



CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 01/01/2024
Period end date

Period start date To 31/12/2024

Charity name: Charlesworth Independent Chapel

Charity registration number: 1164434

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	The advancement of the Christian religion as set out in the Bible. The advancement of education. The prevention or relief of suffering, poverty and distress. 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 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: "The Holy Spirit in Luke", Numbers, and 1 John. In addition we have had a number of one-off sermons. We have seen the addition of a monthly evening service (replacing the monthly afternoon Lord's Supper service), a monthly Gospel Service in Gamesley, and 'Seeds of Faith': a toddler Bible study for children aged 0-4 years. Lunchtime Bible Club has continued weekly in Charlesworth School. During 2024, our monthly outreach in Norfolk Square on Thursday and Saturday has continued. We engaged in monthly outreach in Gamesley, handing out literature, delivering leaflets and knocking on doors ahead of us hosting a country and gospel evangelistic evening with Michael Ramplin. Weekly prayer meetings have continued on Thursday mornings and Wednesday evenings. We continue to meet at 9:45am weekly to pray before the morning service. We held 3 weeks of prayer this year in January, April and November; and days of prayer and fasting in February and December. In 2024 we have had 4 funeral services, 4 graveside services, 5 burials, 2 burial of ashes,

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
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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	With the exception of the lead elder who is a paid employee work done by the Charity is carried out by volunteers. Without those volunteers the Charity could not function effectively.
Other		

Achievements and Performance

	SORP reference	
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	

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	Although expenditure exceeded income the financial position, as shown by the accounts, was satisfactory.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	A reserves fund and a contingency fund are regarded as appropriate to cushion the cost of major projects or emergencies
Amount of reserves held	Para 1.22	£90,000
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	
Investment policy and objectives including any social investment policy adopted	Para 1.46	
A description of the principal risks facing the charity	Para 1.46	
Other		The Charity continues to give away no less than 10% of its income. This year recipients include Barnabas Aid, Christian Institute, Farming Christian Link, <i>image</i> , International Mission to Jewish People, Manchester City Mission

Structure, Governance and Management

Description of charity's		
Type of governing document (trust deed, royal charter)	Para 1.25	Constitution
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	Trustees are appointed by the members in general meeting

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	Michael Copestake			
2	Phillip Pennington			
3	Andrew Wood			
4				
5				
6				
7				
8				
9				
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				
20				

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

[illegible]

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)

	
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Full name(s)

Michael John Copestake	
------------------------	--

Position (eg
Secretary, Chair, etc)

Trustee/Secretary	
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Date

3 June 2025

Charlesworth Independent ChapelIncome 2024

Description	2024	2023	Comments
Dec Final 3			
Weekly Offertory	£9,868.95	£14,013.62	
Gift Aid	£29,464.12	£25,861.51	
Tax Refund (Gift Aid)	£8,346.08	£7,099.88	
Blank	£0.00	£0.00	
Investment Property	£9,700.00	£9,000.00	
School Rent	£9,600.00	£9,600.00	
Investments and Interest	£3,312.66	£30,172.22	
Vault (mthly)	£0.00	£0.00	
Car Park Fund	£0.00	£0.00	
Funerals Graves	£3,020.00	£1,050.00	
Weddings/ Blessings	£0.00	£0.00	
Manse Car Parking	£200.00	£200.00	
Blank	£0.00	£618.40	
Transfers IN	£2,748.00	£848.00	
Wayleave Electric	£20.00	£44.66	
Charities, Gifts	£635.00	£20,780.00	
Blank	£0.00	£0.00	
War Graves Donation	£50.00	£50.00	
Blank	£0.00	£0.00	
Blank	£0.00	£0.00	
Miscellaneous	£0.00	£153.98	
Total Income	£76,964.81	£119,492.27	✓
Add previous year	£53,670.74	✓	
Less Expenditure current year	£104,048.81	✓	
Grand Total	£26,586.74	✓	
Cheques not presented	£0.00		
New Balance current year	£26,586.74	✓	

Audited & found correct
5/3/25
K. Owen

A. Pennington
6/3/25

Charlesworth Independent Chapel

Epenses for 2024

Dec Final 3	2024	2023	Comments
Stipend /Expenses	£28,490.65	£28,324.88	
Church Telephone U.W.	£487.89	£533.31	
Tithes / Charities/ Donations	£9,444.40	£6,181.44	
Blank	£0.00	£0.00	
Chapel Water (U.U.)	£241.03	£113.41	
Chapel Electricity (UW)	£5,478.30	£6,142.42	
Chapel Oil/Gas	£2,675.20	£837.00	
Chapel Repairs (incl. boiler)	£815.70	£545.19	
Chapel Exp. incl (Bldg Ins)	£6,139.38	£6,862.98	
New Manse Exp.+ Bldg. Ins.	£2,627.29	£4,567.09	
Graveyard Extension	£0.00	£579.36	
Chapel Projects	£13,680.63	£10,390.00	
Petty Cash	£800.00	£900.00	
Stationery/ Toner W/O Env.	£588.33	£39.49	
Posters / Books / DVD's	£1,257.06	£678.87	
Transfers. OUT	£3,238.00	£2,270.40	
Investment Property Expenses	£2,029.50	£1,664.86	
Misc	£122.50	£303.04	
Copyright Fees	£1,241.75	£439.30	
Computer Set Up	£60.00	£180.00	
Blank	£0.00	£0.00	
Piano Tuning Organ Repairs	£391.20	£391.20	
Notice Board Rental	£0.00	£0.00	
Blank	£0.00	£0.00	
Income Bonds	£20,000.00	£20,000.00	
Members Expenses	£4,240.00	£1,560.00	
Blank	£0.00	£0.00	
Blank	£0.00	£0.00	
Blank	£0.00	£0.00	
Blank	£0.00	£0.00	
Blank	£0.00	£0.00	
Blank	£0.00	£0.00	
Total	£104,048.81	£93,504.24	£0.00

✓
Audited & found correct.
5/3/25
K. Dredz

A. Skennings
6/3/25

Charlesworth Independent ChapelPetty CashDate

31/12/2024

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
2024		B/F	£181.28								
Jan-24		£158.19	£23.09	£50.00	£35.67					£18.88	£53.64
Feb-24	£100.00	£10.10	£112.99		£10.10						
Mar-24		£57.13	£55.86	£40.00	£5.34		£11.79				
Apr-24	£100.00	£69.70	£86.16		£18.37		£15.88				£35.45
May-24		£37.83	£48.33		£22.51		£11.21			£4.11	
Jun-24	£100.00	£141.33	£7.00		£21.49					£6.34	£113.50
Jul-24	£100.00	£111.98	-£4.98	£40.00	£41.98						£30.00
Aug-24	£200.00	£124.29	£70.73		£33.24		£16.05				£75.00
Sep-24		£49.62	£21.11		£8.79		£18.34				£22.49
Oct-24		£20.51	£0.60		£10.70		£9.81				
Nov-24	£100.00	£71.43	£29.17		£4.99		£13.44				£53.00
Dec-24	£100.00	£52.62	£76.55		£45.06		£7.56				

Audited & found correct

5/3/25

K. Dwyer

K. Dwyer
6/3/25

CIC Accs 2024 Dec Final 3.xlsCharlesworth Independent Chapel									
List of Investments 31/12/2024									
Number	£	Holding	Tax Deducted				Redeemed		
			Date	Gross	Tax	Nett	Account	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. Wood 5/3/25
Henning 5/3/25

Charlesworth Independent ChapelList of Income Bonds 20232024

<u>Bond</u>	<u>Bond No.</u>	<u>Amount</u>	<u>Date Purchased</u>	<u>Date 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
ssa	CA251400	£20,000.00	01/02/2024	
	Total	£90,000.00		

Audited & found correct.

K. Owsen 5/3/25

Anderson 5/3/25.

Charlesworth Independent Chapel

Name of Asset	Place where deeds are kept
	2024
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 5/3/25

[Signature]
5/3/25



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 CHARITY

**On accounts for the year
ended**

31/12/2024

**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:

K. Overson

Date:

5/3/25

Name:

DR. KEITH OVERSON

**Relevant professional
qualification(s) or body**

D. Phil (Oxon)

(if any):	
Address:	The Old Tank House
	Stoney Bank Road
	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



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 CHARITY

On accounts for the year
ended

31/12/2024

Charity no
(if any)

1164434

Set out on pages

1 + 2

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

Signed:

K. Overson

Date:

5/3/25

Name:

DR. KEITH OVERSON

Relevant professional
qualification(s) or body

D.Phil (Oxon)