



Frequently Asked Questions **February 2024**

What is Chopwell Regeneration Group's core purpose/vision?

We want to work together as a community to see Chopwell thriving, creating opportunities and facilities for local people, being proud of our past our past and improving our future.

Chopwell Regeneration Group 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 to brighten up Chopwell, to have less litter, more allotments and planters, more family homes and for landlords to be responsible in selecting and monitoring tenants. People wanted more social events and facilities for people of all ages, especially young people, Christmas lights around the village, training opportunities and more jobs for people who live here. There is a strength and passion for Chopwell that shines through when people talk about our village, and its proud history. The shared aim was and continues to be to make Chopwell an even better place to live.

Over the years so much incredible activity has happened, made possible by Chopwell Regeneration Group 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 Chopwell Regeneration Group 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 address the immediate needs of local people, in 2022 we voted to amend our

objectives with the charity commission to include alleviating the effects of poverty in our community 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 Chopwell Regeneration Group'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. Over the Summer 2023 we consulted with the whole community and 92% of people voted in favour of CRG opening a Fix-It & Repair Shop. This is our next project for 2024, as well as our Brightening Chopwell project which 84% of people voted for.

What are our long-term plans?

We want people in our community to work together with partners and organisations that share our vision to make Chopwell an even better place to live. We are committed to focusing on issues and projects that matter to our community and to working together to tackle challenges the village faces. These challenges include a lack of local jobs, financial hardship, a lack of local facilities and businesses, limited social and leisure facilities, a lack of things for young people to do and ways to learn new skills and get training within Chopwell.

We all would like to see The Hotel restored and being used again, as well as the park being well looked after and good quality and affordable housing here. These are long-term projects and are all beyond our control at the moment, so we are prioritising things we can make happen and things we can improve right now.

How has Chopwell Regeneration Group obtained funding?

Our funding now comes from 3 different places:

- 1) We earn it from our trading at The Bank café, community market and other activities there. In the year to 31 May 2023 our income from this was £31,248.
- 2) We get rental income from renting out the rooms upstairs at The Bank. In the year to 31 May 2023 this income was £13,662.
- 3) We receive donations and have fundraising activities. In the year to 31 May 2023 we got £61,852 from donations. A large proportion of this was a legacy from late resident Eunice House who loved Chopwell and wanted to leave a gift towards its future.
- 4) We get grants. In the year to 31 May 2023 our grant income was £123,611.

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 and groups?

We regularly talk with other local charities and groups and are in a partnership with some of them. In the last 3 years the other organisations generally haven't applied for as many grants as Chopwell Regeneration Group have. When we are asked to, we always try 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 Chopwell Regeneration Group 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, safe 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 for 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 upfront 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 for more STEM training for local children (our "Code and Create" programme) and will be spending this in the Spring 2024.

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 it's 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. At 31 May 2023 our free reserves increased to £93,016 which shows Chopwell Regeneration Group is in a much more secure financial position and so we can begin our new projects.

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, join Chopwell Regeneration Group's Facebook group and post them there, 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 2023 our average *monthly* income and expenditure excluding grants has been:

Monthly income (averaged) ignoring grants

Café	£2,711
Community market	£275
Rental income	£1,522
Donations and gift aid	£272
Events and catering	<u>£341</u>
Total monthly income	£5,121

Monthly expenditure (averaged)

Salaries plus NI and pensions (9 staff)	£12,013
Café ingredients and equipment	£1,283
Event / classes costs	£301
FareShare subscription & music licence	£65
Accountancy	£266
Light, power, heat, water, rates	£445
Repairs, maintenance and equipment	£411
IT, wifi, telephone	£323
Insurance	£105
Staff/volunteer costs inc DBS checks	£279
Office costs	£187
Advertising /marketing inc newsletter	<u>£213</u>
Total monthly expenses	£15,891

Net monthly loss without grant income (£10,770)

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

How many people are employed by The Bank?

We now have 7 part-time employees and 3 apprentices who are also employees:

Chef: Terry

Front of House Manager: Fraser

Operations Manager: Jessica

Senior Programmes Manager: Sarah

Cleaner: Monica

Executive Director: Crystal

Shop Manager: Hal

Apprentice Chef: Mark

Apprentice Front of House: Poppy

Apprentice Admin Assistant: Faye

8 of the team 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 this year. These are people who volunteered in the kitchen and cafe.

We then have more volunteers who do other things with Chopwell Regeneration Group 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 148 volunteers in total last year plus our 11 trustees who are also volunteers.

Is The Bank making a profit?

No, it makes a loss. Right now 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 is currently intended to exceed earned income from The Bank.

However our plan is for The Bank's trading to get to a break-even point over the next two years if we can. Our income at The Bank significantly increased in our second year of trading and while we can't be complacent, we plan for that to continue.

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. All the rooms are currently rented out.
- As mentioned above, 8 of our 10 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. Many volunteers have secured employment, some for the first time following their experience working at The Bank.

What other initiatives does Chopwell Regeneration Group 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 around the village too. All of these are made possible through the support of our volunteers – when we added up, it came to around 148 people over the last year – 4% of the community who live here!

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.

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 11. So we have availability for 1 more trustee 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 Chopwell Regeneration Group 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 Chopwell Regeneration Group 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 Chopwell Regeneration Group. 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 Chopwell Regeneration Group 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 Chopwell Regeneration Group 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. Four other trustees have professional experience of leading safeguarding policy in places such as schools, museums and across community projects. All our staff and trustees are subject to DBS checks.