Beechwood Chapel

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

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

BEECHWOOD CHAPEL

FOR THE YEAR ENDED 31 DECEMBER 2025

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	Nicola Harrison CA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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BEECHWOOD CHAPEL

REPORT OF THE TRUSTEES

YEAR ENDED 31 DECEMBER 2025

The Trustees have pleasure in submitting the Report and Accounts for the year ended 31st December 2025

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.

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.

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 Psalms, Joel, John and Ephesians.

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 have carried on with the Biggest Story curriculum which the children have enjoyed.

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 an 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.

Lifegroups are a key way for the congregation to meet outside of Sunday gatherings.

The Kids Lifegroup has continued to be well attended and meets monthly to look at the Bible, play games and eat tea together at the chapel. There is a daytime Lifegroup that meets on a Wednesday and 2 evening Lifegroups. One has a particular focus on people who have lower literacy levels and uses the New International Readers Version of the Bible as it is more accessible.
Our biggest midweek ministry is our community meal on a Wednesday and has been regularly attended by 50 plus people over the year. This is a chance to serve the community as well as get to know them, build friendships and invite them to get to know more about Christianity.

The tots group continues to meet weekly and has a small but regular group who attends. This is a great way to serve the parents and grandparents in our community and they value the friendship we offer.
There have been one off events throughout the year that have been well attended; seasonal Easter and Christmas events, craft evenings, socials, holiday clubs for the children, all with the aim of serving the community and building relationships with families who we meet.

The church family continues to serve the estate through getting involved with local events, helping out at school PTAs, being on community boards, supporting community services, meeting informally with friends and neighbours, showing hospitality to new friends and old and visiting those in need.
Part of the money we receive is used to support mission at home and abroad, through giving to organizations

Our community worker is a vital part of our church family. She continues to visit families in need, meeting need through provision of food, a listening ear, prayer and an open invitation to the events at the chapel.
During the autumn we launched a fundraiser for a trainee pastor who will join us in early 2026. This was done by reaching out to churches, individuals, internal church members and external trusts. There was such a generous response and we look forward to growing the staff team.
The elders have continued to meet regularly to discuss their support of the church family both practically and spiritually. The trustees meet quarterly, along with the deacons to steward the building, grounds and other resources effectively.

Governance
The policy and operating decisions of the charity rest with the Trustees who meet regularly to monitor the activities of the CIO. New trustees are appointed by the Trustees.

Financial Review
Total receipts to the Chapel were £88,413 (2024: £64,461). Total payments were £70,758 (2024: £64,696). At the year end the Chapel holds funds £32,376, of which £8,725 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 2025 we held £8,725 in unrestricted funds and the reserves policy was 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:

Robert Smart
Robert Smart (Oct 7, 2026 16:17:51 GMT+1)

Robert Smart, Trustee

Date: Oct 7, 2026

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 2025 on pages 6 to 8 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.

Nicola Harrison
Nicola Harrison (Oct 13, 2026 11:55:04 GMT+1)

Nicola Harrison CA
Stewardship
1 Lamb's Passage
LONDON
EC1Y 8AB

Date: Oct 13, 2026

BEECHWOOD CHAPEL

RECEIPTS AND PAYMENTS ACCOUNT

YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted General Funds £	Restricted Funds £	2025 £	2024 £
Income receipts					
Donations		49,234	29,222	78,457	50,719
Gift aid receipts		9,772	-	9,772	9,802
Other		-	185	185	3,940
Total receipts		59,006	29,407	88,413	64,461
Payments					
Payments in relation to charitable activities undertaken directly	2	57,754	6,318	64,073	55,091
Grants paid in relation to charitable activities undertaken by others	3	6,685	-	6,685	9,605
Total payments		64,439	6,318	70,758	64,696
Net of receipts / (payments) before		(5,433)	23,089	17,656	(235)
Transfers between funds	5	(224)	224	-	-
Net movement in funds		(5,657)	23,313	17,655.81	(235)
Cash funds as at last year end		14,382	338	14,720	14,955
Cash funds at this year end	A	8,725	23,651	32,376	14,720

Figures may not add up exactly due to rounding

The notes on page 8 form part of these accounts.

BEECHWOOD CHAPEL

STATEMENT OF ASSETS AND LIABILITIES

AS AT THE YEAR ENDED 31 DECEMBER 2025

	Notes	Jnrestricted Fund General funds £	Restricted funds £	2025 £	2024 £
A Cash funds					
Cash at bank with immediate access		8,725	23,651	32,376	14,720
		8,725	23,651	32,376	14,720
B Other monetary assets					
Gift aid due to charity		11,094	-	11,094	9,772
		11,094	-	11,094	9,772
C Liabilities					
Falling due within one year					
Fee for Independent Examination		948	-	948	924
Pension contributions		-	-	-	251
		948	-	948	1,175

D Assets retained for charity's own use

	Fund to which asset belongs	Insured Value £
Land and buildings	General	855,174
Equipment		48,950
		904,124

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:

Robert Smart
Robert Smart (Oct 7, 2026 16:17:51 GMT+1)

Robert Smart, Trustee

Date: Oct 7, 2026

The notes on page 8 form part of these accounts.

BEECHWOOD CHAPEL

NOTES TO THE ACCOUNTS

YEAR ENDED 31 DECEMBER 2025

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.

2 Payments in relation to charitable activities undertaken directly

	Unrestricted General funds £	Restricted Funds £	2025 £	2024 £
Employment costs (see note 4)	42,122	-	42,122	39,502
Staff expenses	658	5,833	6,491	334
Utilities	2,864	-	2,864	3,048
Insurance	866	-	866	860
Support services and admin	2,869	-	2,869	1,653
Outreach activities	753	-	753	1,170
Hardship gifts	-	485	485	409
Maintenance of buildings & equipment	1,945	-	1,945	5,979
Work among the young	292	-	292	266
Professional fees and governance	3,729	-	3,729	1,060
Weekend away	1,506	-	1,506	758
Other costs	148	-	148	53
	57,754	6,318	64,073	55,091

3 Grants paid in relation to charitable activities undertaken by others

Grants for:				
Grants to organisations (under 1k)	2,905	-	2,905	4,825
Grants to individuals	3,780	-	3,780	4,780
	6,685	-	6,685	9,605

4 Transactions with related parties

Jonathan Norwood served as a church leader and was paid £35,964 including pension contributions (2024: £33,820) for serving in that capacity, not for serving as a trustee. These payments are permitted by the charity's governing document.

5 Movement of funds

	Opening balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	14,382	59,006	(64,439)	(224)	8,724
Restricted funds					
Hardship Fund	76	185	(485)	224	-
Ukraine Mission Support	12	-	-	-	12
Flights	-	5,833	(5,833)	-	-
Oven fund	250	-	-	-	250
Pastor Fund	-	23,389	-	-	23,389
	338	29,407	(6,318)	224	23,651
Total funds	14,720	88,413	(70,758)	-	32,376

The funds remaining in the restricted Ukraine Mission Support fund will be paid over to the relevant charity.

The oven fund is a donation from a church member towards the cost of purchasing a new oven. This will be spent in 2026.