque which the pastor unveiled. Almost 1,000 leaflets, advertising our Christmas services and with a gospel message, were given out in our locality (Charlesworth, Chisworth, Gamesely, Broadbottom and Glossop). Weekly prayer meetings have continued on Thursday mornings and we now generally hold Wednesday evening prayer meetings in the week that we have the Norfolk Square outreach. Since November, we have added a prayer meeting before the Wednesday Bible study.
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Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees have had regard to the guidance issued by the charity commission on public benefit

Additional information (optional)

You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	
Policy on social investment including program related investment	Para 1.38	
Contribution made by volunteers	Para 1.38	
Other		

Achievements and Performance

	SORP reference	
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Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	Over the last 12 months, as well as our normal annual giving, we have given financial donations to Trinity Digital for allowing us to screen their films about John Wycliffe and John Knox, Tanzania (UK) Trust and Keswick Ministries. We have outreached with Farming Christian Link this year at the following agricultural shows: Stafford County, Cheshire, Great Yorkshire, Royal Lancashire, Honley, Oswestry, Poynton, Hope, Penistone and the Ploughing Match. We were able to send 27 shoeboxes via Operation Christmas Child this year to Eastern European countries and we have continued to support our two Compassion children through prayer, finance and correspondence. Our previous child appears to be working now and so is no longer supported by Compassion. We now support a child in Honduras instead.

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Additional information (optional)

You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	
Performance of fundraising activities against objectives set	Para 1.41	
Investment performance against objectives	Para 1.41	
Other		

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	Some years ago the trustees decided to hold £45,000 in reserve and further £45,000 for contingencies in order to ensure financial stability of the organisation. Some of these were spent during lockdown to install a new heating system in the chapel but the reserves have now been restored to the preferred size..
Amount of reserves held	Para 1.22	
Reasons for holding zero reserves	Para 1.22	
Details of fund materially in deficit	Para 1.24	
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The organisation does not fund raise but relies on giving from those attending its services in chapel
Investment policy and objectives including any social investment policy adopted	Para 1.46	In early 2020 the trustees considered investing in stocks and shares to preserve the reserves but lockdown considerably weakened the stock market and the trustees have now decided to hold the reserves in National Saving bonds
A description of the principal risks facing the charity	Para 1.46	
Other		

Structure, Governance and Management

Description of charity's		
Type of governing document (trust deed, royal charter)	Para 1.25	
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	CIO
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more	Para 1.25	The trustees are elected by the members

Additional information (optional)

You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	
The charity's organisational structure and any wider network with which the charity works	Para 1.51	
Relationship with any related parties	Para 1.51	
Other		

Reference and Administrative details

Charity name	Charlesworth Independent Chapel
Other name the charity uses	Top Chapel
Registered charity number	1164434

Charity's principal address	Top Chapel, Chapel Brow, Monks Road, Charlesworth, Glossop, 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	Phillip Pennington			
2	Dorothy Phillips			
3	Michael Copestake			
4	Andrew Wood			

Corporate trustees – names of the directors at the date the report was approved

Director name		

Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	

Additional information (optional)

Names and addresses of advisers (Optional information)

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

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Exemptions from disclosure

Reason for non-disclosure of key personnel details

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Other optional information

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Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

M Copestake	
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Full name(s)

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

Secretary	
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Date

27/6/24

Charlesworth Independent ChapelIncome 2023

Description	2023	2022	Comments
Dec 10			
Weekly Offertory	£14,013.62	£11,195.30	
Gift Aid	£25,861.51	£21,232.00	
Tax Refund (Gift Aid)	£7,099.88	£6,713.61	
Investment Property	£9,000.00	£9,000.00	
School Rent	£9,600.00	£9,600.00	
Investments and Interest	£30,172.22	£1,207.89	
Vault (mthly)	£0.00	£600.00	
Car Park Fund	£0.00	£0.00	
Funerals Graves	£1,050.00	£490.00	
Weddings/ Blessings	£0.00	£0.00	
Manse Car Parking	£200.00	£350.00	
Transfers IN	£848.00	£3,231.00	
Wayleave Electric	£44.66	£22.33	
Charities, Gifts	£20,780.00	£530.00	
War Graves Donation	£50.00	£50.00	
Miscellaneous	£153.98	£750.00	
Total Income	£119,492.27	£64,972.13	
Add previous year	£27,682.71 ✓		
Less Expenditure current year	£93,504.24 ✓		
Grand Total	£53,670.74		
Add Cheques not presented	£0.00		
New Balance for current year	£53,670.74 ✓		

Audited & found correct
 6/3/24
 K. Dando

Penning
 6/3/24

Charlesworth Independent Chapel

Expenses for 2023

01/012010	2023	2022	Comments
	<i>cumulative</i>		
Stipend /Expenses	£28,324.88	£26,595.24	
Church Telephone U.W.	£533.31	£483.83	
Tithes / Charities/ Donations	£6,181.44	£8,011.03	
Blank	£0.00	£0.00	
Chapel Water (U.U.)	£113.41	£153.95	
Chapel Electricity (UW)	£6,142.42	£3,046.07	
Chapel Oil/Gas	£837.00	£1,803.89	
Chapel Repairs (incl. boiler)	£545.19	£1,485.85	
Chapel Exp. incl (Bldg Ins)	£6,862.98	£5,976.80	
New Manse Exp.+ Bldg. Ins.	£4,567.09	£5,116.09	
Graveyard Extension	£579.36	£0.00	
Chapel Projects	£10,390.00	£0.00	
Petty Cash	£900.00	£400.00	
Stationery/ Toner W/O Env.	£39.49	£539.00	
Posters / Books / DVD's	£678.87	£801.61	
Transfers OUT	£2,270.40	£2,752.25	
Investment Property Expenses	£1,664.86	£830.07	
Misc	£303.04	£144.13	
Copyright Fees	£439.30	£415.89	
Computer Set Up	£180.00	£0.00	
Blank	£0.00	£0.00	
Piano Tuning Organ Repairs	£391.20	£369.60	
Notice Board Rental	£0.00	£24.00	
Blank	£0.00	£0.00	
Income Bonds	£20,000.00	£8,150.00	
Members Expenses	£1,560.00	£1,388.82	
Total	£93,504.24	£68,488.12	

Audited & found correct.
6/3/24
K. Jones

A. Seemings
6/3/24

Charlesworth Independent ChapelPetty Cash

Date 31/12/2023

Date	Petty Cash In		Balance	Pulpit supply & Expenses	Kitchen Supplies	Flowers/ Birthbay Cake	Food for Kitchen	Postage Stamps + Note Book	Printer Ink & Photo Paper	Birthday Cards	Miscellaneous
2023		B/F	£6.77								
Jan-23	£100.00	£32.83	£73.94				£2.30		£13.00	£17.53	
Feb-23	£0.00	£28.30	£45.64			£11.00	£11.75			£5.55	
Mar-23	£200.00	£204.93	£40.71	£41.00	£29.99		£13.94				£120.00
Apr-23		£27.99	£12.72		£9.49		£17.90	£0.60			
May-23	£100.00	£75.09	£37.63		£19.96	£1.50	£6.00				£47.63
Jun-23		£8.43	£29.20				£8.43				
Jul-23	£100.00	£132.49	-£3.29	£40.00	£45.79		£11.52			£7.19	£27.99
Aug-23	£100.00	£10.00	£86.71				£5.50			£4.50	
Sep-23		£20.47	£66.24				£20.47				
Oct-23	£200.00	£120.61	£145.63		£6.69		£13.92				£100.00
Nov-23	£100.00	£59.85	£185.78		£39.37		£20.48				
Dec-23		£4.50	£181.28		£4.50						
2023	£900.00	£725.49		£81.00	£155.79	£12.50	£132.21	£0.60	£13.00	£34.77	£295.62

Added 2 for correct.

6/13/24 V. Jordan

6/13/24
K. Jordan

CIC Accs 2023 Dec v10 END. x Charlesworth Independent Chapel
List of Investments 31/12/2023

List of Investments 31/12/2005										
Number	£	Holding	Tax Deducted		Gross	Tax	Nett	Account	Redeemed	
			Date	-					Amount	Date
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		£100.00								

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

signed by Auditors as seen

Dated

K. Dwyer 6/3/24
A. Pennington 6/3/24

Charlesworth Independent ChapelList of Income Bonds 20232023

<u>Bond</u>	<u>Bond No.</u>	<u>Amount</u>	<u>Date Purchase</u>	<u>Redeemed</u>
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	23/12/2017	
NS&I	CA251400	-£300,000.00		05/03/2018
NS&I	CA251400	£410,000.00	18/08/2018	
NS&I	CA251400	-£41,000.00		08/11/2018
NS&I	CA251400	-£250,000.00		01/05/2019
NS&I	CA251400	£250,000.00	01/06/2019	
NS&I	CA251400	-£10,000.00		13/08/2019
NS&I	CA251400	-£10,000.00		05/12/2019
NS&I	CA251400	-£260,000.00		01/02/2020
NS&I	CA251400	-£24,000.00		06/11/2020
NS&I	CA251400	-£7,000.00		29/03/2021
NS&I	CA251400	£8,000.00	05/04/2022	
NS&I	CA251400	-£8,000.00		16/03/2023
NS&I	CA251400	* £20,000.00	06/12/2023✓	
NS&I	CA251400	* -£20,000.00		21/12/2023✓
	Total	£70,000.00		

* Contra entry. Returned to current a/c ~ 21/12/2023
to be re-invested in 2024. (Check 2024 statements).

K. Quash
Audited & found correct.
6/3/24

Alenunghor
6/3/24

Charlesworth Independent Chapel

Name of Asset	Place where deeds are kept
2023	
Chapel and Graveyard Monks road Charleworth Glossop	In Chapel Safe
The School Town Lane Charleworth Glossop	In Chapel Safe
Land facing old manse on Back Lane & Three Car Parking spaces	In Chapel Safe
"Car Park Field" Opposite Chapel Monks Road Charlesworth Glossop	In Chapel Safe
17 Spring Meadow Charlesworth Glossop (Bought July 2018)	In Chapel Safe
1 Kensington Grove Simmondley Glossop SK13 6AE	In Chapel Safe

No change since last audit.

K. Dwyer

6/3/24

Heather
6/3/24



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

CHARLES WORTH Independent Charities

On accounts for the year
ended

31/12/2023

Charity no
(if any)

116434

Set out on pages

122

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:

K. Overson

Date:

6/3/24

Name:

DR. KEITH OVERSON

Relevant professional
qualification(s) or body

DPhil (Oxon)

(if any):

Address:

The Old Tank House

Stoney Bank Rd

HOLMFIRTH

HD9 7SL

Section B

Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

Give here brief details of any items that the examiner wishes to disclose.

None