

**UNION ROAD COMMUNITY CHURCH  
(OSWALDTWISTLE)**

**REPORT AND ACCOUNTS**

**YEAR ENDED 31ST MARCH 2021  
(Registered Charity Number 1093218)**

**UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)**

**REPORT AND ACCOUNTS - 2021**

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## UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

### TRUSTEES' REPORT

YEAR ENDED 31ST MARCH 2021

**Charity Registration Number: 1093218**

The Trustees of Union Road Community Church (Oswaldtwistle), Lancashire ("the Church"), formerly called "The Christian Institute Church (Oswaldtwistle)", are pleased to present their annual report and financial statements for the accounting year, 2020-2021, according to the format outlined in the Charity Commission's guidelines.

#### **Structure, Governance and Management**

The charity is an independent evangelical church, though we are a member of the Evangelical Alliance, a national non-denominational organisation. We have been based in the small town of Oswaldtwistle in East Lancashire since the Church's foundation in 1901, and have continued to exercise an active Christian ministry in the local and wider communities. In August 2015 we appointed one part-time senior team leader who is supported by the voluntary efforts of our leadership team and our faithful, committed, members. Following the adoption of the new Constitution, our key governing document, by the membership on 23<sup>rd</sup> June 2002 and the subsequent registration of the Church with the Charity Commission, all those formally and actively exercising leadership are now recognised as Trustees. An amendment to the Constitution was approved by the membership on 9<sup>th</sup> September, 2018, to set up a new leadership team consisting of at least five persons which superseded the traditional distinction between the roles of elders and deacons and has enabled us to develop a more flexible and effective structure to lead the Church. These constitutional amendments were approved by the membership at a special meeting on 9<sup>th</sup> September, 2018, and subsequently accepted by the Charity Commission. The new leadership team in 2020-2021 consisted of the following individuals and roles:

Rev. Arnot Bridges (Senior Team Leader)  
 Mrs. Angela Bridges  
 Mrs. Heather Radler (Treasurer)  
 Dr. Mark Haydock (Holding Trustee)  
 Mr. David Legg  
 Mrs. Joan McIvor (until 1 Dec 2020)  
 Mrs. Dawn Preston

*Appointment Process:* New Team Leaders are chosen by unanimous agreement of the existing leadership team following consideration of the views of the wider membership. All nominations of the leadership team are ratified by members at a full meeting.

*Decision-making Procedures:* Because of the changes in Covid-19 restrictions during 2020-21, we have had to adapt our internal decision-making. When the government guidelines permitted, the Team Leaders met in person at least once a month to provide spiritual oversight and direction for the Church and to administer our day-to-day practical needs and our financial and property resources, and during the restricted periods of the first and second lockdowns, they met virtually using "Zoom" video-conferencing facilities. Whenever possible during the year, the whole leadership team sought to discuss specific objectives and strategies for the future, to engage in training and skills enhancement, and to review and, where necessary, update procedures, policies and governance structures. In addition, the Holding Trustees meet when required to make major decisions related to the Church's buildings, other assets, and liabilities. The Constitution specifies that formal members' meetings are held at least twice per annum for the leadership to inform and consult members about the Church's affairs and for the opportunity to vote on particular issues and recommendations, which during the restricted periods we have adapted by means of written bulletins and postal ballots of the membership.

*Risk Assessment:* Because of the inevitable risks associated with the Church's programme of activities for children and young people, especially in the current climate of heightened concern over child safety, we require full CRB disclosures for any person involved with these ministries, as set out in the Church's Child Protection Document. Because the Church's worship services and other activities are open to the general public (except during lockdown), the Trustees ensure that any buildings we own or use are covered by Public Liability insurance, and that any employees are similarly protected against third party claims

## UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

### TRUSTEES' REPORT (continued)

YEAR ENDED 31ST MARCH 2021

#### Charitable Aims and Activities

The general aims of the Church are fivefold, as defined in the Constitution:

- The promotion of God's glory.
- The furtherance of the Gospel of Jesus Christ.
- The salvation and discipling of eternal souls.
- The support of the needy.
- The service to the local community.

#### Review of Achievements and Performance

In the 2019-2020 Trustees' Report, the leadership team defined the following objectives for the Church in 2020-2021:

- 1) To build on our contacts with the head teacher of a (faith-based) community primary school, and to explore (beyond pandemic restrictions) the possibilities for more missional interaction and partnership with the wider school community..
- 2) To reaffirm as a goal the pursuit of a policy of using the Foodbank as a pastoral/missional base of ministry, with the potential for an "organic church" development.
- 3) To continue to explore the potential of "organic congregation" models where the Messy Church/other formats are used in community settings.
- 4) For the whole leadership team to become increasingly familiar with the "organic church" model and missional theology more widely, and to develop their ministries accordingly.
- 5) To expand the regular use in Sunday morning services of Cafe Church/multi-sensory formats and live streaming, together with use of the Messy Church format as part of all-age worship strategy.
- 6) To explore ways to engage attendees with the option of more formal membership or to develop other approaches to support their sense of "inclusion" within the church community.

Significant progress has been made by the Church in achieving several of these objectives during 2020-2021. Like many other faith communities, the Church faced the unanticipated problems of the impact of the Covid-19 pandemic throughout this period. Curiously this led to both curtailments of some of our objectives while necessary adaptations led to unexpected opportunities for service *in the spirit* of some objectives if not the letter.

- Chief of these adaption's was that the leadership team had to learn to use virtual technology to stay in touch with the congregation and to expand our live stream services, which has led to some numerical growth from people who first engaged with the Church via the online worship.
- As regards the Food Bank project, whilst our hopes of more developed face-to-face pastoral interaction were curtailed, the ethos of service expanded in surprising ways. Before the pandemic we found ourselves involved in a number of crisis counselling situations (people leaving abusive situations), with eventual good/positive outcomes. One team member seized the request of the local council hub that we become one of their designated emergency service locations. Firstly, this meant that the Food Bank remained open even though the worship activities ceased. We found uptake grew and we developed a delivery service which began through a request by one family whose already severe health issues were exacerbated by the need to isolate, and local supermarkets were unable to schedule any delivery for several days. For a time, ours was the only functional Food Bank in the town. Our delivery/face-to-face service continues, and we find that, though there was a tailing off after the third lockdown, our numbers are again climbing, and face-to-face pastoral contacts are now re-developing, though not entirely as we hoped.

## UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

## TRUSTEES' REPORT (continued)

## YEAR ENDED 31ST MARCH 2021

Secondly, we have seen community contact and response expand through constant, unexpected and often unsolicited donations from all kinds of community groups. One local supermarket community champion has given us outstanding support including a community grant and gifts in kind. The Food Bank team has also developed via volunteers from the community who are not regular worshippers and from Food Bank users.

- Whilst our hope of developing links with local schools was also impacted directly by the pandemic, our adopted school asked if someone from our leadership team would become a community governor and Heather Radler was appointed. Again, this was an unforeseen opportunity, though our hopes of more interaction via Messy Church or new organic congregational developments have had to be shelved for the present.
- During the period one of our long-standing members died but left the church a £5,000 legacy explicitly to pay off some of the Church mortgage. Via a "virtual" Church meeting mainly using email, the leadership team proposed adding a further £10,000 to the gift and paying off the larger amount which the congregation approved. This greatly reduced the outstanding mortgage and enabled us to navigate the pandemic with a lighter debt-servicing requirement. We also changed the structure of congregational giving via electronic bank transfers. These developments have created a healthier financial situation which has enabled us to achieve the objective of redeeming the entire mortgage during the new financial year.
- Though our progress has been more of a stumble into grace than we planned, one positive outcome to emerge from the pandemic has been that our missional theology emphasis has become more deeply embedded in the life of the Church. One of the keys to this has been that we see the process of flexible situational adaptation (though somewhat forced initially) not just as a pragmatic response *but as a theological growth point*. Results of this growth are apparent in several areas:

Firstly, this year three more people followed the Encounter School of Ministry (ESOM) course provided by Causeway Coast Vineyard Church in Coleraine via their online teaching programme. Secondly, enforced closure gave us time to rethink our approach to Noah's Ark (the mother/toddler group) and to develop a new interactive exploratory programme (Bible Buds). Though we have had to face limitations on attendee numbers, the positive outcome has been enhanced pastoral contact with attendees, plus the clear sense that this approach, together with Messy Church interactive family worship, is an essential direction to pursue if we are to meet new generation families (again, the spirit of that objective if not actualised quite as we set it out last year). Thirdly, YOOF church has also seen some slight numerical growth and programme developments. Fourthly, we used a new small group study format (SOMA or story-formed way) with mixed initial results but clearly this more organic group model is an approach with future prospects.

- A keynote with the above developments has been along the lines of "belonging before believing", not as a catchphrase but as a genuine missional/pastoral strategy which needs to be embedded in Church life as we move forwards. The importance of this "belonging" strategy has shown up in almost all the areas reported on to the extent that we are seeing it as a valid and validated model for congregational life. This may lead, in turn, to a constitutional change on how we use the rubric of membership.

## UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

### TRUSTEES' REPORT (continued)

YEAR ENDED 31ST MARCH 2021

#### Plans and Objectives for 2021-2022 and beyond

- 1) We will complete training for Healing on the Streets (HOTS) early in 2022. Whether or not this leads to an external HOTS team, it will provide a much needed emphasis in the worshipping life of the congregation, together with more trained workers.
- 2) We will embed the interactive/exploratory model of worship as a definite approach for inclusion of new families with a regular Sunday service along those lines rather than the more traditional style of Sunday worship (once a month minimum).
- 3) We will embed situational flexibility as part of a developing strategy, not simply as a pragmatic response to challenges such as Covid-19, but as a point of missional theological praxis which will impact the teaching side of church life.
- 4) Having used team-based and thematic preaching, we will go on to embed this as regular practice this year, rather than as an intermittent development. This will reframe in-house mentoring of the leadership team during the year.
- 5) We will develop last year's objective about supporting the sense of "belonging" and inclusion of attendees within the life of the Church, with the possibility of a constitutional change about membership.
- 6) We will complete the clearance of the outstanding mortgage debt in the new financial year, which will free up Church resources to support its missional vision.

#### Financial Review

*General Fund:* In 2020-2021, the General Fund's total income, primarily from members' direct contributions, was £22,719 and expenditure (including depreciation) amounted to £20,995, leaving a surplus of £1,724 which was covered by reserves. During this financial year the Trustees have continued to manage the higher running costs associated with inflation, especially of energy bills, and with the restricted use of our building during the pandemic.

*Building Fund:* In March 2009, a mortgage of £125,000, repayable over 20 years, had been completed with Stewardship, a Christian financial services organisation. During 2020-2021, income to service this liability from designated gifts, deeds of covenant and the legacy totalled £7,449, while total expenditure, consisting of mortgage interest and capital repayment, amounted to £18,071. The capital balance outstanding on the mortgage had reduced from £26,071 to £8,734 by the year end.

*Gift Aid:* Members who are eligible taxpayers are encouraged to join the Gift Aid scheme.

*Giving to other causes:* The Church decided to suspend temporarily its regular tithes and special offerings to a range of other charities, local, national and international. Consequently, giving to other causes amounted to £109 in 2020-2021, a large reduction on previous years.

**UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)**

**TRUSTEES' REPORT (continued)**

**YEAR ENDED 31ST MARCH 2021**

**Financial Review (continued)**

*Reserves Policy:* Unrestricted liquid funds are needed to sustain and develop the day-to-day operations of the Church. The Trustees' policy is that unrestricted reserves should be managed, firstly, to avoid the need to realise fixed assets for the Church's current use, and, secondly, to cover at least 6 months' current expenditure, especially the salary of the part-time employee and mortgage payments. The level of reserves is reviewed regularly by the Trustees, usually once a month.

In the light of the above information, the Trustees are satisfied that the Church is financially able to meet its regular commitments and liabilities in the next accounting year, 2021-2022. The Trustees continue to assess monthly any major financial risks to which the Church may become exposed, concerning both our day-to-day general work and, especially, the mortgage for the building project.

Signed on behalf of the Trustees: *Mark Haydock* By Mark Haydock

Dated: 30th January 2022

# REPORT OF THE INDEPENDENT EXAMINER TO THE TRUSTEES OF UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

I report to the trustees on my examination of the accounts of the charity for the year ended 31st March 2021 which are set out on pages 7 to 11.

## Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

I report in respect of my examination of the trustees accounts carried out under section 145 of the 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 Act.

My examination was carried out in accordance with the General Directions given by the Charity Commissioners. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

## 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 respect of the charity as required by section 130 of the Act;
- 2) the accounts do not accord with those records; or
- 3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair view" which is not a matter considered as part of an independent examination.

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 accounts to be reached

*Carlton G Cooper*

.....  
**Carlton G. Cooper, FCA**

30th January 2022

61 Woodfield Avenue  
Accrington  
Lancashire  
BB5 2PJ



## UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

## STATEMENT OF FINANCIAL ACTIVITIES

YEAR ENDED 31ST MARCH 2021

|  |      | Unrestricted<br>funds<br>£ | 2021<br>Restricted<br>funds<br>£ | Total<br>£     | 2020<br>Total<br>£ |
|--|------|----------------------------|----------------------------------|----------------|--------------------|
| INCOME   | Note |                            |                                  |                |                    |
| Offerings, collections & legacies                      | 2    | 22,708                     | 7,449                            | 30,157         | 24,385             |
| Foodbank donations and grants                          |      | -                          | 8,301                            | 8,301          | -                  |
| Noah's Ark toddler group                               |      | -                          | -                                | -              | 1,591              |
| Tuesday tasty teas/Cap                                 |      | -                          | -                                | -              | -                  |
| Other income   |      | -                          | -                                | -              | 475                |
| Investment income                                      |      | 11                         | -                                | 11             | 38                 |
| <b>Total income</b>                                    |      | <u>22,719</u>              | <u>15,750</u>                    | <u>38,469</u>  | <u>26,489</u>      |
| <b>EXPENDITURE</b>                                     |      |                            |                                  |                |                    |
| <b>Charitable activities</b>                           |      |                            |                                  |                |                    |
| Salaries and pension                                   |      | 12,841                     | -                                | 12,841         | 12,829             |
| Missionary, workers support and other causes           |      | 109                        | -                                | 109            | 3,460              |
| Church events  |      | -                          | -                                | -              | 206                |
| Depreciation   |      | 898                        | 9,545                            | 10,443         | 10,577             |
| Telephone and internet                                 |      | 322                        | -                                | 322            | 482                |
| Repairs and outside maintenance                        |      | 2,074                      | -                                | 2,074          | 1,421              |
| Insurance  |      | 1,231                      | -                                | 1,231          | 1,207              |
| Light and heat   |      | 1,894                      | -                                | 1,894          | 2,099              |
| Loan interest  |      | -                          | 734                              | 734            | 1,163              |
| Licences and subscriptions                             |      | 807                        | -                                | 807            | 702                |
| Teaching, training, etc                                |      | 143                        | -                                | 143            | 720                |
| Sundry expenses  |      | 676                        | 69                               | 745            | 1,719              |
| Foodbank expenses                                      |      | -                          | 4,301                            | 4,301          | -                  |
| Noah's Ark toddler group                               |      | -                          | -                                | -              | 1,484              |
|  |      | <u>20,995</u>              | <u>14,649</u>                    | <u>35,644</u>  | <u>38,069</u>      |
| <b>Governance Costs</b>                                |      |                            |                                  |                |                    |
| Professional fees                                      |      | -                          | -                                | -              | -                  |
|  |      | <u>-</u>                   | <u>-</u>                         | <u>-</u>       | <u>-</u>           |
| <b>Net incoming/ (outgoing) resources for the year</b> |      | <u>1,724</u>               | <u>1,101</u>                     | <u>2,825</u>   | <u>(11,580)</u>    |
| <b>Transfers between funds</b>                         |      | <u>(11,872)</u>            | <u>11,872</u>                    | <u>-</u>       | <u>-</u>           |
| <b>Total funds brought forward</b>                     |      | <u>121,230</u>             | <u>421,753</u>                   | <u>542,983</u> | <u>554,563</u>     |
| <b>Total funds carried forward</b>                     |      | <u>111,082</u>             | <u>434,726</u>                   | <u>545,808</u> | <u>542,983</u>     |

In 2020 restricted funds income of £5,755 was received and expenses of £12,386 was incurred.

## UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

## BALANCE SHEET

31ST MARCH 2021

|   | Note | 2021<br>£      | £              | 2020<br>£      | £              |
|---|------|----------------|----------------|----------------|----------------|
| <b>Fixed assets</b>                                     |      |                |                |                |                |
| Tangible assets   | 5    |                | 532,232        |                | 542,675        |
| <b>Current assets</b>                                   |      |                |                |                |                |
| Debtors   |      | 1,720          |                | 1,583          |                |
| Cash at bank and in hand                                |      | 21,040         |                | 25,246         |                |
|   |      | <u>22,760</u>  |                | <u>26,829</u>  |                |
| <b>Liabilities: amounts falling due within one year</b> |      |                |                |                |                |
| Mortgage loan   | 6    | 8,734          |                | 9,000          |                |
| Creditors and accruals                                  |      | 450            |                | 450            |                |
|   |      | <u>9,184</u>   |                | <u>9,450</u>   |                |
| <b>Net current assets</b>                               |      |                | 13,576         |                | 17,379         |
| Mortgage loan   | 6    |                | -              |                | (17,071)       |
| <b>Net assets</b>                                       |      |                | <u>545,808</u> |                | <u>542,983</u> |
| <b>Funds</b>  |      |                |                |                |                |
| Unrestricted – General Purposes                         | 7    | 111,082        |                | 121,230        |                |
| Restricted  | 7    | 434,726        |                | 421,753        |                |
|   |      | <u>545,808</u> |                | <u>542,983</u> |                |

Approved by the Trustees on 30th January 2022 and signed on their behalf by:

*Angela Bridges*.....  
Mrs A Bridges – Trustee

## UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

## NOTES TO THE ACCOUNTS

YEAR ENDED 31ST MARCH 2021

**1. Accounting policies**

The accounts have been prepared in accordance with the Statement of Recommended Practice: "Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" ("the Sorp") and the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011.

The particular accounting policies are described below.

**a) Accounting convention**

The accounts are prepared under the historical cost convention.

**b) Donations**

- i) Donations and gifts under deeds of covenant, together with the associated income tax recoverable, are recognised as income when the donation is received.
- ii) Other donations and gifts received are credited to the income and expenditure account in the period they are received.

**c) Depreciation**

Depreciation is calculated so as to write off the cost of the asset over its useful economic life as follows:

|           |   |                   |
|-----------|---|-------------------|
| Land      | - | nil               |
| Buildings | - | 2% per annum      |
| Equipment | - | 10%-20% per annum |

**2. Offerings, Collections & Legacies**

|  | <b>2021</b> | <b>2020</b> |
|--|-------------|-------------|
|  | <b>£</b>    | <b>£</b>    |
| Offerings, covenants and other collections | 25,157      | 24,385      |
| Legacy                                     | 5,000       | -           |
|  | =====       | =====       |

**3. Expenditure**

|   | <b>2021</b> | <b>2020</b> |
|---|-------------|-------------|
|   | <b>£</b>    | <b>£</b>    |
| Included within expenditure for the year are the following costs: |             |             |
| Staff costs   | 12,841      | 12,829      |
| Reporting accountants' fees:                                      |             |             |
| - Independent Examination Fee                                     | -           | -           |
|   | =====       | =====       |

There was 1 employee during the year (2020– 1).

## UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

## NOTES TO THE ACCOUNTS

## YEAR ENDED 31ST MARCH 2021

**4. Trustees' remuneration, expenses and other transactions**

One of the Trustees, the senior team leader, received remuneration as disclosed in note 3 above. No remuneration or reimbursement of expenses was paid during the year to any other trustee or to any person known to be connected with any trustee.

In common with most charities the Trustees make donations to the charity.

| <b>5. Tangible fixed assets</b> | <b>Land and buildings<br/>£</b> | <b>Fixtures and equipment<br/>£</b> | <b>Total<br/>£</b> |
|---------------------------------|---------------------------------|-------------------------------------|--------------------|
| <b>Cost</b>                     |                                 |                                     |                    |
| At 1st April 2020               | 602,140                         | 55,241                              | 657,381            |
| Additions                       | -                               | -                                   | -                  |
| At 31st March 2021              | 602,140                         | 55,241                              | 657,381            |
| <b>Depreciation</b>             |                                 |                                     |                    |
| At 1st April 2020               | 68,482                          | 46,224                              | 114,706            |
| Charge                          | 6,600                           | 3,843                               | 10,443             |
| At 31st March 2021              | 75,082                          | 50,067                              | 125,149            |
| <b>Net book value</b>           |                                 |                                     |                    |
| At 31st March 2021              | 527,058                         | 5,174                               | 532,232            |
| At 31st March 2020              | 533,658                         | 9,017                               | 542,675            |

**6. Mortgage loan**

The mortgage loan is repayable over 20 years and is secured upon the land and buildings owned by the charity. The analysis of maturity of the debt is as follows:

|                            | <b>2021<br/>£</b> | <b>2020<br/>£</b> |
|----------------------------|-------------------|-------------------|
| Within one year            | 8,734             | 9,000             |
| Between one and two years  | -                 | 9,000             |
| Between two and five years | -                 | 8,071             |
|                            | 8,734             | 26,071            |

## UNION ROAD COMMUNITY CHURCH (OSWALDTWISTLE)

## NOTES TO THE ACCOUNTS

YEAR ENDED 31ST MARCH 2021

## 7. Statement of funds

|  | Unrestricted<br>£ | Restricted<br>£ | Total<br>£     |
|--|-------------------|-----------------|----------------|
| Tangible assets                                | 94,562            | 437,670         | 532,232        |
| Current assets                                 | 16,970            | 5,790           | 22,760         |
| Liability: amounts falling due within one year | (450)             | (8,734)         | (9,184)        |
| Liability: amounts falling due after one year  | -                 | -               | -              |
|  | <u>111,082</u>    | <u>434,726</u>  | <u>545,808</u> |
|  | =====             | =====           | =====          |

The restricted funds comprise amounts raised, given or transferred from unrestricted funds toward the building project, Noah's Ark toddler group and the Foodbank.