Ebenezer Chapel Walton CIO

Report and Accounts
Year ended 31 December 2025

Stewardship
Active generosity

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

EBENEZER CHAPEL WALTON CIO

LEGAL & ADMINISTRATIVE DETAILS

FOR THE YEAR ENDED 31 DECEMBER 2025

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 (Resigned September 2025) Ann Monk (Appointed January 2026)
INDEPENDENT EXAMINER	Sarah Crispin ACA Stewardship 1 Lamb's Passage LONDON EC1Y 8AB

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CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period

From 1st January 2025 **To** 31st December 2025

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 Trustees are committed to enabling all to worship at the church and to be a part of the community. The Trustees maintain an overview of church activities. Our services and worship put faith into practice through prayer, singing, the reading of scripture and preaching the word of God.

The church engaged 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 evening
- Monthly drop-in for primary school kids and their parents on a Tuesday evening (until July)
- Weekly Parent & Toddler Group
- Monthly Craft Night
- Monthly Breakfast Club
- Weekly Coffee Morning (started in September)
- Mission and evangelism through our daily lives, and special events (e.g. carol service at Christmas, 3-2-1 course)
- Midweek Gospel Communities sharing a meal, praying and studying the Bible together
- Weekly 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

To facilitate this work, we maintain the fabric of the church and hall on Queen's Drive, Walton.

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) Grants for Gospel Partnerships: We give money to support other individuals and organisations in the UK and across the world in their mission to make disciples of all nations. Church members may apply 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 five mission priority areas.

2) Grants for Generosity: We consider supporting church members and people in the community who are in need of short-term financial help. We will also consider paying 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) Grants from the Training Fund: This has several regular contributors, and is available for those within the church who wish to access training in order to serve the church better (e.g. theological study or practical ministry skills).

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, and to encourage, love and serve one another in a variety of ways, and to welcome guests, visitors and newcomers.

We are particularly grateful to all the volunteers whose work enables us to meet as a church each week on a Sunday. This includes 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, cook food, show hospitality, or give 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, Craft Night, Youth 'Lighthouse' Group, Coffee Morning, Breakfast Club, Kids' Sunday School and other activities as well.

The Trustees also wish to highlight the voluntary contribution made by Alice Hincks, especially during her time as the church's Treasurer. Alice resigned from the Trustees at the end of September, but continues to serve as the church's day-to-day bookkeeper. The Trustees are enormously grateful for all her hard work.

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 the Baby Bloom Group for the benefit of the community, and the income received has helped us with rising fuel costs. It has also been occasionally hired for children's birthday parties by people from the local area.

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 thankful to the Lord for sustaining us through another year.

Sunday Services

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.

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

In 2025, we preached through the whole of Paul's letter to the Romans in two large chunks. This was a great benefit to the whole church as we scaled Mount Romans together. In between, we continued our series in Luke's gospel in chapters 13–19, some of which was preached by members of the congregation who are being trained through the preaching group.

Gospel Communities

In our Gospel Communities we ate together, prayed together and discussed the Bible together. For most of the year we looked again at the passage from Sunday in an attempt to help one another apply the word to our hearts and lives.

Women's Ministry

The women of the church have met together regularly throughout the year to study the Bible, organised by our full-time Women's Worker. In 2025 they studied James, John's Gospel, and an Advent series in the book of Ruth.

Our dedicated women's worker has also been pastorally supporting women in the church, meeting one-to-one with women interested in knowing more about Jesus and supporting many of the ministries of the church (Parent & Toddlers, Craft Night). She also organised a number of social events for the women of the church to get to know one another better, and grow in fellowship together.

Pastoral Care

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 maturity, ministry and mission, for the good of the whole church.

At the end of March we hosted a Church Weekend at Home, with teaching from a visiting speaker on 1 Corinthians 12–14, which concluded with a church lunch together. The whole weekend was filled with excellent teaching, good conversations and encouraging times together.

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.

The church also mourned together as some of our members died, and went to be with the Lord. The Trustees were encouraged by the way the members of the church sought to express their love and care through prayer and practical support for the families concerned. The church also held an event during Baby Loss Awareness Week to reach out and support others who have lost babies in pregnancy.

Safeguarding

The Trustees conducted a full safeguarding review of policies and procedures in September and appointed a new safeguarding officer in November. The Trustees also organised mandatory safeguarding training for all our volunteers.

Church Membership

We were delighted to welcome two new members in 2025, one of whom was baptised at the end of November. The other resigned membership later in 2025 to move to a church nearer to their home.

The church was also overjoyed to welcome a new baby born to a family in the church.

Mission & Evangelism

Many people have also had the opportunity to hear about Jesus through the various activities the church runs. In January we ran a new 321 course for people wanting to find out more about Jesus. Many women attend the church's monthly Craft Night. People from the community come and enjoy a cooked breakfast each month at Breakfast Club. 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, and other special events.

For example, this Christmas we ran a Christmas fair, a Christingle service for parents and their children, 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.

Between September and December, one of the pastors, alongside another church member, ran an after-school Bible club outreach in the local primary school, with whom we have a growing relationship.

Gospel Partnerships

This year we were delighted to continue to give to support the work of our gospel partners (FIEC, North-West Gospel Partnership, Maritime Christian Ministries, Toxteth Women’s Centre, Merseyside Christian Youth Camps, and our missionary in North Africa). The church also gave a couple of small, one-off gifts to support gospel workers at Beechwood Chapel and Hope Church Kensington (part of Cornerstone Collective).

We also enjoyed having two summer interns for two months during June and July, through our partnership with the Alliance for Transatlantic Theological Training (AT3). One was from Kansas, and the other was a member at Christ Church, Liverpool.

We also began a new partnership with Speke Baptist Soul Care Partnership, to provide high-quality, experienced biblical counselling to church members in need. Between March and September, a couple of church members were able to access this service to their benefit.

Financial Review

Review of the charity’s financial position at the end of the period

During the year the charity received £63,749 and spent £94,241 on its activities. Overall, we spent £30,492 more than we received for the year. At the end of the year the amount held by the charity was £63,505. This includes £52,458 in the general fund, £388 in designated funds and £10,659 in restricted funds.

The charity was able to make a contribution from the training fund towards a church member who attended the FIEC “Journeys” conference, for help in considering full-time pastoral ministry in the future.

The church also gave some financial assistance to church members in need.

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 £52,458 (2024: £81,683) 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.

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 and the CIO constitution, and are provided with relevant safeguarding training for trustees.

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

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

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

Name of chief executive or names of senior staff members (Optional information)
Peter Gower

Declarations

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

Signed on behalf of the charity's trustees

Neil Wright
Neil Wright (Oct 19, 2026 15:13:52 GMT+1)
Neil Wright
Chair

Ann Monk
Ann Monk (Oct 25, 2026 14:22:43 GMT)
Ann Monk
Treasurer

Date: Oct 19, 2026

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 2025 on pages 10 to 13 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 (Oct 26, 2026 08:44:13 GMT)

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

Date: Oct 26, 2026

EBENEZER CHAPEL WALTON CIO

RECEIPTS AND PAYMENTS ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted Funds: General Funds £	Unrestricted Funds: Designated Funds £	Restricted Funds £	2025 £	2024 £
Income receipts						
Gifts, donations and legacies		49,809	26	700	50,534	62,836
Gift aid receipts		8,806	-	125	8,931	20,299
Income from toddler and youth activities		-	-	-	-	293
Income from letting of facilities		-	2,752	-	2,752	2,734
Bank interest		1,532	-	-	1,532	3,019
Other income		-	-	-	-	269
Total receipts		**60,146**	**2,778**	**825**	**63,749**	**89,451**
Payments						
Payments in relation to charitable activities undertaken directly	2	84,931	3,996	839	89,766	108,164
Grants paid in relation to charitable activities undertaken by others	3	4,400	-	75	4,475	4,470
Total payments		**89,331**	**3,996**	**914**	**94,241**	**112,634**
Net of receipts / (payments) before transfers		**(29,185)**	**(1,218)**	**(89)**	**(30,492)**	**(23,183)**
Transfers between funds	5	(40)	40	-	-	-
Net movement in funds		(29,225)	(1,178)	(89)	(30,492)	(23,183)
Cash funds as at last year end		81,683	1,566	10,748	93,997	117,180
Cash funds at this year end	A	**52,458**	**388**	**10,659**	**63,505**	**93,997**

The notes on pages 12 and 13 form part of these accounts.

EBENEZER CHAPEL WALTON CIO

STATEMENT OF ASSETS AND LIABILITIES

FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds				
	General funds £	Designated funds £	Restricted funds £	2025 £	2024 £
A Cash funds					
Cash at bank with immediate access	52,090	388	10,659	63,137	93,978
Parent and toddler cash	-	-	-	-	2
Unbanked cash	368	-	-	368	17
	52,458	**388**	**10,659**	**63,505**	**93,997**
B Other monetary assets					
Gift aid due to charity	7,737	-	-	7,737	8,917
	7,737	**-**	**-**	**7,737**	**8,917**
C Liabilities					
Pension due	646	-	-	646	631
Gas usage	-	739	-	739	804
Fee for Independent Examination	1,152	-	-	1,152	1,080
Accrued expenses	-	321	-	321	-
	1,798	**1,060**	**-**	**2,858**	**2,515**

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 it's 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 (Oct 19, 2026 15:13:52 GMT+1)

NEIL WRIGHT - CHAIR

Ann Monk
Ann Monk (Oct 25, 2026 14:22:43 GMT)

ANN MONK - TREASURER

Date: Oct 19, 2026

The notes on pages 12 and 13 form part of these accounts.

EBENEZER CHAPEL WALTON CIO

NOTES TO THE ACCOUNTS

FOR THE 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 Funds				
	General funds	Designated funds	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Pastoral staff	65,411	-	-	65,411	60,600
Children and youth work expenses	112	146	-	258	742
Ministry and outreach expenses	4,020	-	415	4,435	1,372
Training expenses	530	-	424	954	1,863
Building and equipment maintenance	2,621	2,029	-	4,650	31,740
Equipment	480	-	-	480	150
Gas, electricity and water	4,514	1,821	-	6,335	5,267
Insurance	3,264	-	-	3,264	3,079
Administrative expenses	2,869	-	-	2,869	2,272
Independent examiner's fee	1,110	-	-	1,110	1,080
	84,931	3,996	839	89,766	108,164

3 Grants paid in relation to charitable activities undertaken by others

Grants to:					
Toxteth Women's Centre	650	-	-	650	550
FIEC	650	-	-	650	650
Maritime Christian Ministries	650	-	-	650	550
Merseyside Christian Youth Camps	250	-	-	250	550
Reach Across	650	-	75	725	850
Beechwood Chapel	650	-	-	650	-
Cornerstone Collective	650	-	-	650	-
Trinity Church, Everton	-	-	-	-	1,000
Other small grants	250	-	-	250	320
	4,400	-	75	4,475	4,470

4 Transactions with related parties

Peter Gower, who is a trustee, served as church pastor and was paid a gross salary of £34,604 (2024: £32,268) and benefited from employer's pension contribution of £2,768 (2024: £2,613) 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 balance £	Receipts £	Payments £	Transfers £	Closing balance £
General funds	**81,683**	**60,146**	**(89,331)**	**(40)**	**52,458**
Designated funds					
Building Hire	1,458	2,752	(3,850)	-	360
Youth Fund	106	-	(78)	-	28
Toddlers Fund	2	26	(68)	40	0
	1,566	**2,778**	**(3,996)**	**40**	**388**
Restricted funds					
Building Fund	7,100	125	-	-	7,225
Training Fund	3,133	625	(424)	-	3,334
Garden Fund	305	-	(305)	-	-
Camp Fund	110	-	(110)	-	-
Other Small Funds	100	-	-	-	100
Special Collections and Donations Fund	-	75	(75)	-	-
	10,748	**825**	**(914)**	**-**	**10,659**
Total funds	**93,997**	**63,749**	**(94,241)**	**-**	**63,505**

The Building Fund is for improvements and repairs to the building.
The Training Fund is for training, including courses, books, conferences and related costs.
The Garden Fund is two funds, one for anything garden related, and the other restricted to youth work in the garden.
The Camp Fund was to fund young people going on camp who might otherwise be unable to afford it. This was transferred to Merseyside Christian Youth Camps, as they now provide this service.
Other Small Funds is for small restricted donations or grants.
The Special Collections and Donations Fund is for whatever the one off gift or special collection is for.