

# Ebenezer Chapel Walton CIO

Report and Accounts

Year ended 31 December 2024

Stewardship   
*Active generosity*

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

**EBENEZER CHAPEL WALTON CIO**  
**LEGAL & ADMINISTRATIVE DETAILS**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

ADDRESS FOR CORRESPONDENCE	Ebenezer Chapel 227 Queens Drive Walton Liverpool L4 6SQ
GOVERNING DOCUMENT	Foundation CIO registered 23 June 2020
CHARITY REGISTRATION NUMBER	1190066
TRUSTEES RESPONSIBLE FOR MANAGING THE CHARITY	Peter Gower Joshua Uitterdijk Paul Hincks Neil Wright Alice Hincks
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

**INDEX**

Page 1	Legal & Administrative Details
Pages 2-8	Trustees' Report
Page 9	Independent Examiner's Report
Page 10	Receipts and Payments Account
Page 11	Statement of Assets & Liabilities
Page 12	Notes to the Accounts



**CHARITY COMMISSION  
FOR ENGLAND AND WALES**

## **Trustees' Annual Report for the period**

**From** 1st January 2024      **To** 31st December 2024

**Charity name: Ebenezer Chapel Walton CIO**

**Charity registration number: 1190066**

**Charity's Principal Address: Ebenezer Chapel, 227 Queen's Drive,  
Walton, Liverpool, L4 6SQ**

## **Objectives and Activities**

### Summary of the purposes of the charity as set out in its governing document

- (1) The advancement of the Christian faith for the benefit of the public in accordance with the statement of faith appearing in the schedule.
- (2) Such other charitable purposes as shall, in the opinion of the charity trustees, further the work of the church.

### 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.

The church engages in a number of different activities in relation to these purposes:

- Public Sunday services, including a group for primary-school children during the service.
- Most of our Sunday services have also been live streamed online.
- Pastoral visitation and counselling.
- Youth group on a Tuesday and Saturday evening.
- Monthly drop-in for primary school kids and their parents on a Tuesday evening.
- Parent & Toddler group
- Craft Night
- Breakfast club
- Mission and evangelism through our daily lives, and special events (e.g. carol service at Christmas, Hope Explored course).
- Midweek Gospel Communities sharing a meal, praying and studying the Bible together.
- Women's Bible study group
- Monthly Gospel Community Collectives where we pray for the work of the church and our partners.
- Giving to mission partners.
- Supporting church members in being trained and equipped for doing the work of ministry.

## Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit

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

## **Additional information**

### Policy on grant making.

- 1) Gospel partnership fund - this is used to give money to support other people and organisations in the UK and across the world in their mission to make disciples of all nations. Church members may apply to this fund if they require help to fund themselves doing something like this - e.g. serving on a summer camp or mission trip. This is assessed on a case-by-case basis, but the Trustees have particular regard to anyone serving with one of our mission partners, or in our 5 mission priority areas.
- 2) Generosity fund - open to church members and people in the community who need short-term financial help. This fund is also used to pay summer camp fees for children or young people when they would otherwise struggle to afford it. Applications are assessed on a case-by-case basis by the Trustees.
- 3) The Training fund has several regular contributors and is available for those within the church who wish to access training in order to serve the church better.

### Contribution made by volunteers.

As a church, we depend on church members to volunteer their time and energy to run the various ministries of the church and most of the upkeep of the building. The Trustees are enormously grateful to the Lord for all those who continue to serve Jesus and his people in the church here.

The Trustees wish to express their thanks to the whole church family who gather each week to worship the Lord Jesus Christ, encourage, love and serve one another in a variety of ways, and welcome guests, visitors and newcomers.

We also want to particularly thank all those volunteers whose work enables us to meet as a church each week on a Sunday - leading the church's music, teaching children in the Sunday school, serving tea or coffee, running the AV or live-stream, leading, reading, praying, or preaching. We're also grateful to those who host church activities in their homes, cooking food, showing hospitality, giving lifts to others.

We also want to express our gratitude to those who organise the various ministries of the church through the week - the weekly parent & toddler group, the Craft night, the youth 'Lighthouse' group, the youth Gospel Community, the Breakfast Club, the kids Sunday school, and in many other ways as well.

### Other

The CIO is the corporate trustee for Ebenezer Chapel Walton Trust and has continued to maintain the building on Queen's Drive as a place of worship for the public benefit. The building has been hired out regularly to a Baby Bloom Group for the benefit of the community, and the income received helps with maintaining the building and paying for utilities.

## **Achievements and Performance**

### 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.

We are grateful again for how the Lord has helped us through another year.

Through our regular Sunday services, we've been able to proclaim the good news about Jesus to many people.

In 2024, we preached through our church's Vision and Values thinking about Gospel Doctrine and Gospel Culture. We also preached through Genesis 12–25, encouraging one another in the walk of faith, followed by series on the Church (which was a series shared between the pastors), 1 Thessalonians (most of this series was done by the preaching training group), and we continued our series in Luke's gospel in chapters 10–13.

We finished the year with a special Christmas series called Hidden Figures, again shared by the pastors, looking at the women in Jesus' genealogy, which we concluded on Christmas Day looking at Mary's faith.

Each week we have sought to exalt the Lord, edify one another, and evangelise unbelievers, and by God's grace we have been encouraged by this each week. We have been blessed by God speaking to us through his word by the power of the Holy Spirit, enabling us to behold Christ and be reminded of his amazing love and glorious salvation.

In our Gospel Communities we benefited from some evangelism training videos produced by A Passion for Life. We read a book together (*The Loveliest Place*) about the church, alongside our preaching series on the same topic. At other times in the year we discussed the passage from Sunday in an attempt to help one another apply the word to our hearts and lives.

One member of staff also hosted a series of seminars with another church member on "one-anothering" to encourage and equip the church in caring for one another.

The pastors of the church have sought to shepherd the church through their teaching, example, prayer and pastoral care for the members, and also equipping the members to use their gifts to serve others too. We've been glad to see members growing in this in all kinds of ways for the good of the whole church.

Through these, church members have been encouraged in their own walk with the Lord and helped to build relationships and reach out to others. We have also been able to help some new people as they have come along and heard about Jesus and seen how he is able to work in their lives too.

We were delighted to welcome 6 new members in 2024. Five of these were baptised into membership on Easter Sunday. The other member joined us from a church in Manchester after moving back to Liverpool.

We also enjoyed having a summer intern for two months during June and July from Chicago through our partnership with the Alliance for Transatlantic Theological Training (AT3).

The church also supported one another through difficult life events with meals, prayer, and other practical support.

Our newest member of staff continued to settle in and work among the women in the church family, running various Bible study groups, meeting 1–1, and pastoral work.

Many people have also had the opportunity to hear about Jesus through the various activities the church runs. In January we ran Hope Explored for people wanting to find out more about Jesus. Parents with young children have been able to hear about Jesus in conversation with the church mums who run the Parent & toddler group; many young people and their families have heard about Jesus through the Tuesday night 'Lighthouse' group; and we have had guests at Sunday services, midweek Gospel Communities, and other events.

For example, this Christmas we ran a Christmas fair, a Christingle service, and a carol service where many people from our community were welcomed and given an opportunity to get to know the church and hear about Jesus.

The church has been able to give away a small amount of financial help to people in the area in need, seeking to demonstrate the love and care of Jesus towards people in need.

This year we were delighted to continue to give to support the work of our gospel partners.

As the corporate Trustee of the chapel, the CIO trustees also commissioned a survey of the building to accurately assess the necessity, urgency and cost of future repairs to the building.

We were able to implement phase 2 of the lighting upgrade, installing all new energy-efficient lights in the main chapel. We also undertook major repairs on both flat roofs of the chapel, as well as repairing masonry work around the whole building.

Volunteers also constructed a bike shed for the benefit of those who cycle to church, giving them a secure place to store their bikes, and also preventing bikes obstructing the building in other ways.

## **Additional information**

The charity was able to make a contribution from the training fund towards a church member studying with Biblical Counselling UK and another studying the degree course with Moore College, Sydney.

## **Financial Review**

### **Review of the charity's financial position at the end of the period**

During the year the charity received £89,451 and spent £112,634 on its activities. Overall, we spent £23,183 more than we received for the year. £26,634 was spent on repairs and improvements to the building. At the end of the year the amount held by the charity was

£93,997. This includes £81,683 in the general fund, and £1,566 designated funds. In addition, the charity holds £10,748 in restricted funds.

### Statement explaining the policy for holding reserves stating why they are held

It is our policy to maintain unrestricted undesignated cash at no less than £21,000, which equates to about three months' running costs, so that the charity could continue to operate should income or expenditure vary adversely.

If we were to go below this limit, we would take steps to reduce any unnecessary spending and inform the church members and any staff of the financial situation.

### Amount of reserves held

At the year end, the charity had £81,683 (In 2023: £60,177) in undesignated, unrestricted cash held in reserves.

### Explanation of any uncertainties about the charity continuing as a going concern

The trustees are confident that the charity can continue to operate for the next 12 months.

## **Additional information**

### The charity's principal sources of funds (including any fundraising)

We are thankful for the church members who give regularly and provide for the financial needs of the church.

### A description of the principal risks facing the charity

Risk assessments are carried out when a new activity is started and reviewed as necessary. Measures are taken to mitigate risks in order to protect the charity's operations, finances and reputation.

## **Structure, Governance and Management**

### Description of charity's trusts:

The charity is the corporate trustee of Ebenezer Chapel Walton Trust and is therefore responsible for the maintenance of the building at 227 Queen's Drive as a place of worship.

### Type of governing document

CIO Foundation document, including Statement of Faith in the schedule.

### How is the charity constituted?

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 trustees

The existing trustees act in consultation with the wider church membership to appoint Trustees.

The CIO usually appoints all the formally appointed church leaders as Trustees. Peter Gower was reappointed as a Trustee.

## **Additional information**

### Policies and procedures adopted for the induction and training of trustees

New trustees are given a copy of the church's safeguarding policy, along with relevant safeguarding training for Trustees, along with a copy of the CIO constitution.

### The charity's organisational structure and any wider network with which the charity works

The church is affiliated to North-West Gospel Partnership, a regional network of evangelical churches.

The church is also affiliated to the Fellowship of Independent Evangelical Churches, a national body of independent evangelical churches.

### Relationship with any related parties

Peter Gower, who is a trustee, served as church pastor and was paid a salary and benefited from employer's pension contribution for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document and are disclosed in the accounts.



## Declarations

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

Signed on behalf of the charity's trustees

Signature(s)

<i>Neil Wright</i> <small>Neil Wright (Sep 17, 2025 12:38:59 GMT+1)</small>	<i>Alice Hincks</i> <small>Alice Hincks (Sep 22, 2025 09:57:16 GMT+1)</small>
--	--

Full name(s)

Neil Wright	Alice Hincks
-------------	--------------

Position (eg  
Secretary, Chair, etc)

Chair	Treasurer
-------	-----------

Date

Sep 17, 2025
--------------

Sep 22, 2025

**INDEPENDENT EXAMINER'S REPORT**  
**TO THE TRUSTEES OF**  
**EBENEZER CHAPEL WALTON CIO**

I report to the trustees on my examination of the accounts of Ebenezer Chapel Walton ('the charity') for the year ended 31 December 2024 on pages 10 to 12 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.

*Sarah Crispin*

Sarah Crispin (Sep 24, 2025 17:25:29 GMT+1)

Sarah Crispin ACA  
Stewardship  
1 Lamb's Passage  
LONDON  
EC1Y 8AB

Date: Sep 24, 2025

**EBENEZER CHAPEL WALTON CIO**  
**RECEIPTS AND PAYMENTS ACCOUNT**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	Notes	Unrestricted Funds		Restricted Funds	2024	2023
		General Funds	Designated Funds			
		£	£	£	£	£
<b><i>Income receipts</i></b>						
Gifts, donations and legacies		53,190	116	9,530	62,836	70,676
Gift aid receipts		19,839	210	250	20,299	10,538
Grants		-	-	-	-	1,000
Income from toddler and youth activities		-	293	-	293	2,222
Income from letting of facilities		-	2,734	-	2,734	3,189
Other income		200	-	69	269	70
Bank interest		2,832	187	-	3,019	1,979
<b><i>Total receipts</i></b>		<b><u>76,061</u></b>	<b><u>3,540</u></b>	<b><u>9,849</u></b>	<b><u>89,451</u></b>	<b><u>89,673</u></b>
<b><i>Payments</i></b>						
Payments in relation to charitable activities undertaken directly	2	50,085	38,389	19,689	108,164	68,528
Grants paid in relation to charitable activities undertaken by others	3	4,170	-	300	4,470	3,824
<b><i>Total payments</i></b>		<b><u>54,255</u></b>	<b><u>38,389</u></b>	<b><u>19,989</u></b>	<b><u>112,634</u></b>	<b><u>72,352</u></b>
<b>Net of receipts / (payments) before transfers</b>		<b>21,806</b>	<b>(34,849)</b>	<b>(10,140)</b>	<b>- 23,183</b>	<b>17,321</b>
Transfers between funds	5	(300)	300	-	-	-
<b>Net movement in funds</b>		<b>21,506</b>	<b>(34,549)</b>	<b>(10,140)</b>	<b>- 23,183</b>	<b>17,321</b>
Cash funds as at last year end		60,177	36,115	20,888	117,180	99,859
<b>Cash funds at this year end</b>	<b>A</b>	<b><u>81,683</u></b>	<b><u>1,566</u></b>	<b><u>10,748</u></b>	<b><u>93,997</u></b>	<b><u>117,180</u></b>

The notes on page 12 form part of these accounts.

**EBENEZER CHAPEL WALTON CIO**  
**STATEMENT OF ASSETS AND LIABILITIES**  
**FOR THE YEAR ENDED 31 DECEMBER 2024**

	<u>Unrestricted Funds</u>		Restricted	2024	2023
	General	Designated	funds		
	funds	funds			
	£	£	£	£	£
<b>A Cash funds</b>					
Cash at bank with immediate access	81,666	1,564	10747.88	93,978	117,180
Parent and toddler cash	-	2	-	2	-
Unbanked cash	17	-	-	17	-
	<b>81,683</b>	<b>1,566</b>	<b>10,748</b>	<b>93,997</b>	<b>117,180</b>
<b>B Other monetary assets</b>					
Gift aid due to charity	8,792	25	100	8,917	20,289
	<b>8,792</b>	<b>25</b>	<b>100</b>	<b>8,917</b>	<b>20,289</b>
<b>C Liabilities</b>					
Pension due	631	-	-	631	557
Gas usage	-	804	-	804	804
Fee for Independent Examination	1,080	-	-	1,080	1,080
	<b>1,711</b>	<b>804</b>	<b>-</b>	<b>2,515</b>	<b>2,441</b>

**D Assets retained for charity's own use**

	Fund to which asset belongs
Equipment	unrestricted
Furniture and fittings	unrestricted

From 1st January 2021 the Trustees of Ebenezer Chapel Trust transferred its cash and bank balances to the CIO to continue the church's activities. On 4th August 2021 the CIO also became the sole corporate trustee of Ebenezer Chapel Trust and the instrument that brought this about was a Vesting Declaration By Way of Deed. The Trust continues to own Ebenezer Chapel (at Queens Drive, Walton) and its Trust Deed governs the use of the Chapel, which the CIO uses for many of its activities. The CIO is responsible for insuring the Chapel and for its upkeep. The Chapel and its contents are insured for approximately £2,877,000; the market value of the Chapel may differ materially from its insured value.

**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:

*Neil Wright*

Neil Wright (Sep 17, 2025 12:38:59 GMT+1)

NEIL WRIGHT - CHAIR

Date: Sep 17, 2025

*Alice Hincks*

Alice Hincks (Sep 22, 2025 09:57:16 GMT+1)

ALICE HINCKS - TREASURER

Sep 22, 2025

The notes on page 12 form part of these accounts.

**EBENEZER CHAPEL WALTON CIO**

**NOTES TO THE ACCOUNTS**

**FOR THE 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	Total	Total
	General	Designated	Funds	2024	2023
	funds	funds			
	£	£	£	£	£
<b>2 Payments in relation to charitable activities undertaken directly</b>					
Pastoral staff	44,401	-	16,199	60,600	44,014
Children and youth work expenses	122	620		742	4,041
Ministry and outreach expenses	1,372	-	-	1,372	1,621
Training expenses	475	-	1,388	1,863	1,287
Building and equipment maintenance	214	29,424	2,103	31,740	5,077
Equipment	150	-	-	150	2,153
Gas, electricity and water	-	5,267	-	5,267	3,655
Insurance	-	3,079	-	3,079	2,905
Administrative expenses	2,272	-	-	2,272	2,755
Independent examiner's fee	1,080	-	-	1,080	1,020
	<u>50,085</u>	<u>38,389</u>	<u>19,689</u>	<u>108,164</u>	<u>68,529</u>

**3 Grants paid in relation to charitable activities undertaken by others**

Grants to:					
Toxteth Women's Centre	550	-	-	550	1,124
FIEC	650	-	-	650	550
Maritime Christian Ministries	550	-	-	550	550
Merseyside Christian Youth Camps	550	-	-	550	550
Reach Across	550	-	300	850	550
Trinity Church, Everton	1,000	-	-	1,000	-
Other small grants	320	-	-	320	500
	<u>4,170</u>	<u>-</u>	<u>300</u>	<u>4,470</u>	<u>3,824</u>

**4 Transactions with related parties**

Peter Gower, who is a trustee, served as church pastor and was paid a gross salary of £32,268 (2023: £29,633) and benefited from employer's pension contribution of £2,613 (2023: £2,371) for serving in that capacity, not for serving as a trustee; these payments are permitted by the charity's governing document.

**5 Movement on funds**

	Opening	Receipts	Payments	Transfers	Closing
	balance				balance
	£	£	£	£	£
<b>General funds</b>	<b>60,177</b>	<b>76,061</b>	<b>(54,255)</b>	<b>(300)</b>	<b>81,683</b>
<b>Designated funds</b>					
Building Money (for the upkeep of the Chapel)	28,049	437	(28,486)	-	-
Building Hire	8,007	2,734	(9,283)	-	1,458
Youth Fund	59	293	(546)	300	106
Toddlers Fund	-	76	(74)	-	2
	<u>36,115</u>	<u>3,540</u>	<u>(38,389)</u>	<u>300</u>	<u>1,566</u>
<b>Restricted funds</b>					
Training Fund	3,572	949	(1,388)	-	3,133
Worker Support Fund	7,700	-	(7,700)	-	-
Women's Worker Support Fund	8,499	-	(8,499)	-	-
Garden Fund	305	-	-	-	305
Chapel Trust Fund (for the upkeep of the Chapel)	853	1,250	(2,103)	-	-
Camp Fund	110	-	-	-	110
Giving Sunday Fund (special collections)	-	300	(300)	-	-
Small Funds (inc toilet fund)	(150)	250	-	-	100
Building Fund	-	7,100	-	-	7,100
	<u>20,888</u>	<u>9,849</u>	<u>(19,989)</u>	<u>-</u>	<u>10,748</u>