



Frequently asked Questions **April 2023**

What is CRG's core purpose/vision?

We want to see Chopwell thriving, by creating opportunities and improved facilities for and with local people.

CRG was started by residents in 2017 after a series of public meetings. The 200 people who came to consultation events that year said they wanted boarded-up buildings put back into use for the people who live here. They wanted allotments and planters, less litter, more social events, more training opportunities, more employment opportunities for people who live here. The collective aim was to make Chopwell an even better place to live.

Over 6 years so much incredible activity has happened, made possible by CRG members and volunteers - people who are proud to live here and want to do something positive for Chopwell.

A key thing we've learnt over the years is that in order to create new jobs and training opportunities we need more local businesses in Chopwell. We've heard from lots of residents who are long term unemployed and from many young people who have never worked before. We try hard to work out how CRG can be useful in addressing this.

We also know from community feedback and local government data that some residents face other challenges such as loneliness, mental health and addiction issues as well as high levels of poverty. Whilst it was never one of our original aims to help alleviate immediate need, last year we voted to amend our objectives with the charity commission to include alleviating the effects of poverty in any way we can. There are so many things we want to do to meet our aim of Chopwell thriving.

All our projects are decided by the community - we receive feedback at public meetings, online and increasingly by people visiting The Bank. For the last 3 years CRG's focus has been on The Bank. It's been a huge project for us, and it's all we have had time to do. That's up and running now and we are getting ready to start our



next big project. We want the community to work with us and agree what this should be.

How has CRG obtained funding?

Our funding now comes from 3 different places:

- 1) We earn it from our trading at The Bank cafe and from the rental income we get from renting out the rooms upstairs. In the year to 31 May 2022 this income was £15,400.
- 2) We receive donations and have fundraising activities. In the year to 31 May 2022 we got £10,027 from donations.
- 3) We get grants. In the year to 31 May 2022 our grant income was £314,775.

How do you get grants?

We have to apply for them by writing grant applications. Each application is different and most take a lot of time to write. Each funder has different priorities and we have to research carefully who we apply to and then make a really strong case to them why they should choose our project to invest in. The funders we apply to generally haven't ring fenced any money for Chopwell. We are competing against other organisations from across the region or the country. Some of our applications are successful, and many aren't.

The bigger the grants are, the more complex the grant applications usually are. For example, when we applied to the North East Local Enterprise Partnership and successfully received £100,000 towards the renovation of The Bank, it took 3 volunteers more than 3 months of hard work to apply and we were supported by a specialist adviser to help us.

Why have you got more grants than other local charities?

We regularly talk with the other local charities and are in a partnership with them. In the last 2 years the other charities generally haven't applied for as many grants as



Chopwell Regeneration Group have. When we are asked to, we always aim to support other local charities and organisations with their grant applications. And vice versa. We have been working this way since day one. We do our best to coordinate applications across the Partnership so that we're not applying for the same grants as the other charities - it would be very unusual for us to be in competition with them.

How much did it cost to purchase and renovate The Bank? How was this funded?

The Bank has been leased to CRG for 35 years for free by Gateshead Council.

We had to fund all the building works though to bring it up to current building regs and make it fit and ready for use.

The total cost of getting The Bank open was £260,655 which includes all the building work, planning permission, legal and architect expenses, installing IT infrastructure and CCTV and the commercial kitchen equipment.

You can see all this expenditure in our accounts as follows:

Building development costs:	£41,758
Professional fees - capital development:	£10,436
Leasehold improvements:	£168,874
Kitchen equipment:	£23,456
IT and office equipment:	£11,929
Fixtures and fittings:	<u>£4,202</u>
Total	£260,655

(We had to pay the VAT on top of this at the time but then fortunately have been able to claim the VAT back.)

Although this sounds an awful lot of money, this was the bare minimum needed and didn't include a new roof which is really needed or solar panels which we really need to reduce our electricity bills. We got a lot of our furniture, like our office desks and chairs and the cafe tables for free.

Are the grants you have received so far assigned to specific projects, or for general running costs?



Almost all of the grants we have had so far are for specific things, most have been for the building work and staff salaries.

Have you been awarded grants that have not yet been spent? What is the hold up?

Yes - we have quite a few grants we have received that we haven't spent yet. This is because a lot of grants are paid up front but the organisation who gave us the money doesn't expect us to spend the money all at once. For example, some of our grants are for staff salaries for the next year or so - so we spend a bit of that grant each month when the monthly salary is paid.

There are a few small grants that we haven't spent yet as we haven't had time to do the project - for example we have a grant of £4,990 for growing projects in the community orchard. We really need some volunteers to help with that project but haven't found anyone yet.

There are other grants that are called core funding grants which we can use for our general running costs. These grants are like gold dust to a charity as they keep us going and pay for any expenses we don't have other funding for. So we use them when we need them to pay bills etc. and pay for when unexpected things happen like some tiles fall off the roof or a window starts leaking.

There is loads of information about the grants we have received and what each grant is for in our accounts which are available on the charity commission website. If you go on the charity commission website and click on 'Find a charity' and search for Chopwell Regeneration CIO you will be able to download our accounts. The grant information is in Note 15 of our accounts.

Why do your 2022 accounts say that you have £340,203 of income but only spent £95,827 of this?

The way charity accounts are produced is different to a trading business and does cause confusion. This is because all the grants we receive are shown as income, but when we spend that money on capital items like building works the expenses aren't shown in the income and expenditure account. Instead the expenditure is shown in the fixed asset notes. So the majority of the £260,000 we spent on The



Bank doesn't show as a normal expense, instead its shown separately as a capital expense.

In the charity accounts the key figure which shows how we are doing is called our free reserves. This is the amount of money that we have that is not allocated to be spent on anything and we can use for whatever we like. At 31 May 2022 this was £11,573.

Can Chopwell residents suggest ideas that would benefit from funding?

Yes, we would love that. Please send us ideas! Where possible please don't just say something like we need more shops in Chopwell, instead tell us what shops you think we need and what makes you think they would survive. You can email your ideas to team@chopwell.org, post them on CRG's facebook page, call in at The Bank and talk to the staff about them, or come to one of our public meetings and talk about them. All ideas welcome, however big or small.

How much does it cost per week for The Bank to operate?

It's hard to separate out The Bank from the whole Chopwell Regeneration Group charity because some of the costs including some staff costs, insurance and accountancy cover the whole charity, not just The Bank. In the current financial year that started in June 2022 our average weekly income and expenditure excluding grants has been:

Weekly income (averaged) ignoring grants and legacy

Café and community market	£696
Rental income	£372
Donations	£293
Other	<u>£76</u>
Total weekly income	£1,437

Weekly expenditure (averaged)

Salaries plus NI and pensions (6 staff)	£2,531
Café ingredients	£165
FareShare subscription & music licence	£15
Accountancy	£95



Light, power, heat, water, rates	£227
Repairs, maintenance and equipment	£115
IT, wifi, telephone	£70
Insurance	£24
Staff costs and training inc DBS checks	£35
Office costs	£13
Costs of running courses etc	£360
Advertising /marketing inc newsletter	£48
Other (inc. bank fees)	<u>£30</u>
Total weekly expenses	(£3,728)

Net weekly loss ignoring grant income (£2,271)

So you can see why grant income is essential to Chopwell Regeneration Group.

How many people are employed by The Bank?

We now have 6 part-time employees - our chef Terry, front of house manager Fraser, operations manager Jessica, learning and programmes manager, Sarah, our new cleaner who we are just interviewing for and our Executive Director, Ailsa. 5 of the staff live in NE17 so we have created jobs which local people are benefiting from.

How many people volunteer at the bank?

At the last count we had 79 volunteers in The Bank between March 2022 and March 2023. These are people who volunteered in the kitchen and cafe.

We then have more volunteers who do other things with CRG such as deliver and edit our newsletter, look after planters around the village, sort out the village Christmas lights, volunteer at the community allotment, make things for The Bank, look after our website and so much more.

There were 185 volunteers in total last year plus our trustees who are also volunteers.

Is The Bank making a profit?



No, it makes a loss. We can't see it will make a profit in our community through trading alone, and that's fine because we are a charity first and foremost not a trading business. Our planned income from grants was always intended to far exceed earned income from The Bank. Saying that, our plan over the next three years is for The Bank's trading to get to a break-even point if we can.

How is The Bank benefitting Chopwell?

Based on the evidence we collect, including feedback from people who come into The Bank, we know that:

- Chopwell residents are pleased to see what used to be a derelict building brought back to life as a lively building for the community. People tell us they love having somewhere to meet their friends, be warmly welcomed and have a hot drink or a meal together.
- Many residents enjoy taking part in a wide range of activities where they can make new friends and learn new skills. Some of the activities over the last year have included: jam and chutney making, men's pie club, craft workshops of many kinds, code and create for children, a Masterchef competition for teenagers and a Memories café for people with dementia and their carers. Some of the people who come to these activities may have been lonely or isolated, especially following Covid, and many have commented on how much better they feel now they're getting out.
- The impact of the cost of living crisis has hit people very hard, and many Chopwell residents take advantage of the chance to have hot meals or a drink, or collect some groceries or ready-prepared meals from our Community Market – all on a 'Pay what you feel' basis. We also have a 'Pay it forward' option so that anyone buying their own meal or drink can at the same time
- pay in advance for the same thing for someone who may not easily be able to afford to pay for their own.
- The office spaces on the first and second floors are rented out to small businesses, in several cases to people who are just starting up or to people who previously had to work in a spare room. This is a unique feature in Chopwell. (Some rooms are currently available – please enquire if you're interested!)



- As mentioned above, 5 of our 6 employees live in the NE17 postcode area. Our volunteers too are local people. Obviously, The Bank benefits from the time they generously give, but many of them enjoy 'being part of something'. As one person said, "I enjoy feeling I'm contributing to something worthwhile". Some of these people too have been lonely, faced different kinds of issues in their lives, been long-term unemployed, perhaps been low in confidence and through volunteering at The Bank they have enjoyed being part of a friendly team, meeting customers, learning new skills and feeling valued.

What other initiatives do CRG have running alongside The Bank?

We have the community allotment, the planters around the village, our regular village newsletter, we do all the Christmas lights too. All of these are made possible through the support of our volunteers – when we added up, it came to around 185 people over the last year!

We are also working with the other members of the Chopwell and Blackhall Mill Partnership to support all the organisations that operate in the village, to share knowledge and expertise and to support each other. We are planning a village clean-up event as soon as we can get a date for skip hire.

How can I help/get involved?

- Volunteer your time
- Come and try out the bank cafe
- Come to an event
- Go up to the allotment and help out
- We really need someone to run the community orchard
- Help with the newsletter
- Take over a planter
- Suggest ideas
- Become a member and have a say in key decisions (this is free to do and anyone in Chopwell can be a member).

How are trustees chosen?

We are allowed to have up to 12 trustees and currently have 9. So we have availability for 3 more trustees and would love to hear from you if you are interested.



It is our policy that we will only have trustees who live or work in Chopwell.

For people interested in becoming a trustee they have to sign a trustee eligibility form to confirm they are eligible within the Charity Commission rules. Our trustees are subject to DBS checks and online checks.

Trustees have to be voted in by members of Chopwell Regeneration Group. We currently have 161 members. If you would like to be a member and live in Chopwell or care about Chopwell's future then you can become a member – it's completely free. If you are interested, please email team@chopwell.org and we can get you signed up.

Have trustees always been appointed this way?

While DBS checks are optional for charities, from 2019 it was our policy that any trustees were DBS checked if in their role they were likely to have any direct contact with children or vulnerable adults through regulated CRG activities. We expanded DBS checks to all trustees in 2023.

In March 2023 information was circulated on social media that there may have been a breach of Charity Commission rules by CRG in relation to a former trustee. This is not correct. We have reviewed the Charity Commission rules and our records, and contacted the police to understand all relevant details. We confirm that no Charity Commission rules have been breached by CRG. We also referred the case to the Charity Commission to be certain of the position. The Charity Commission has reviewed the case and confirmed to us in writing that the CRG trustees have acted appropriately and no action is required.

What are your safeguarding measures to keep people safe?

We have a full safeguarding policy for vulnerable adults and a separate safeguarding policy for children. Both are available on our website www.chopwell.org in the About CRG section. It is a requirement that all staff and trustees know and follow this policy. Trustees created and approved our first safeguarding policies in 2018.

Our safeguarding officer is Dr Marie Imlach who is one of our trustees and a local GP. 3 other trustees have professional experience of leading safeguarding policy in places such schools, museums and across community projects. All our staff and trustees are subject to DBS checks.