Company registration number 08811198 (England and Wales)

Charity registration number 01156053 (England and Wales)

NORTHWOOD CHAPEL

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

NORTHWOOD CHAPEL

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Mr A P Kellard Mr G A Peel Rev P D Roberts	
Secretary	Mr A P Kellard	
Country of incorporation	United Kingdom (England and Wales)	08811198
Charity registration	England and Wales	01156053
Principal address	Northwood Chapel Bigdale Drive Northwood Kirkby Merseyside L33 6XG	
Registered office	Northwood Chapel Bigdale Drive Northwood Kirkby Merseyside L33 6XG	
Independent examiner	Jean Ellis BA FCA CTA DSG Castle Chambers 43 Castle Street Liverpool L2 9TL	

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TRUSTEES' REPORT (INCLUDING DIRECTORS' REPORT)

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)".

Objectives and activities

The charity aims to present the Christian message of the Gospel of Jesus Christ as written in the Holy Scriptures, to men, women and children, in particular, but not limited to, those who live in Kirkby. These aims are met by reaching out to those in need, whatever those needs might be.

Our aim has been to minister to those who are in need spiritually and physically, through the preaching of God's Word and supply of food when possible.

The Trustees have paid due regard to guidance issued by the Charities Commission in deciding what activities the charity should undertake.

Volunteers

The charity makes use of volunteers during the course of the year in many of its activities. These duties may include, and this list is not exhaustive – assisting in the preparation of food, serving members of the public, helping with youth work, delivering tinned food etc. Most volunteers come from local churches in the Merseyside area, but some come from further afield.

Achievements and performance

Significant activities and achievements against objectives

2025 has been no different to previous years in that the charity has had a busy year. The various ministries of the charity continue to be well attended and supported by the local community, with volunteers coming from all ages and genders. The Crusader youth group which runs on a Tuesday evening during school term time ebbs and flows with between 20 to 30 children coming to the Junior element, and up to 9 to the Senior element. The opportunity to teach Bible stories is always counted a privilege by the leaders.

During the summer months we have been able to socialise more with the senior group as we go out each Tuesday evening. The Lamb's ministry amongst the local ladies continues to blossom, and to provide a safe space for the vulnerable in our community. There have been various events through the year where the ladies can enjoy quizzes, crafting etc. The ladies have been meeting on a Wednesday since the inception of the group and there are opportunities to share from the Bible each week.

The foodbank continues to provide an oasis for those in need, and a safe space for those in our community to share their needs so that we can signpost them to other local providers. We continue to be supported by various grants from the local authority, and also practical support from those who have been helped in the past, who now give back to the work through the donation of food and time. We give thanks to local primary and high schools for their ongoing support over many years. Again, through this ministry the church has been able to get alongside our community with some accessing the Sunday services.

Our "Passion for Kirkby" event was held in August, and was well supported by other local churches and a team from Northern Ireland. Volunteers were drawn from the local community and the event was visited by many during the 4 day event. This event always produces its challenges, but finance and physical support have once again been in abundance, for which we thank God.

At the beginning of the year it was decided, as it was 50 years since the church building was built, to hold various events through the year. It was a blessing to see much funding raised for the different activities. A thanksgiving tea was well attended by past speakers, this was followed by a Family Fun Day, a Dad's and Lad's breakfast, a Quiz night, a Celebration meal out. And a planned church holiday in 2026. We have been truly blessed to see how God has moved throughout the year's events.

Finances allowed us to produce another “Elephant in the Boat” Christmas book, which we were able to take into 10 of the local Primary Schools. It is our intention, the Lord willing, to produce a 4th “Elephant in the Boat” ready for Easter 2027. We are always especially grateful to those who pray for the work of the church, and to those who supply funding from time to time.

As always, it continues to be a privilege to support our local community in various ways and to see groups coming together, and we are very grateful for the support that we have received this year from many individuals, churches, schools, and the local authority. And especially for those who keep us in their prayers.

As we look to 2026, our prayer is that the Lord would continue to bless our endeavours, as we share the Gospel and provide for a safe space for those of our community.

Financial review

The results for the year and the charity’s financial position at the end of the year are shown in the attached financial statements.

The charity received income of £76,160 (2024: £43,756) and incurred expenditure of £71,458 (2024: £58,260), resulting in a net surplus of £4,702 (2024: deficit £14,504). At the year end the charity had net assets of £18,020 (2024: £13,318), comprising unrestricted funds of £476 (2024: £2,515) and restricted funds of £17,544 (2024: £10,803).

The increase in income during the year reflects continued support from donations and grant funding. The trustees remain committed to ensuring that funds are applied effectively in furtherance of the charity's objectives.

Going concern

The trustees have considered the charity's financial position and its ability to continue operating for the foreseeable future. In making this assessment, the trustees reviewed the charity's available cash resources, ongoing donation income and expected expenditure commitments.

Although unrestricted reserves remain below the target level set out in the reserves policy, the charity generated a surplus during the year and continues to maintain positive cash balances. The trustees are satisfied that the charity has sufficient resources to meet its obligations as they fall due and are not aware of any material uncertainties that would cast significant doubt on the charity's ability to continue as a going concern.

The financial statements have therefore been prepared on the going concern basis.

Reserves policy

The trustees consider that the charity should maintain free reserves equivalent to approximately three months' unrestricted expenditure in order to provide financial stability and ensure the continuity of its charitable activities. Based on current expenditure levels, this equates to a target reserve of approximately £10,500.

At 31 December 2025, the charity held free reserves of £476. Whilst this is below the trustees' target level, the trustees are satisfied that the charity remains financially viable and has sufficient resources to continue its activities in the foreseeable future.

The trustees continue to monitor the charity's financial position closely and are actively exploring opportunities to increase unrestricted income and strengthen reserves through fundraising initiatives, grant applications and the development of other sustainable income streams.

Major risks

The trustees have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Structure, governance and management
The charity is a company limited by guarantee.

The trustees, who are also the directors for the purpose of company law, and who served during the year and up to the date of signature of the financial statements were:

Mr A P Kellard
Mr G A Peel
Rev P D Roberts

Recruitment and appointment of trustees
New trustees will always be appointed following nominations and voting by existing trustees. They must possess a good balance of skills, and be of good character.

None of the trustees has any beneficial interest in the company. All of the trustees are members of the company and guarantee to contribute £1 in the event of a winding up.

Induction and training of trustees
New trustees undergo a full induction process and receive copies of key and relevant documents from both the Charity Commission and Companies House, outlining the roles and responsibilities of the charity trustee.

The position of Church Pastor (Remunerated) is occupied by Mr G A Peel. This is a salaried position and was approved by the Charity Commission when the charity was established.

There were three trustees at the end of the financial year. The trustees are responsible for the finances of the charity and employment of all staff. The Church Pastor is responsible for overseeing the pastoral and spiritual life of the Charity.

Small company provisions
This report has been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The trustees' report was approved by the Board of Trustees.

Alan Kellard

Mr A P Kellard
Trustee

17 September 2026

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STATEMENT OF TRUSTEES' RESPONSIBILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees, who are also the directors of Northwood Chapel for the purpose of company law, are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Company law requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charitable company for that year.

In preparing these financial statements, the trustees are required to:
- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable UK Accounting Standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping adequate accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Companies Act 2006. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

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INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF NORTHWOOD CHAPEL

I report to the trustees on my examination of the financial statements of Northwood Chapel (the charity) for the year ended 31 December 2025.

This report is made solely to the charity's trustees , as a body, in accordance with section 145 of the Charities Act 2011. My work has been undertaken so that I might state to the charity's trustees those matters I am required to state to them in this report and for no other purpose. To the fullest extent permitted by law, I do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for my work, for this report, or for the opinions I have formed.

Responsibilities and basis of report

As the trustees of the charity (and also its directors for the purposes of company law), you are responsible for the preparation of the financial statements in accordance with the requirements of the Companies Act 2006.

Having satisfied myself that the financial statements of the charity are not required to be audited under Part 16 of the Companies Act 2006 and are eligible for independent examination, I report in respect of my examination of the charity's financial statements carried out under section 145 of the Charities Act 2011. In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5)(b) of the Charities Act 2011.

Independent examiner's statement

I have completed my examination. I confirm that no 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 respect of the charity as required by section 386 of the Companies Act 2006.
2 the financial statements do not accord with those records; or
3 the financial statements do not comply with the accounting requirements of section 396 of the Companies Act 2006 other than any requirement that the financial statements give a true and fair view, which is not a matter considered as part of an independent examination; or
4 the financial statements have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their financial statements in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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 financial statements to be reached.



Jean Ellis BA FCA CTA
DSG
Castle Chambers
43 Castle Street
Liverpool
L2 9TL

Dated: 17 September 2026

NORTHWOOD CHAPEL

STATEMENT OF FINANCIAL ACTIVITIES
(INCLUDING INCOME AND EXPENDITURE ACCOUNT)

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income from:							
Donations and legacies	**3**	18,960	57,066	76,026	19,633	23,938	43,571
Investments	**4**	134	-	134	185	-	185
Total income		19,094	57,066	76,160	19,818	23,938	43,756
Expenditure on:							
Charitable activities	**5**	21,133	50,325	71,458	25,380	32,880	58,260
Total expenditure		21,133	50,325	71,458	25,380	32,880	58,260
Net income/(expenditure) and movement in funds		(2,039)	6,741	4,702	(5,562)	(8,942)	(14,504)
Reconciliation of funds:							
Fund balances at 1 January 2025		2,515	10,803	13,318	8,077	19,745	27,822
Fund balances at 31 December 2025		476	17,544	18,020	2,515	10,803	13,318

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BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		19,615		14,926	
Creditors: amounts falling due within one year	**10**	(1,595)		(1,608)	
Net assets			18,020		13,318
The funds of the charity					
Restricted income funds	**12**		17,544		10,803
Unrestricted funds	**13**		476		2,515
			18,020		13,318

The company is entitled to the exemption from the audit requirement contained in section 477 of the Companies Act 2006, for the year ended 31 December 2025.

The directors acknowledge their responsibilities for complying with the requirements of the Companies Act 2006 with respect to accounting records and the preparation of financial statements.

The members have not required the company to obtain an audit of its financial statements for the year in question in accordance with section 476.

These financial statements have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

The financial statements were approved by the trustees on 17 September 2026

Mr A P Kellard
Trustee

1 Accounting policies

Charity information

Northwood Chapel is a private company limited by guarantee incorporated in England and Wales. The registered office is Northwood Chapel, Bigdale Drive, Northwood, Kirkby, Merseyside, L33 6XG.

1.1 Basis of preparation

The financial statements have been prepared in accordance with the charity's governing document, the Companies Act 2006 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)". The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities applying FRS 102 Update Bulletin 1 not to prepare a Statement of Cash Flows.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention. The principal accounting policies adopted are set out below.

1.2 Going concern

The trustees have assessed whether the use of the going concern basis is appropriate and have considered the charity's financial position, available cash resources and anticipated income and expenditure.

Whilst unrestricted reserves at the year end were below the trustees' target level, the trustees are satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future and have not identified any material uncertainties relating to going concern. Accordingly, the financial statements have been prepared on the going concern basis.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Income and expenses are included in the financial statements as they become receivable or due.

Expenses include VAT where applicable as the company cannot reclaim it.

1 Accounting policies **(Continued)**

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Impairment of financial assets

Financial assets, other than those held at fair value through income and expenditure, are assessed for indicators of impairment at each reporting date. Financial assets are impaired where there is objective evidence that, as a result of one or more events that occurred after the initial recognition of the financial asset, the estimated future cash flows have been affected.

If an asset is impaired, the impairment loss is the difference between the carrying amount and the present value of the estimated cash flows discounted at the asset's original effective interest rate. The impairment loss is recognised in net income/(expenditure) for the year.

If there is a decrease in the impairment loss arising from an event occurring after the impairment was recognised, the impairment is reversed. The reversal is such that the current carrying amount does not exceed what the carrying amount would have been, had the impairment not previously been recognised. The impairment reversal is recognised in net income/(expenditure) for the year.

Derecognition of financial assets

Financial assets are derecognised only when the contractual rights to the cash flows from the asset expire or are settled, or when the charity transfers the financial asset and substantially all the risks and rewards of ownership to another entity, or if some significant risks and rewards of ownership are retained but control of the asset has transferred to another party that is able to sell the asset in its entirety to an unrelated third party.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1 Accounting policies **(Continued)**

1.7 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.8 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Income from donations and legacies

	Unrestricted funds 2025	Restricted funds 2025	Total 2025	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£	£	£	£
Donations and gifts	18,960	57,066	76,026	19,633	23,938	43,571

4 Income from investments

	Unrestricted funds 2025	Unrestricted funds 2024
	£	£
Interest receivable	134	185

5 Expenditure on charitable activities

	Total 2025 £	Total 2024 £
Direct costs		
Staff costs	16,419	17,582
Passion for Kirkby	9,465	100
Affiliation	3,000	3,000
Utilities	2,801	2,807
Missionary giving	900	900
Insurance	1,242	1,223
Speaker expenses	1,020	980
Books and CDs	189	217
Outreach/Evangelism	419	3,727
Consumables	162	247
Building and equipment costs	13,102	13,997
Foodbank	12,433	11,643
Northwood at 50	7,995	-
	69,147	56,423
Share of support and governance costs (see note 6)		
Governance	2,311	1,837
	71,458	58,260
Analysis by fund		
Unrestricted funds	21,133	25,380
Restricted funds	50,325	32,880
	71,458	58,260

6 Support costs allocated to activities

	Total 2025 £	Total 2024 £
Governance	2,311	1,837

Governance costs comprise:	2025 £	2024 £
Legal and professional	751	384
Independent examination fees	1,560	1,453
	2,311	1,837

7 Trustees

Other than as noted below, none of the trustees (or any persons connected with them) received any remuneration, expenses or benefits from the charity during the year.

The position of Church Pastor (Remunerated) is occupied by Mr G A Peel, a Trustee of the charity. This is a salaried position and was approved by the Charity Commission when the charity was established. Remuneration, employer's National Insurance and pension contributions totalling £16,419 (2024: £17,582) were recognised in respect of Mr G A Peel during the year.

8 Employees

The average monthly number of employees during the year was:

	2025 Number	2024 Number
Church pastor and support	1	1

Employment costs	2025 £	2024 £
Wages and salaries	14,826	16,293
Social security costs	1,330	988
Other pension costs	263	301
	16,419	17,582

There were no employees whose annual remuneration was more than £60,000.

Remuneration of key management personnel

The remuneration of key management personnel is as follows.

	2025 £	2024 £
Aggregate compensation	16,419	17,582

9 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

10 Creditors: amounts falling due within one year

	2025 £	2024 £
Other taxation and social security	-	135
Accruals and deferred income	1,595	1,473
	1,595	1,608

11 Retirement benefit schemes

	2025	2024
Defined contribution schemes	**£**	**£**
Charge to profit or loss in respect of defined contribution schemes	263	301

The charity operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the charity in an independently administered fund.

12 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
Donations	10,803	17,937	(20,632)	8,108
Evangelism	-	9,405	(8,865)	540
Northwood at 50	-	13,304	(7,995)	5,309
Building fund	-	16,420	(12,833)	3,587
	10,803	57,066	(50,325)	17,544

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
Donations	7,100	21,130	(17,427)	10,803
Evangelism	645	-	(645)	-
Equipment	12,000	2,808	(14,808)	-
	19,745	23,938	(32,880)	10,803

Donations - this represents gifts given towards the Pastor's salary, foodbank, books and CDs, and Easter gifts.

Evangelism - this represents gifts given towards Passion for Kirkby and The Vine project.

Northwood at 50 – donations received towards the church's 50th anniversary activities and events.

Building fund – donations and grants received towards maintenance and improvement of the church premises.

13 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	At 31 December 2025
	£	£	£	£
General funds	2,515	19,094	(21,133)	476

Previous year:	At 1 January 2024	Incoming resources	Resources expended	At 31 December 2024
	£	£	£	£
General funds	8,077	19,818	(25,380)	2,515

14 Analysis of net assets between funds

	Unrestricted funds 2025	Restricted funds 2025	Total 2025
	£	£	£
At 31 December 2025:			
Current assets/(liabilities)	476	17,544	18,020
	476	17,544	18,020

	Unrestricted funds 2024	Restricted funds 2024	Total 2024
	£	£	£
At 31 December 2024:			
Current assets/(liabilities)	2,515	10,803	13,318
	2,515	10,803	13,318

15 Related party transactions

Other than as noted in the trustee note 7, there were no other related party transactions in the year.