

WILMSLOW UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1128170

Details

Other names WILMSLOW URC CHARITY

Status Registered

Legal form Previously excepted

Registered 2009-02-20

Register [View on the Charity Commission register](#)

Contact

Address Chapel Lane
Wilmslow
SK9 1PR

Phone 01625532600

Email treasurer@wilmslowurc.org.uk

Website www.wilmslowurc.org.uk

Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: Organises public worship, christian education, pastoral care and social activities

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Cheshire East

Finances

Period end	Income	Expenditure	Assets	Employees
2025-03-31	£246,493	£241,173	-	-
2024-03-31	£200,360	£201,007	-	-
2023-03-31	£230,779	£230,852	-	-
2022-03-31	£244,566	£224,182	-	-
2021-03-31	£402,770	£177,729	-	-

Trustees

Name	Role	Appointed
Amanda Jane Dean		2021-01-01
Carole Carne		2025-01-01
Dr Margaret Mackenzie Arnell		2024-01-01
Elizabeth Anne Brander		2020-01-01
Elizabeth Wood		2024-01-01
Martin David Duguid		2024-01-01
Peter John Bradley		2019-01-01
STEPHEN DAVID WOOD FCA BA		
Wendy Rosemary Williams		2022-01-01

WILMSLOW UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128170

Accounts



Wilmslow United Reformed Church Charity

Trustees' report and financial statements

For the year ended 31 March 2025

Trustees’ report and financial statements

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Legal and administrative information

Charity Name: Wilmslow United Reformed Church Charity (Wilmslow URC)

Registered Charity Number: 1128170

Minister/Trustee Vacant

Elders/Trustees
Dr M Arnell
Mr P Bradley
Mrs A Brander
Mrs C Carne (appointed 1 January 2025)
Mrs A Dean
Mr M Duguid
Mrs E Gilliland (stood down from office 31 December 2024)
Mrs N Moss
Mrs T Shepherd (stood down from office 31 December 2024)
Mrs W Williams
Mrs F Wood
Mr R Wood
Mr S Wood

Church Address: Chapel Lane
Wilmslow
Cheshire
SK9 1PR

Independent Examiner: Teresa Fennell ACMA, CGMA
It Doesn't Have to Cost the Earth Ltd
47 St Dunstons Close
Worcester
WR5 2AJ

Bankers: NatWest Bank plc
4 Grove Street
Wilmslow
Cheshire
SK9 1EJ

Trustees' report

The elders, acting as trustees, present their report and the financial statements of the charity for the year ended 31 March 2025.

Structure, governance and management

The minister and elders are the trustees of the charity as defined under the Charities Act 2011.

The responsibilities of elders are defined in the Basis of Union which was the founding document of the United Reformed Church. The minister, when in post, and elders are responsible for leading the church; fostering the spiritual development of the congregation; giving pastoral care to the congregation, ensuring that public worship is held on a regular basis and exercising stewardship over the church's property and finances. Elders are church members elected, normally for a three-year term, by the church meeting. The elders normally meet once a month and the meetings are usually chaired by the minister.

Many of the elders' responsibilities are delegated to several teams covering Worship, Outreach, Finance, Premises and Property. These teams have members some of whom are elders and they report to the elders' meeting.

Church meetings are normally held quarterly and are open to all members of the church; all major decisions affecting the church are made by church meeting.

The governing document is in line with an approved instrument issued by the United Reformed Church.

Objectives and activities

The church is committed to providing public worship open to all; having a programme of Christian education for all ages; providing social and recreational activities for all ages; giving pastoral support to the congregation; providing premises, resources and services to the local community.

The elders declare that they have complied with the duty imposed by the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. Worship is open to all and all are welcome. The church premises are used by both church groups and other social, community and commercial organisations.

Achievements and performance

A public worship service is conducted every Sunday morning and a monthly mid-week service designed for those who struggle to attend on a Sunday morning has also continued over the past year. Messy Church continues on the first Sunday each month and continues to be highly appreciated. There is also Modern Believers, a faith-based discussion group.

The year has seen the Community Café held on Monday and Wednesday mornings continue the development of its outreach mission. The support for Wilmslow Youthwork, the charity set up in 2019 has continued through the year and makes a significant difference in the lives of young people and their families in and around Wilmslow and links with Wilmslow High School continue to be developed.

The social, study and recreational activities include a badminton club, bowling club, quilters group and book club. A fellowship group meet regularly on Mondays with speakers and social events. These groups and the uniformed youth organisations which meet on our premises are open to and attended by people who are not church members.

Pastoral care is provided through a network led by two support coordinators to offer the best possible and most relevant support to those members of the congregation with pastoral needs. The network is organised to coordinate the many members who volunteer to offer services such as home visiting to the sick or lonely and transport for those with limited mobility. There is also a much-valued Prayer chain.

Trustees' report *(continued)*

Review of the year

After discussions at local, synod and national level, Wilmslow United Reformed Church moved to the Mersey Synod on 31 March 2024 and a farewell/welcome service was held on 11 August 2024.

The Church has remained in vacancy all through the year. In January 2025 the Church completed its vacancy profile and a vacancy was declared in February 2025. A search for a new minister is now underway.

Financial review

The church's principal funding comes from freewill giving which was down on the previous year but lettings income from the use of the church buildings increased as we continued to promote the use of the premises to the community.

Expenditure in the year was ahead of budgeted figure, £179,145, as in some areas additional expenditure was approved and with some increased costs linked to inflationary pressures. Significant work in the year work on the roofs and a removal of the tree on the Church estate.

Reserve policy

The General Fund, from the regular freewill giving, contributes to the day to day running costs of the church and there are designated funds set aside for repairs and improvements. Monies are set aside each year from the general fund, net of any costs incurred in the year, to maintain sufficient balances in this fund for future expenditure without recourse to special appeals. The General Fund balance, excluding the manse fund, equates to three months' expenditure in line with the Charity Commission recommendations. This means that key contracted expenditure is properly covered in the event of a fall off of income.

The year-end balance for the designated fund is shown in note 17.

Approved by the elders on November 3rd 2025 and signed on their behalf by:



Steve Wood, Church Treasurer

**Statement of financial activities
for the year ended 31 March 2025**

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
		£	£	£	£	£
Income from:						
Donations and legacies	2	179,165	-	9,447	188,612	144,115
Charitable activities	3	43,181	-	-	43,181	39,649
Other trading activities	4	9,308	-	-	9,308	10,507
Investment income	5	5,249	-	143	5,392	6,089
Total income		236,903	-	9,590	246,493	200,360
Expenditure on:						
Raising funds	6	1,345	-	266	1,611	2,163
Charitable activities	7	189,691	40,600	9,271	239,562	198,844
Total expenditure		191,036	40,600	9,537	241,173	201,007
Net income / (expenditure)		45,867	(40,600)	53	5,320	(647)
Transfers between funds		(40,000)	40,000	-	-	-
		5,867	(600)	53	5,320	(647)
Total funds brought forward 1 April 2024		275,707	23,184	9,611	308,502	309,149
Total funds carried forward 31 March 2025		281,574	22,584	9,664	313,822	308,502
			(Note 16)	(Note 17)		

The notes on pages 8 to 15 form part of these financial statements.

Balance sheet
as at 31 March 2025

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2025	Total 2024
		£	£	£	£	£
Fixed assets						
Tangible assets	12	2,631	5,257	-	7,888	9,977
		<u>2,631</u>	<u>5,257</u>	<u>-</u>	<u>7,888</u>	<u>9,977</u>
Current assets						
Debtors	13	35,994	-	1,106	37,100	31,124
Investments	14	227,984	-	-	227,984	223,530
Bank and cash balances		33,577	17,327	9,654	60,558	48,240
		<u>297,555</u>	<u>17,327</u>	<u>10,760</u>	<u>325,642</u>	<u>302,894</u>
Current liabilities						
Creditors payable within one year	15	(18,612)	-	(1,096)	(19,708)	(4,369)
Net current assets		<u>278,943</u>	<u>17,327</u>	<u>9,664</u>	<u>305,934</u>	<u>298,525</u>
Total net assets		<u>281,574</u>	<u>22,584</u>	<u>9,664</u>	<u>313,822</u>	<u>308,502</u>
The funds of the charity						
Unrestricted income funds						
General		281,574	-	-	281,574	275,707
Designated	16	-	22,584	-	22,584	23,184
Total		<u>281,574</u>	<u>22,584</u>	<u>-</u>	<u>304,158</u>	<u>298,891</u>
Restricted funds	17	-	-	9,664	9,664	9,611
		<u>281,574</u>	<u>22,584</u>	<u>9,664</u>	<u>313,822</u>	<u>308,502</u>

The notes on pages 8 to 15 form part of these financial statements.

Approved by the elders on November 3rd 2025 and signed on their behalf by:



Steve Wood, Church Treasurer

Notes to the financial statements

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice: (FRS 102) issued by the Charity Commission on the basis that the charity is a Public Benefit Entity. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

There are no estimates or assumptions made creating estimation uncertainty as at the year-end that put the carrying values of assets and liabilities at risk of material adjustment in next year's financial statements.

The financial statements have been prepared on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donors.

Tangible fixed assets

Freehold property: The trustees of the church buildings are the URC (Mersey Province) Trust Limited who hold them for purposes connected with Wilmslow URC. Expenditure incurred on the church is written off in the year it is incurred.

Equipment: Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

- Equipment and fixtures – 20% per annum, straight line

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Resources expended

The URC Ministry and Mission contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period in which they are incurred and include VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible asset is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Financial instruments

The charity's basic financial instruments as defined by FRS 102 are all recognised at their settlement value and the charity has no "other" financial instruments.

Taxation

As part of the United Reformed Church, the church is an excepted and registered charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

Notes to the financial statements (continued)**2 Donations and legacies**

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Offertory and standing orders (£1,734 per week; 2024: £1,743)	90,163	-	-	90,163	90,658
Income tax refunds under Gift Aid	24,891	-	-	24,891	21,635
Special offerings and donations	23,427	-	9,447	32,874	28,822
Legacies	40,684	-	-	40,684	1,000
Grants	-	-	-	-	2,000
	179,165	-	9,447	188,612	144,115

3 Charitable activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Use of church rooms	43,181	-	-	43,181	39,649
	43,181	-	-	43,181	39,649

4 Other trading activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Fund raising	3,688	-	-	3,688	5,081
Café income	4,123	-	-	4,123	4,416
Manse energy feed in tariff	854	-	-	854	819
Royalties	643	-	-	643	191
	9,308	-	-	9,308	10,507

5 Investment income

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Bank interest	795	-	143	938	1,249
Investment income	4,454	-	-	4,454	4,840
	5,249	-	143	5,392	6,089

Notes to the financial statements (continued)

6 Raising funds

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Fundraising expenses	1,309	-	266	1,575	1,004
Running expenses	36	-	-	36	1,159
	<u>1,345</u>	<u>-</u>	<u>266</u>	<u>1,611</u>	<u>2,163</u>

7 Charitable activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Ministry costs					
URC Ministry and Mission Fund	61,845	-	-	61,845	63,012
Youth Work	20,000	-	-	20,000	20,000
Synod levy	-	-	-	-	3,261
Pulpit supply	565	-	-	565	500
	<u>82,410</u>	<u>-</u>	<u>-</u>	<u>82,410</u>	<u>86,773</u>
Ministerial costs					
Travel and subsistence	92	-	-	92	1,127
Synod expenses	-	-	-	-	3,983
Pastoral support	-	-	90	90	3,485
Worship resources	537	-	-	537	172
Wedding and funeral expenses	-	-	-	-	-
Flowers	528	-	-	528	662
	<u>1,157</u>	<u>-</u>	<u>90</u>	<u>1,247</u>	<u>9,429</u>
Church costs					
Cleaning	18,242	-	-	18,242	15,680
Supplies	4,309	-	-	4,309	4,616
Heat, light and water	21,644	-	-	21,644	24,255
Repairs and maintenance	23,483	39,197	-	62,680	9,975
Insurance	6,329	-	-	6,329	5,658

Notes to the financial statements (continued)**7 Charitable activities (continued)**

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Church costs (continued)					
Waste disposal	894	-	-	894	1,353
Kitchen supplies and equipment	1,069	-	-	1,069	1,486
Gardening	104	-	-	104	1,503
	<u>76,074</u>	<u>39,197</u>	<u>-</u>	<u>115,271</u>	<u>64,526</u>
Manse costs					
Council tax	(1,444)	-	-	(1,444)	3,454
Telephone	524	-	-	524	1,032
Water	515	-	-	515	310
Repairs and maintenance	40	-	-	40	-
	<u>(365)</u>	<u>-</u>	<u>-</u>	<u>(365)</u>	<u>4,796</u>
Office costs					
Telephone and broadband	5,023	-	-	5,023	1,622
Stationery and furniture	121	-	-	121	711
Printing	602	-	-	602	501
Photocopying	555	-	-	555	585
Postage	6	-	-	6	-
Newsletter	737	-	-	737	805
Website	157	-	-	157	200
Sundries	-	-	-	-	209
	<u>7,201</u>	<u>-</u>	<u>-</u>	<u>7,201</u>	<u>4,633</u>
Team and activity costs					
Fellowship	1,045	-	-	1,045	890
Messy Church	154	-	-	154	103
Music	2,664	-	-	2,664	948
Outreach	845	-	-	845	-
Worship	205	-	-	205	249
	<u>4,913</u>	<u>-</u>	<u>-</u>	<u>4,913</u>	<u>2,190</u>

Notes to the financial statements *(continued)*7 Charitable activities *(continued)*

	Unrestricted funds General £	Designated £	Restricted Funds £	Total 2024-25 £	Total 2023-24 £
Finance and admin costs					
Secretarial expenses	1,913	-	-	1,913	5,448
Finance expenses	5,507	-	-	5,507	2,471
Premises expenses	6,391	-	-	6,391	1,660
Bad debts	(766)	-	-	(766)	627
Bank charges	832	-	-	832	854
Depreciation	686	1,403	-	2,089	465
	<u>14,563</u>	<u>1,403</u>	<u>-</u>	<u>15,966</u>	<u>11,525</u>
Donations					
Northern College	250	-	-	250	250
East Cheshire Eye Society	1,129	-	-	1,129	1,591
Francis House	1,130	-	-	1,130	-
NSPCC	-	-	-	-	1,591
Samaritans	1,129	-	-	1,129	1,591
Disaster Emergency Committee appeals	-	-	-	-	-
Church Action on Poverty	50	-	-	50	50
Royal British Legion	50	-	-	50	-
Commitment for Life	-	-	4,268	4,268	2,807
Disaster appeals	-	-	551	551	-
Harvest appeal	-	-	2,393	2,393	3,238
Christian Aid	-	-	1,969	1,969	3,854
Other donations	-	-	-	-	-
	<u>3,738</u>	<u>-</u>	<u>9,181</u>	<u>12,919</u>	<u>14,972</u>
Charitable activities	<u>189,691</u>	<u>40,600</u>	<u>9,271</u>	<u>239,562</u>	<u>198,844</u>

Notes to the financial statements (continued)**8 Trustee remuneration and expenses**

None of the trustees (2023-24: £Nil) were paid any remuneration or received any other benefits from their employment with the church. Prior to her retirement, the Minister was remunerated by the United Reformed Church and her settlement agreement includes the manse, which is owned by the Synod, but whose costs of are paid by the church.

Donations without conditions totalling £7,980 (2023-24: £15,009) were received from trustees.

Expenses totalling £2,021 (2023-24: £5,999) were paid to eight (2023-24: *nine*) trustees including the Minister. These were for travel, subsistence and the reimbursement of out of pocket expenses.

9 Related party transactions

Donations without conditions totalling £5,490 (2023-24: £9,115) were received from related parties.

Expenses totalling £444 (2023-24: £1,137) were paid to two (2023-24: *four*) partners of trustees. These were for travel, subsistence and the reimbursement of out of pocket expenses.

One of the trustees was also a related party to a trustee of Wilmslow Youth. Amounts paid to Wilmslow Youth in the year were £20,000 (2023-24: £19,771). Donations amounting to £6,700 (2023-24: £6,500) were received from Wilmslow Youth in the year as contributions towards use of the Undercroft.

10 Staff costs

Staff costs in the year totalled £6,409 (2023-24: £2,224) in relation to two employees (2023-24: *two*). There were no social security or pension costs payable.

11 Independent examination

The fee in the year for independent examination of the financial statements was £775 (2023-24: £750).

12 Fixed assets

	General equipment and fixtures	Designated equipment and fixtures	Total
	£	£	£
General funds			
Cost			
At 1 April 2024	3,431	7,011	10,442
Additions	-	-	-
At 31 March 2025	<u>3,431</u>	<u>7,011</u>	<u>10,442</u>
Depreciation			
At 1 April 2024	114	351	465
Charge for the year	686	1,403	2,089
At 31 March 2025	<u>800</u>	<u>1,754</u>	<u>2,554</u>
Net book value			
At 31 March 2025	<u>2,631</u>	<u>5,257</u>	<u>7,888</u>
At 31 March 2024	<u>3,317</u>	<u>6,660</u>	<u>9,977</u>

Notes to the financial statements (continued)

12 Fixed assets (continued)

For the reasons stated in the Accounting Policy (Note 1), the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £8,224,000 and the contents of the church buildings are insured for £418,000.

13 Debtors

	Unrestricted funds General	Designated	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Accounts receivable	7,518	-	-	7,518	6,371
Bad debt provision	(375)	-	-	(375)	(1,142)
Income tax recoverable	23,559	-	1,106	24,665	22,529
Prepayments	5,292	-	-	5,292	3,366
	35,994	-	1,106	37,100	31,124

14 Investments

	Unrestricted funds General	Designated	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
At 1 April 2024	223,530	-	-	223,530	218,690
Interest applied in the year	4,454	-	-	4,454	4,840
At 31 March 2025	227,984	-	-	227,984	223,530

The investments represent the amount held on behalf of the Church by the Synod following a review which resulted in responsibility for the manse passing to the URC (North Western Province) Trust Limited.

15 Creditors payable within one year

	Unrestricted funds General	Designated	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Accounts payable	1,863	-	-	1,863	2,799
Accruals and deferred income	16,749	-	1,096	17,845	1,570
	18,612	-	1,096	19,708	4,369

Notes to the financial statements (*continued*)

16 Designated funds

The church operates one designated fund with the encouragement of the church meeting.

Repairs fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the general fund when funds are available. The maintenance is supervised by the Property Team.

The movements on the designated fund were as follows:

	Repairs fund	Total 2024-25	Total 2023-24
	£	£	£
Brought forward at 1 April 2024	23,184	23,184	23,535
Expenditure on charitable activities	(40,600)	(40,600)	(351)
Transfers from other funds	40,000	40,000	-
Carried forward at 31 March 2025	22,584	22,584	23,184

17 Restricted funds

The church accounts include four restricted funds where the monies can only be used for the specific purposes for which they were entrusted to the church. These monies are not at the disposal of the church meeting for any other purpose and represent:

Specific gifts – at different times of the year monies are raised in the church to support specific projects.

Additional ministry fund – this represents the balance of a legacy and although it is totally expendable, it may only be used to provide additional ministry.

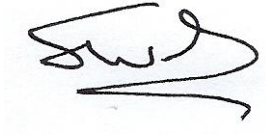
Ministerial hardship fund – this represents funds donated for use by the minister as she determines to provide gifts or support. The use of these funds is kept confidentially.

The movements in the restricted funds during the year were:

	Specific gifts	Additional ministry	Hardship fund	Total 2024-25	Total 2023-24
	£	£	£	£	£
Brought forward at 1 April 2024	-	2,873	6,738	9,611	12,788
Donations and legacies	9,447	-	-	9,447	10,189
Activities for generating funds	-	-	-	-	-
Investment income	-	143	-	143	124
Expenditure on raising funds	(266)	-	-	(266)	(290)
Expenditure on charitable activities	(9,181)	-	(90)	(9,271)	(13,194)
Transfers to other funds	-	-	-	-	(6)
Carried forward at 31 March 2025	-	3,016	6,648	9,664	9,611

Treasurer's statement

I have prepared the financial statements on pages 6 to 15 for the year ended 31 March 2025.

A handwritten signature in black ink, appearing to read 'SDW', with a horizontal line underneath.

Stephen David Wood, FCA

April 26th 2025

Independent examiner's report

I report to the trustees on my examination of the financial statements of Wilmslow United Reformed Church Charity ("the Church") for the year ended 31 March 2025 which are set out on pages 6 to 15.

Responsibilities and basis of report

As the charity trustees of the Church, 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 Church's accounts carried out under section 145 of the Act and in carrying my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 respect of the Church as required by section 130 of the Act; or
- 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.

Signed:

Teresa Fennell

Date: 23rd December 2025

Teresa Fennell, Chartered Institute of Management Accountants

It Doesn't Have to Cost the Earth Ltd
47 St Dunstons Close
Worcester, WR5 2AJ

Accounts



Wilmslow United Reformed Church Charity

Trustees' report and financial statements

For the year ended 31 March 2024

Trustees' report and financial statements

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Legal and administrative information

Charity Name: Wilmslow United Reformed Church Charity (Wilmslow URC)

Registered Charity Number: 1128170

Minister/Trustee: Revd Dr KE Thorpe (retired on 31 July 2023)

Elders/Trustees: Dr M Arnell (appointed 1 January 2024)
Mr P Bradley
Mrs A Brander
Mrs A Dean
Mr M Duguid (appointed 1 January 2024)
Dr I Duncan (stood down from office 31 December 2023)
Mrs E Gilliland
Mrs N Moss
Mrs T Shepherd
Mrs W Williams
Mrs F Wood (appointed 1 January 2024)
Mr R Wood
Mr S Wood

Church Address: Chapel Lane
Wilmslow
Cheshire
SK9 1PR

Independent Examiner: Teresa Fennell ACMA, CGMA
It Doesn't Have to Cost the Earth Ltd
47 St Dunstons Close
Worcester
WR5 2AJ

Bankers: NatWest Bank plc
4 Grove Street
Wilmslow
Cheshire
SK9 1EJ

Trustees' report

The elders, acting as trustees, present their report and the financial statements of the charity for the year ended 31 March 2024.

Structure, governance and management

The minister and elders are the trustees of the charity as defined under the Charities Act 2011.

The responsibilities of elders are defined in the Basis of Union which was the founding document of the United Reformed Church. The minister and elders are responsible for leading the church; fostering the spiritual development of the congregation; giving pastoral care to the congregation, ensuring that public worship is held on a regular basis and exercising stewardship over the church's property and finances. Elders are church members elected, normally for a three-year term, by the church meeting. The elders normally meet once a month and the meetings are usually chaired by the minister.

Many of the elders' responsibilities are delegated to several teams covering Worship, Outreach, Finance, Premises and Property. These teams have members some of whom are elders and they report to the elders' meeting.

Church meetings are normally held quarterly and are open to all members of the church; all major decisions affecting the church are made by church meeting.

The governing document is in line with an approved instrument issued by the United Reformed Church.

Objectives and activities

The church is committed to providing public worship open to all; having a programme of Christian education for all ages; providing social and recreational activities for all ages; giving pastoral support to the congregation; providing premises, resources and services to the local community.

The elders declare that they have complied with the duty imposed by the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. Worship is open to all and all are welcome. The church premises are used by both church groups and other social, community and commercial organisations.

Achievements and performance

A public worship service is conducted every Sunday morning and a monthly mid-week service designed for those who struggle to attend on a Sunday morning has also continued over the past year. Messy Church continues on the first Sunday each month and continues to be highly appreciated. There is also Modern Believers, a faith-based discussion group.

The year has seen the Community Café held on Monday and Wednesday mornings continue the development of its outreach mission. The support for Wilmslow Youthwork, the charity set up in 2019 has continued through the year and makes a significant difference in the lives of young people and their families in and around Wilmslow and links with Wilmslow High School continue to be developed.

The social, study and recreational activities include a badminton club, bowling club, quilters group and book club. A fellowship group meet regularly on Mondays with speakers and social events. These groups and the uniformed youth organisations which meet on our premises are open to and attended by people who are not church members.

Pastoral care is provided through a network led by two support coordinators to offer the best possible and most relevant support to those members of the congregation with pastoral needs. The network is organised to coordinate the many members who volunteer to offer services such as home visiting to the sick or lonely and transport for those with limited mobility. There is also a much-valued Prayer chain.

Trustees' report *(continued)*

Review of the year

The past twelve months has seen two significant events in the life of the church.

After 15 years of ministry with us our Minister, Revd Dr Kirsty Thorpe retired and finished her time with us at the end of July 2023. The accounts include donations towards a leaving gift for Kirsty under special offerings and donations and the cost of the gifts under secretarial expenses.

The church also discussed and asked for a move between Synods in the URC. The process to come to this decision and request came after a lot of prayer and discussion. Synod resolutions were approved in October 2023 and the URC Assembly Executive approved the move in February 2024. Wilmslow United Reformed Church moved to the Mersey Synod on 31 March 2024.

Financial review

The church's principal funding comes from freewill giving which was down on the previous year but lettings income from the use of the church buildings increased as we continued to promote the use of the premises to the community.

Expenditure in the year was ahead of budgeted figure, £163,885, as in some areas additional expenditure was approved and with some increased costs linked to inflationary pressures. Significant work in the year work on the roofs and a new coffee machine for the Undercroft.

With the departure of our minister through retirement in the year there was a significant collection for a farewell gift which was passed on at the farewell events.

Reserve policy

The General Fund, from the regular freewill giving, contributes to the day to day running costs of the church and there are designated funds set aside for repairs and improvements. Monies are set aside each year from the general fund, net of any costs incurred in the year, to maintain sufficient balances in this fund for future expenditure without recourse to special appeals. The General Fund balance, excluding the manse fund, equates to three months' expenditure in line with the Charity Commission recommendations. This means that key contracted expenditure is properly covered in the event of a fall off of income.

The year-end balance for the designated fund is shown in note 17.

Approved by the elders on 7 October 2024 and signed on their behalf by:



Steve Wood, Church Treasurer

**Statement of financial activities
for the year ended 31 March 2024**

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2023-24	Total 2022-23
		£	£	£	£	£
Income from:						
Donations and legacies	2	133,926	-	10,189	144,115	189,791
Charitable activities	3	39,649	-	-	39,649	27,787
Other trading activities	4	10,507	-	-	10,507	10,225
Investment income	5	5,965	-	124	6,089	2,976
Total income		<u>190,047</u>	<u>-</u>	<u>10,313</u>	<u>200,360</u>	<u>230,779</u>
Expenditure on:						
Raising funds	6	1,873	-	290	2,163	2,544
Charitable activities	7	185,299	351	13,194	198,844	228,308
Total expenditure		<u>187,172</u>	<u>351</u>	<u>13,484</u>	<u>201,007</u>	<u>230,852</u>
Net income / (expenditure)		<u>2,875</u>	<u>(351)</u>	<u>(3,171)</u>	<u>(647)</u>	<u>(73)</u>
Transfers between funds	6	-	-	(6)	-	-
		<u>2,881</u>	<u>(351)</u>	<u>(3,177)</u>	<u>(647)</u>	<u>(73)</u>
Total funds brought forward 1 April 2023		272,826	23,535	12,788	309,149	309,222
Total funds carried forward 31 March 2024		<u>275,707</u>	<u>23,184</u>	<u>9,611</u>	<u>308,502</u>	<u>309,149</u>
			(Note 16)	(Note 17)		

The notes on pages 8 to 15 form part of these financial statements.

Balance sheet
as at 31 March 2024

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2024	Total 2023
		£	£	£	£	£
Fixed assets						
Tangible assets	12	3,317	6,660	-	9,977	-
		<u>3,317</u>	<u>6,660</u>	<u>-</u>	<u>9,977</u>	<u>-</u>
Current assets						
Debtors	13	29,526	-	1,598	31,124	30,461
Investments	14	223,530	-	-	223,530	218,690
Bank and cash balances		23,133	16,524	8,583	48,240	79,951
		<u>276,189</u>	<u>16,524</u>	<u>10,181</u>	<u>302,894</u>	<u>329,102</u>
Current liabilities						
Creditors payable within one year	15	(3,799)	-	(570)	(4,369)	(19,953)
Net current assets		<u>272,390</u>	<u>16,524</u>	<u>9,611</u>	<u>298,525</u>	<u>309,149</u>
Total net assets		<u>275,707</u>	<u>23,184</u>	<u>9,611</u>	<u>308,502</u>	<u>309,149</u>
The funds of the charity						
Unrestricted income funds						
General		275,707	-	-	275,707	272,826
Designated	16	-	23,184	-	23,184	23,535
Total		<u>275,707</u>	<u>23,184</u>	<u>-</u>	<u>298,891</u>	<u>296,361</u>
Restricted funds	17	-	-	9,611	9,611	12,788
		<u>275,707</u>	<u>23,184</u>	<u>9,611</u>	<u>308,502</u>	<u>309,149</u>

The notes on pages 8 to 15 form part of these financial statements.

Approved by the elders on 7 October 2024 and signed on their behalf by:



Steve Wood, Church Treasurer

Notes to the financial statements

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice: (FRS 102) issued by the Charity Commission on the basis that the charity is a Public Benefit Entity. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

There are no estimates or assumptions made creating estimation uncertainty as at the year-end that put the carrying values of assets and liabilities at risk of material adjustment in next year's financial statements.

The financial statements have been prepared on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donors.

Tangible fixed assets

Freehold property: The trustees of the church buildings are the URC (Mersey Province) Trust Limited who hold them for purposes connected with Wilmslow URC. Expenditure incurred on the church is written off in the year it is incurred.

Equipment: Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

- Equipment and fixtures – 20% per annum, straight line

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Resources expended

The URC Ministry and Mission contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period in which they are incurred and include VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible asset is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Financial instruments

The charity's basic financial instruments as defined by FRS 102 are all recognised at their settlement value and the charity has no "other" financial instruments.

Taxation

As part of the United Reformed Church, the church is an excepted and registered charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

Notes to the financial statements (continued)

2 Donations and legacies

	Unrestricted funds General	Designated	Restricted Funds	Total 2023-24	Total 2022-23
	£	£	£	£	£
Offertory and standing orders (£1,743 per week; 2023: £1,820)	90,658	-	-	90,658	94,635
Income tax refunds under Gift Aid	21,635	-	-	21,635	60,430
Special offerings and donations	18,633	-	10,189	28,822	26,148
Legacies	1,000	-	-	1,000	5,328
Grants	2,000	-	-	2,000	3,250
	133,926	-	10,189	144,115	189,791

3 Charitable activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2023-24	Total 2022-23
	£	£	£	£	£
Use of church rooms	39,649	-	-	39,649	27,787
	39,649	-	-	39,649	27,787

4 Other trading activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2023-24	Total 2022-23
	£	£	£	£	£
Fund raising	5,081	-	-	5,081	6,826
Café income	4,416	-	-	4,416	2,560
Manse energy feed in tariff	819	-	-	819	839
Royalties	191	-	-	191	-
	10,507	-	-	10,507	10,225

5 Investment income

	Unrestricted funds General	Designated	Restricted Funds	Total 2023-24	Total 2022-23
	£	£	£	£	£
Bank interest	1,125	-	124	1,249	464
Investment income	4,840	-	-	4,840	2,512
	5,965	-	124	6,089	2,976

Notes to the financial statements (continued)

6 Raising funds

	Unrestricted funds General	Designated	Restricted Funds	Total 2023-24	Total 2022-23
	£	£	£	£	£
Fundraising expenses	714	-	290	1,004	2,507
Running expenses	1,159	-	-	1,159	37
	<u>1,873</u>	<u>-</u>	<u>290</u>	<u>2,163</u>	<u>2,544</u>

7 Charitable activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2023-24	Total 2022-23
	£	£	£	£	£
Ministry costs					
URC Ministry and Mission Fund	63,012	-	-	63,012	68,085
Youth Work	20,000	-	-	20,000	20,000
Synod levy	3,261	-	-	3,261	3,408
Missional Partnership	-	-	-	-	1,946
Pulpit supply	500	-	-	500	550
	<u>86,773</u>	<u>-</u>	<u>-</u>	<u>86,773</u>	<u>93,989</u>
Ministerial costs					
Travel and subsistence	1,127	-	-	1,127	2,533
Synod expenses	3,983	-	-	3,983	-
Pastoral support	190	-	3,295	3,485	4,504
Worship resources	172	-	-	172	528
Wedding and funeral expenses	-	-	-	-	200
Flowers	662	-	-	662	735
	<u>6,134</u>	<u>-</u>	<u>3,295</u>	<u>9,429</u>	<u>8,500</u>
Church costs					
Cleaning	15,680	-	-	15,680	12,993
Supplies	4,616	-	-	4,616	3,609
Heat, light and water	24,255	-	-	24,255	17,089
Repairs and maintenance	9,975	-	-	9,975	55,945
Insurance	5,658	-	-	5,658	4,453

Notes to the financial statements *(continued)*

7 Charitable activities (continued)

	Unrestricted funds General	Designated	Restricted Funds	Total 2023-24	Total 2022-23
	£	£	£	£	£
Church costs (continued)					
Waste disposal	1,353	-	-	1,353	1,585
Kitchen supplies and equipment	1,486	-	-	1,486	-
Gardening	1,503	-	-	1,503	306
	<u>64,526</u>	<u>-</u>	<u>-</u>	<u>64,526</u>	<u>95,980</u>
Manse costs					
Council tax	3,454	-	-	3,454	3,286
Telephone	1,032	-	-	1,032	876
Water	310	-	-	310	490
Repairs and maintenance	-	-	-	-	13
	<u>4,796</u>	<u>-</u>	<u>-</u>	<u>4,796</u>	<u>4,665</u>
Office costs					
Telephone	1,622	-	-	1,622	1,573
Stationery and furniture	711	-	-	711	145
Printing	501	-	-	501	412
Photocopying	585	-	-	585	493
Postage	-	-	-	-	23
Newsletter	805	-	-	805	849
Website	200	-	-	200	88
Sundries	209	-	-	209	652
	<u>4,633</u>	<u>-</u>	<u>-</u>	<u>4,633</u>	<u>4,235</u>
Team and activity costs					
Fellowship	890	-	-	890	1,085
Messy Church	103	-	-	103	-
Music	948	-	-	948	455
Outreach	-	-	-	-	234
Uniformed organisations	-	-	-	-	14
Worship	249	-	-	249	800
	<u>2,190</u>	<u>-</u>	<u>-</u>	<u>2,190</u>	<u>2,588</u>

Notes to the financial statements *(continued)*7 Charitable activities *(continued)*

	Unrestricted funds General £	Designated £	Restricted Funds £	Total 2023-24 £	Total 2022-23 £
Finance and admin costs					
Secretarial expenses	5,448	-	-	5,448	994
Finance expenses	2,471	-	-	2,471	662
Premises expenses	1,660	-	-	1,660	296
Bad debts	627	-	-	627	112
Bank charges	854	-	-	854	557
Depreciation	114	351	-	465	-
	<u>11,174</u>	<u>351</u>	<u>-</u>	<u>11,525</u>	<u>2,621</u>
Donations					
Northern College	250	-	-	250	250
East Cheshire Eye Society	1,591	-	-	1,591	-
East Cheshire Hospice	-	-	-	-	1,590
NSPCC	1,591	-	-	1,591	1,590
Samaritans	1,591	-	-	1,591	1,590
Disaster Emergency Committee appeals	-	-	-	-	500
Church Action on Poverty	50	-	-	50	50
East Manchester Community Assoc'n	-	-	-	-	250
Commitment for Life	-	-	2,807	2,807	2,513
Disaster appeals	-	-	-	-	2,302
Harvest appeal	-	-	3,238	3,238	2,729
Christian Aid	-	-	3,854	3,854	1,856
Other donations	-	-	-	-	510
	<u>5,073</u>	<u>-</u>	<u>9,899</u>	<u>14,972</u>	<u>15,730</u>
Charitable activities	<u>185,299</u>	<u>351</u>	<u>13,194</u>	<u>198,844</u>	<u>228,308</u>

Notes to the financial statements (continued)

8 Trustee remuneration and expenses

None of the trustees (2022-23: £Nil) were paid any remuneration or received any other benefits from their employment with the church. The Minister was remunerated by the United Reformed Church and her settlement agreement includes the manse, which is owned by the Synod, but whose costs of £4,796 (2022-23: £4,651) are paid by the church.

Donations without conditions totalling £15,009 (2022-23: £15,279) were received from trustees.

Expenses totalling £5,999 (2022-23: £11,440) were paid to nine (2022-23: seven) trustees including the Minister. These were for travel, subsistence and the reimbursement of out of pocket expenses.

9 Related party transactions

Donations without conditions totalling £9,115 (2022-23: £12,080) were received from related parties.

Expenses totalling £1,137 (2022-23: £909) were paid to four (2022-23: three) partners of trustees. These were for travel, subsistence and the reimbursement of out of pocket expenses.

One of the trustees was also a trustee of Wilmslow Youth for part of the year. Amounts paid to Wilmslow Youth in the year were £19,771 (2022-23: £18,977). Donations amounting to £6,500 (2022-23: £6,000) were received from Wilmslow Youth in the year as contributions towards use of the Undercroft.

10 Staff costs

Staff costs in the year totalled £2,224 (2022-23: £60) in relation to two employees (2022-23: one). There were no social security or pension costs payable.

11 Independent examination

The fee in the year for independent examination of the financial statements was £750 (2022-23: £720).

12 Fixed assets

	General equipment and fixtures	Designated equipment and fixtures	Total
	£	£	£
General funds			
Cost			
At 1 April 2023	-	-	-
Additions	3,431	7,011	10,442
At 31 March 2024	3,431	7,011	10,442
Depreciation			
At 1 April 2023	-	-	-
Charge for the year	114	351	465
At 31 March 2024	114	351	465
Net book value			
At 31 March 2024	3,317	6,660	9,977
At 31 March 2023	-	-	-

12 Fixed assets (continued)

For the reasons stated in the Accounting Policy (Note 1), the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £7,343,000 and the contents of the church buildings are insured for £354,000.

13 Debtors

	Unrestricted funds General	Designated	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
Accounts receivable	6,371	-	-	6,371	4,001
Bad debt provision	(1,142)	-	-	(1,142)	(514)
Income tax recoverable	20,931	-	1,598	22,529	24,189
Prepayments	3,366	-	-	3,366	2,785
	29,526	-	1,598	31,124	30,461

14 Investments

	Unrestricted funds General	Designated	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
At 1 April 2023	218,690	-	-	218,690	216,178
Interest applied in the year	4,840	-	-	4,840	2,512
At 31 March 2024	223,530	-	-	223,530	218,690

The investments represent the amount held on behalf of the Church by the Synod following a review which resulted in responsibility for the manse passing to the URC (North Western Province) Trust Limited.

15 Creditors payable within one year

	Unrestricted funds General	Designated	Restricted Funds	Total 2024	Total 2023
	£	£	£	£	£
Accounts payable	2,799	-	-	2,799	15,461
Accruals and deferred income	1,000	-	570	1,570	4,492
	3,799	-	570	4,369	19,953

Notes to the financial statements (continued)

16 Designated funds

The church operates one designated fund with the encouragement of the church meeting.

Repairs fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the general fund when funds are available. The maintenance is supervised by the Property Team.

The movements on the designated fund were as follows:

	Repairs fund	Total 2023-24	Total 2022-23
	£	£	£
Brought forward at 1 April 2023	23,535	23,535	42,192
Expenditure on charitable activities	(351)	(351)	(27,657)
Transfers from other funds	-	-	9,000
Carried forward at 31 March 2024	23,184	23,184	23,535

17 Restricted funds

The church accounts include four restricted funds where the monies can only be used for the specific purposes for which they were entrusted to the church. These monies are not at the disposal of the church meeting for any other purpose and represent:

Specific gifts – at different times of the year monies are raised in the church to support specific projects.

Additional ministry fund – this represents the balance of a legacy and although it is totally expendable, it may only be used to provide additional ministry.

Ministerial hardship fund – this represents funds donated for use by the minister as she determines to provide gifts or support. The use of these funds is kept confidentially.

Missional partnership fund – this represented the funds held by the church on behalf of the Greater Manchester South and Cheshire Missional Partnership of which the church is part. At the end of the year with the Synod move the Church left the Missional Partnership and closed the fund.

The movements in the restricted funds during the year were:

	Specific gifts	Additional ministry	Missional partnership	Hardship fund	Total 2023-24	Total 2022-23
	£	£	£	£	£	£
Brought forward at 1 April 2023	-	2,749	6	10,033	12,788	16,786
Donations and legacies	10,189	-	-	-	10,189	16,385
Activities for generating funds	-	-	-	-	-	757
Investment income	-	124	-	-	124	57
Expenditure on raising funds	(290)	-	-	-	(290)	(691)
Expenditure on charitable activities	(9,899)	-	-	(3,295)	(13,194)	(15,506)
Transfers to other funds	-	-	(6)	-	(6)	(5,000)
Carried forward at 31 March 2024	-	2,873	-	6,738	9,611	12,788

Treasurer's statement

I have prepared the financial statements on pages 6 to 15 for the year ended 31 March 2024.

A handwritten signature in black ink, appearing to read 'SDW', with a horizontal line underneath.

Stephen David Wood, FCA

16 May 2024

Independent examiner's report

I report to the trustees on my examination of the financial statements of Wilmslow United Reformed Church Charity ("the Church") for the year ended 31 March 2024 which are set out on pages 6 to 15.

Responsibilities and basis of report

As the charity trustees of the Church, 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 Church's accounts carried out under section 145 of the Act and in carrying my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 respect of the Church as required by section 130 of the Act; or
- 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.

Signed: *Teresa Fennell*

Date: 8th October 2024

Teresa Fennell, ACMA CGMA

It Doesn't Have to Cost the Earth Ltd
47 St Dunstons Close
Worcester, WR5 2AJ

Accounts



Wilmslow United Reformed Church Charity

Trustees' report and financial statements

For the year ended 31 March 2023

Trustees’ report and financial statements

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Legal and administrative information

Charity Name: Wilmslow United Reformed Church Charity (Wilmslow URC)

Registered Charity Number: 1128170

Minister/Trustee: Revd Dr KE Thorpe

Elders/Trustees: Mr P Bradley
Mrs A Brander
Mrs C Carne (stood down from office 31 December 2022)
Mrs A Dean
Dr I Duncan
Mrs E Gilliland
Mrs N Moss
Mrs T Shepherd
Mrs W Williams
Mrs F Wood (stood down from office 31 December 2022)
Mr R Wood
Mr S Wood

Church Address: Chapel Lane
Wilmslow
Cheshire
SK9 1PR

Independent Examiner: Teresa Fennell ACMA, CGMA
It Doesn't Have to Cost the Earth Ltd
47 St Dunstons Close
Worcester
WR5 2AJ

Bankers: NatWest Bank plc
4 Grove Street
Wilmslow
Cheshire
SK9 1EJ

Trustees' report

The elders, acting as trustees, present their report and the financial statements of the charity for the year ended 31 March 2023.

Structure, governance and management

The minister and elders are the trustees of the charity as defined under the Charities Act 2011.

The responsibilities of elders are defined in the Basis of Union which was the founding document of the United Reformed Church. The minister and elders are responsible for leading the church; fostering the spiritual development of the congregation; giving pastoral care to the congregation, ensuring that public worship is held on a regular basis and exercising stewardship over the church's property and finances. Elders are church members elected, normally for a three-year term, by the church meeting. The elders normally meet once a month and the meetings are usually chaired by the minister.

Many of the elders' responsibilities are delegated to a number of teams covering: Worship, Finance, Property, Outreach and Administration. These teams have members some of whom are elders and they report to the elders' meeting.

Church meetings are normally held quarterly and are open to all members of the church; all major decisions affecting the church are made by church meeting.

The governing document is in line with an approved instrument issued by the United Reformed Church.

Objectives and activities

The church is committed to providing public worship open to all; having a programme of Christian education for all ages; providing social and recreational activities for all ages; giving pastoral support to the congregation; providing premises, resources and services to the local community.

The elders declare that they have complied with the duty imposed by the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. Worship is open to all and all are welcome. The church premises are used by both church groups and other social, community and commercial organisations.

Achievements and performance

A public worship service is conducted every Sunday morning and a monthly mid-week service designed for those who struggle to attend on a Sunday morning has also continued over the past year. Messy Church continues on the first Sunday each month and continues to be highly appreciated. There is also Modern Believers, a faith-based discussion group.

The year has seen the Community Café held on Monday and Wednesday mornings continue the development of its outreach mission. The support for Wilmslow Youthwork, the charity set up in 2019 has continued through the year and makes a significant difference in the lives of young people and their families in and around Wilmslow and links with Wilmslow High School continue to be developed.

The social, study and recreational activities include a badminton club, bowling club, quilters group and book club. These groups and the uniformed youth organisations which meet on our premises are open to and attended by people who are not church members.

Pastoral care is provided through a network led by two support coordinators to offer the best possible and most relevant support to those members of the congregation with pastoral needs. The network is organised to coordinate the many members who volunteer to offer services such as home visiting to the sick or lonely and transport for those with limited mobility. There is also a much-valued Prayer chain.

Trustees' report *(continued)*

Financial review

The church's principal funding comes from freewill giving which was down on the previous year because of a significant donation received in 2022. Lettings income from the use of the church buildings increased as we continued to promote the use of the premises to the community.

Expenditure in the year was ahead of budget (£166,600) as in some areas additional expenditure was approved and with some increased costs linked to inflationary pressures. Significant work in the year included finishing the refurbishment of the church halls, installing new projection screens in Church and completing repairs to the Church drainage.

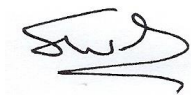
Transfers to funds were made to cover future planned maintenance.

Reserve policy

The General Fund, from the regular freewill giving, contributes to the day to day running costs of the church and there are designated funds set aside for repairs and improvements. Monies are set aside each year from the general fund, net of any costs incurred in the year, to maintain sufficient balances in this fund for future expenditure without recourse to special appeals. The General Fund balance, excluding the manse fund, equates to two months' expenditure which is broadly in line with requirements.

The year-end balance for the designated fund is shown in note 17.

Approved by the elders on 5 June 2023 and signed on their behalf by:



Steve Wood, Church Treasurer

**Statement of financial activities
for the year ended 31 March 2023**

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2022-23	Total 2021-22
		£	£	£	£	£
Income from:						
Donations and legacies	2	173,406	-	16,385	189,791	221,600
Charitable activities	3	27,787	-	-	27,787	16,740
Other trading activities	4	9,468	-	757	10,225	5,075
Investment income	5	2,919	-	57	2,976	1,151
Total income		<u>213,580</u>	<u>-</u>	<u>17,199</u>	<u>230,779</u>	<u>244,566</u>
Expenditure on:						
Raising funds	6	1,853	-	691	2,544	1,230
Charitable activities	7	185,145	27,657	15,506	228,308	222,952
Total expenditure		<u>186,998</u>	<u>27,657</u>	<u>16,197</u>	<u>230,852</u>	<u>224,182</u>
Net income / (expenditure)		<u>26,582</u>	<u>(27,657)</u>	<u>1,002</u>	<u>(73)</u>	<u>20,384</u>
Transfers between funds		(4,000)	9,000	(5,000)	-	-
		<u>22,582</u>	<u>(18,657)</u>	<u>(3,998)</u>	<u>(73)</u>	<u>20,384</u>
Total funds brought forward 1 April 2022		250,244	42,192	16,786	309,222	288,838
Total funds carried forward 31 March 2023		<u>272,826</u>	<u>23,535</u>	<u>12,788</u>	<u>309,149</u>	<u>309,222</u>
			(Note 16)	(Note 17)		

The notes on pages 8 to 15 form part of these financial statements.

Balance sheet
as at 31 March 2023

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2023	Total 2022
		£	£	£	£	£
Fixed assets						
Tangible assets	12	-	-	-	-	-
		-	-	-	-	-
Current assets						
Debtors	13	28,782	-	1,679	30,461	11,583
Investments	14	218,690	-	-	218,690	216,178
Bank and cash balances		42,784	23,535	13,632	79,951	88,692
		290,256	23,535	15,311	329,102	100,275
Current liabilities						
Creditors payable within one year	15	(17,430)	-	(2,523)	(19,953)	(7,231)
Net current assets		272,826	23,535	12,788	309,149	93,044
Total net assets		272,826	23,535	12,788	309,149	309,222
The funds of the charity						
Unrestricted income funds						
General		272,826	-	-	272,826	250,244
Designated	16	-	23,535	-	23,535	42,192
Total		272,826	23,535	-	296,361	292,436
Restricted funds	17	-	-	12,788	12,788	16,786
		272,826	23,535	12,788	309,149	309,222

The notes on pages 8 to 15 form part of these financial statements.

Approved by the elders on 5 June 2023 and signed on their behalf by:

K.E. Thorpe.

Revd Dr KE Thorpe, Minister

Notes to the financial statements

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice: (FRS 102) issued by the Charity Commission on the basis that the charity is a Public Benefit Entity. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

There are no estimates or assumptions made creating estimation uncertainty as at the year-end that put the carrying values of assets and liabilities at risk of material adjustment in next year's financial statements.

The financial statements have been prepared on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donors.

Tangible fixed assets

Freehold property: The trustees of the church buildings are the URC (North Western Province) Trust Limited who hold them for purposes connected with Wilmslow URC. Expenditure incurred on the church is written off in the year it is incurred.

Equipment: Currently all furniture and equipment is regarded as fully depreciated.

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Resources expended

The URC Ministry and Mission contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period in which they are incurred and include VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible asset is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Financial instruments

The charity's basic financial instruments as defined by FRS 102 are all recognised at their settlement value and the charity has no "other" financial instruments.

Taxation

As part of the United Reformed Church, the church is an excepted and registered charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

Notes to the financial statements (continued)

2 Donations and legacies

	Unrestricted funds General	Designated	Restricted Funds	Total 2022-23	Total 2021-22
	£	£	£	£	£
Offertory and standing orders (£1,820 per week; 2022: £2,063)	94,635	-	-	94,635	107,255
Income tax refunds under Gift Aid	60,430	-	-	60,430	27,492
Special offerings and donations	14,763	-	11,385	26,148	83,981
Legacies	328	-	5,000	5,328	2,872
Grants	3,250	-	-	3,250	-
	173,406	-	16,385	189,791	221,600

3 Charitable activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2022-23	Total 2021-22
	£	£	£	£	£
Use of church rooms	27,787	-	-	27,787	16,740
	27,787	-	-	27,787	16,740

4 Other trading activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2022-23	Total 2021-22
	£	£	£	£	£
Fund raising	6,069	-	757	6,826	2,418
Café income	2,560	-	-	2,560	1,936
Manse energy feed in tariff	839	-	-	839	912
	9,468	-	757	10,225	5,075

5 Investment income

	Unrestricted funds General	Designated	Restricted Funds	Total 2022-23	Total 2021-22
	£	£	£	£	£
Bank interest	407	-	57	464	76
Investment income	2,512	-	-	2,512	1,075
	2,919	-	57	2,976	1,151

Notes to the financial statements *(continued)***6 Raising funds**

	Unrestricted funds General	Designated	Restricted Funds	Total 2022-23	Total 2021-22
	£	£	£	£	£
Fundraising expenses	1,816	-	691	2,507	950
Running expenses	37	-	-	37	280
	<u>1,853</u>	<u>-</u>	<u>691</u>	<u>2,544</u>	<u>1,230</u>

7 Charitable activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2022-23	Total 2021-22
	£	£	£	£	£
Ministry costs					
URC Ministry and Mission Fund	68,085	-	-	68,085	69,435
Youth Work	20,000	-	-	20,000	18,400
Synod levy	3,408	-	-	3,408	3,615
Churches Together in Wilmslow	-	-	-	-	-
Missional Partnership	150	-	1,796	1,946	229
Pulpit supply	550	-	-	550	6
	<u>92,193</u>	<u>-</u>	<u>1,796</u>	<u>93,989</u>	<u>91,685</u>
Ministerial costs					
Travel and subsistence	2,533	-	-	2,533	3,084
Pastoral support	704	-	3,800	4,504	1,755
Worship resources	528	-	-	528	342
Wedding and funeral expenses	200	-	-	200	-
Flowers	735	-	-	735	419
	<u>4,700</u>	<u>-</u>	<u>3,800</u>	<u>8,500</u>	<u>5,600</u>
Church costs					
Cleaning	12,993	-	-	12,993	9,881
Supplies	3,609	-	-	3,609	2,441
Heat, light and water	17,089	-	-	17,089	13,080
Repairs and maintenance	28,288	27,657	-	55,945	52,535
Insurance	4,453	-	-	4,453	5,982

Notes to the financial statements (continued)

7 Charitable activities (continued)

	Unrestricted funds General	Designated	Restricted Funds	Total 2022-23	Total 2021-22
	£	£	£	£	£
Church costs (continued)					
Waste disposal	1,585	-	-	1,585	1,393
Gardening	306	-	-	306	2,081
	<u>68,323</u>	<u>27,657</u>	<u>-</u>	<u>95,980</u>	<u>87,393</u>
Manse costs					
Council tax	3,286	-	-	3,286	3,188
Telephone	876	-	-	876	852
Water	490	-	-	490	503
Repairs and maintenance	13	-	-	13	-
	<u>4,665</u>	<u>-</u>	<u>-</u>	<u>4,665</u>	<u>4,543</u>
Office costs					
Telephone	1,573	-	-	1,573	1,502
Stationery and furniture	145	-	-	145	531
Printing	412	-	-	412	414
Photocopying	493	-	-	493	493
Postage	23	-	-	23	-
Newsletter	849	-	-	849	469
Website	88	-	-	88	58
Sundries	652	-	-	652	490
	<u>4,235</u>	<u>-</u>	<u>-</u>	<u>4,235</u>	<u>3,957</u>
Team and activity costs					
Community lunches	-	-	-	-	24
Fellowship	1,085	-	-	1,085	580
Messy Church	-	-	-	-	37
Music	455	-	-	455	385
Outreach	234	-	-	234	1,304
Uniformed organisations	14	-	-	14	-
Worship	800	-	-	800	1,023
	<u>2,588</u>	<u>-</u>	<u>-</u>	<u>2,588</u>	<u>3,353</u>

Notes to the financial statements *(continued)*7 Charitable activities *(continued)*

	Unrestricted funds General £	Designated £	Restricted Funds £	Total 2022-23 £	Total 2021-22 £
Finance and admin costs					
Secretarial expenses	994	-	-	994	850
Finance expenses	662	-	-	662	699
Premises expenses	296	-	-	296	348
Bad debts	112	-	-	112	150
Bank charges	557	-	-	557	551
	<u>2,621</u>	<u>-</u>	<u>-</u>	<u>2,621</u>	<u>2,598</u>
Donations					
Northern College	250	-	-	250	250
Parkinson's Support Group	-	-	-	-	1,283
East Cheshire Hospice	1,590	-	-	1,590	1,283
NSPCC	1,590	-	-	1,590	1,283
Samaritans	1,590	-	-	1,590	-
Disaster Emergency Committee appeals	500	-	-	500	-
Church Action on Poverty	50	-	-	50	50
East Manchester Community Assoc'n	250	-	-	250	-
Penrhys	-	-	-	-	450
Money for Madagascar	-	-	-	-	1,000
Redeeming our Communities	-	-	-	-	500
Commitment for Life	-	-	2,513	2,513	2,400
Disaster appeals	-	-	2,302	2,302	5,660
Harvest appeal	-	-	2,729	2,729	4,419
Christian Aid	-	-	1,856	1,856	3,120
Other donations	-	-	510	510	2,125
	<u>5,820</u>	<u>-</u>	<u>9,910</u>	<u>15,730</u>	<u>23,823</u>
Charitable activities	<u>185,145</u>	<u>27,657</u>	<u>15,506</u>	<u>228,308</u>	<u>222,952</u>

Notes to the financial statements (continued)

8 Trustee remuneration and expenses

None of the trustees (2021-22: £Nil) were paid any remuneration or received any other benefits from their employment with the church. The Minister is remunerated by the United Reformed Church and her settlement agreement includes the manse which is owned by the Synod, but whose costs of £4,651 (2021-22: £4,543) are paid by the church.

Donations without conditions totalling £15,279 (2021-22: £17,882) were received from trustees.

Expenses totalling £11,440 (2021-22: £3,436) were paid to seven (2021-22: eight) trustees including the Minister. These were for travel, subsistence and the reimbursement of out of pocket expenses.

9 Related party transactions

Donations without conditions totalling £12,080 (2021-22: £8,695) were received from related parties.

Expenses totalling £909 (2021-22: £696) were paid to three (2021-22: two) partners of trustees. These were for travel, subsistence and the reimbursement of out of pocket expenses.

One of the trustees is also a trustee of Wilmslow Youth. Amounts paid to Wilmslow Youth in the year were £18,977 (2021-22: £13,767). Donations amounting to £6,000 (2021-22: £5,000) were received from Wilmslow Youth in the year as contributions towards use of the Undercroft.

10 Staff costs

Staff costs in the year totalled £60 (2021-22: £Nil) in relation to one employee (2021-22: Nil). There were no social security or pension costs payable.

11 Independent examination

The fee in the year for independent examination of the financial statements was £720 (2021-22: £Nil).

12 Fixed assets

For the reasons stated in the Accounting Policy (Note 1), the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £6,556,000 and the contents of the church buildings are insured for £387,000.

13 Debtors

	Unrestricted funds General	Designated	Restricted Funds	Total 2023	Total 2022
	£	£	£	£	£
Accounts receivable	4,001	-	-	4,001	585
Bad debt provision	(514)	-	-	(514)	(402)
Income tax recoverable	22,519	-	1,670	24,189	3,416
Prepayments	2,776	-	9	2,785	7,984
	<u>28,782</u>	<u>-</u>	<u>1,679</u>	<u>30,461</u>	<u>11,583</u>

Notes to the financial statements (*continued*)

14 Investments

	Unrestricted funds General	Designated	Restricted Funds	Total 2023	Total 2022
	£	£	£	£	£
At 1 April 2022	216,178	-	-	216,178	215,103
Interest applied in the year	2,512	-	-	2,512	1,075
At 31 March 2023	218,690	-	-	218,690	216,178

The investments represent the amount held on behalf of the Church by the Synod following a review which resulted in responsibility for the manse passing to the URC (North Western Province) Trust Limited.

15 Creditors payable within one year

	Unrestricted funds General	Designated	Restricted Funds	Total 2023	Total 2022
	£	£	£	£	£
Accounts payable	15,461	-	-	15,461	1,389
Accruals and deferred income	1,969	-	2,523	4,492	5,842
	17,430	-	2,523	19,953	7,231

16 Designated funds

The church operates one designated fund with the encouragement of the church meeting.

Repairs fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the general fund when funds are available. The maintenance is supervised by the Property Team.

The movements on the designated fund were as follows:

	Repairs fund	Total 2022-23	Total 2021-22
	£	£	£
Brought forward at 1 April 2022	42,192	42,192	38,964
Expenditure on charitable activities	(27,657)	(27,657)	(46,772)
Transfers from other funds	9,000	9,000	50,000
Carried forward at 31 March 2023	23,535	23,535	42,192

Notes to the financial statements (*continued*)

17 Restricted funds

The church accounts include four restricted funds where the monies can only be used for the specific purposes for which they were entrusted to the church. These monies are not at the disposal of the church meeting for any other purpose and represent:

Specific gifts – at different times of the year monies are raised in the church to support specific projects.

Additional ministry fund – this represents the balance of a legacy and although it is totally expendable, it may only be used to provide additional ministry.

Ministerial hardship fund – this represents funds donated for use by the minister as she determines to provide gifts or support. The use of these funds is kept confidentially.

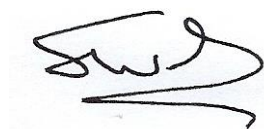
Missional partnership fund – this represents the funds held by the church on behalf of the Greater Manchester South and Cheshire Missional Partnership of which the church is part.

The movements in the restricted funds during the year were:

	Specific gifts	Additional ministry	Missional partnership	Hardship fund	Total 2022-23	Total 2021-22
	£	£	£	£	£	£
Brought forward at 1 April 2022	-	2,692	261	13,833	16,786	18,279
Donations and legacies	14,844	-	1,541	-	16,385	18,392
Activities for generating funds	757	-	-	-	757	-
Investment income	-	57	-	-	57	1
Expenditure on raising funds	(691)	-	-	-	(691)	(258)
Expenditure on charitable activities	(9,910)	-	(1,796)	(3,800)	(15,506)	(19,628)
Transfers to other funds	(5,000)	-	-	-	(5,000)	-
Carried forward at 31 March 2023	-	2,749	6	10,033	12,788	16,786

Treasurer's statement

I have prepared the financial statements on pages 6 to 15 for the year ended 31 March 2023.



Stephen David Wood, FCA

8 May 2023

Independent examiner's report

I report to the trustees on my examination of the financial statements of Wilmslow United Reformed Church Charity ("the Church") for the year ended 31 March 2023 which are set out on pages 6 to 15.

Responsibilities and basis of report

As the charity trustees of the Church, 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 Church's accounts carried out under section 145 of the Act and in carrying my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 respect of the Church as required by section 130 of the Act; or
- 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.

Signed:

Teresa Fennell

Date: 17th December 2023

Teresa Fennell, Chartered Institute of Management Accountants

It Doesn't Have to Cost the Earth Ltd
47 St Dunstons Close
Worcester, WR5 2AJ

WILMSLOW UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128170

Accounts



Wilmslow United Reformed Church Charity

Trustees' report and financial statements

For the year ended 31 March 2022

Trustees' report and financial statements

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Legal and administrative information

Charity Name: Wilmslow United Reformed Church Charity (Wilmslow URC)

Registered Charity Number: 1128170

Minister/Trustee: Revd Dr KE Thorpe

Elders/Trustees: Mr R Banwell (stood down from office 31 December 2021)
Mr P Bradley
Mrs A Brander
Mrs C Carne
Mrs A Dean
Dr I Duncan
Mrs E Gilliland
Mrs E McGuire (stood down from office 31 December 2021)
Mrs N Moss
Miss H Purdy (stood down from office 31 December 2021)
Mrs T Shepherd
Mrs W Williams (commenced 1 January 2022)
Mrs F Wood
Mr R Wood
Mr S Wood (Treasurer)

Church Address: Chapel Lane
Wilmslow
Cheshire
SK9 1PR

Independent Examiner: Mr IK Anderson
6 Summerfield Place
Wilmslow
Cheshire
SK9 1NE

Bankers: NatWest Bank plc
4 Grove Street
Wilmslow
Cheshire
SK9 1EJ

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Church meetings are normally held quarterly and are open to all members of the church; all major decisions affecting the church are made by church meeting.

The governing document is in line with an approved instrument issued by the United Reformed Church.

Objectives and activities

The church is committed to providing public worship open to all; having a programme of Christian education for all ages; providing social and recreational activities for all ages; giving pastoral support to the congregation; providing premises, resources and services to the local community.

The elders declare that they have complied with the duty imposed by the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. Worship is open to all and all are welcome. The church premises are used by both church groups and other social, community and commercial organisations.

Achievements and performance

A public worship service is conducted every Sunday morning and a monthly mid-week service designed for those who struggle to attend on a Sunday morning has also continued over the past year. The pandemic meant that Messy Church and the community and mission work through the redevelopment of the Undercroft including the Community Café held on Monday, Tuesday and Wednesday mornings have been restricted for part of the past year but everything started up again once lockdown restrictions were lifted.

The support for Wilmslow Youthwork, the charity set up in 2019 has continued through the year and is making a major difference in the lives of young people and their families in and around Wilmslow and links with Wilmslow High School continue to be developed.

The social, study and recreational activities include a badminton club, quilters group, book club, Modern Believers. These groups and the uniformed youth organisations which meet on our premises are open to and attended by people who are not church members. "Out and Abouts" and our weekly luncheon club for the benefit of elderly people in the local community were severely affected by the pandemic and have brought their activities to a natural end. New activities for outreach may be developed in the future.

Pastoral care is provided through a network led by two support coordinators to offer the best possible and most relevant support to those members of the congregation with pastoral needs. The network is organised to coordinate the many members who volunteer to offer services such as home visiting to the sick or lonely and transport for those with limited mobility. There is also a much valued Prayer chain.

Trustees' report *(continued)*

COVID-19

On 30 January 2020 the World Health Organisation (WHO) announced Coronavirus as a global health emergency. On 11 March 2020, it announced that Coronavirus was a global pandemic and the UK Government instituted a lockdown of businesses and services on 23 March 2020 to limit the spread of coronavirus.

The lockdown resulted in the shutdown of public worship and many of the church activities although we tried to keep as much going online as we were able to. In addition, our outreach and community work with local partners brought new opportunities to serve our community with pharmacy deliveries and, more recently, support for volunteers as part of the town's vaccination programme. Whilst the year to 31 March 2022 saw most things move back to normal there was still a residual impact on church activities.

In terms of the financial results for the year ended 31 March 2022:

- Income from lettings was reduced in the early part of the year as some of our premises users were not able to carry on their activities,
- Income from freewill giving has been extremely positive as the church is a grateful recipient of a large number of standing orders rather than relying on Sunday worship offertory,
- Some items of expenditure were reduced in the year before the premises were back in full use.

Financial review

The church's principal funding comes from freewill giving which was marginally up year on year. Lettings income from the use of the church buildings increased following the pandemic as activities reopened. One significant donation was received during the year from a church member.

Expenditure in the year was slightly ahead of budget (£155,600) as in some areas additional expenditure was approved. Significant work in the year included the refurbishment of the church halls.

Transfers to funds were made to cover future planned maintenance.

Reserve policy

The General Fund, from the regular freewill giving, contributes to the day to day running costs of the church and there are designated funds set aside for repairs and improvements. Monies are set aside each year from the general fund, net of any costs incurred in the year, to maintain sufficient balances in this fund for future expenditure without recourse to special appeals. The General Fund balance, excluding the manse fund, equates to 2½ months' expenditure which is broadly in line with requirements.

The year-end balance for the designated fund is shown in note 18.

Approved by the elders on 6 June 2022 and signed on their behalf by:



Steve Wood, Church Treasurer

**Statement of financial activities
for the year ended 31 March 2022**

	<i>Note</i>	Unrestricted funds General	Designated	Restricted Funds	Total 2021-22	Total 2020-21 restated
		£	£	£	£	£
Incoming resources						
Incoming resources from generated funds:						
Voluntary income	2	203,208	-	18,392	221,600	178,059
Activities for generating funds	3	21,815	-	-	21,815	5,327
Investment income	4	1,150	-	1	1,151	1,780
Other incoming resources	5	-	-	-	-	213,500
Total incoming resources		<u>226,173</u>	<u>-</u>	<u>18,393</u>	<u>244,566</u>	<u>398,666</u>
Resources expended						
Charitable activities						
URC Ministry and Mission Fund	6	69,435	-	-	69,435	66,936
Ministry costs	7	25,946	-	1,904	27,850	24,929
Cost of church activities	8	61,171	46,772	-	107,943	75,432
Cost of generating funds	9	972	-	258	1,230	173
Restricted donations passed on	10	-	-	17,724	17,724	10,259
Total resources expended		<u>157,524</u>	<u>46,772</u>	<u>19,886</u>	<u>224,182</u>	<u>177,729</u>
Net incoming / (outgoing) resources before transfer		68,649	(46,772)	(1,493)	20,384	220,937
Transfers between funds		(50,000)	50,000	-	-	-
		<u>18,649</u>	<u>3,228</u>	<u>(1,493)</u>	<u>20,384</u>	<u>220,937</u>
Total funds brought forward 1 April 2021		231,595	38,964	18,279	288,838	67,901
Total funds carried forward 31 March 2022		<u>250,244</u>	<u>42,192</u>	<u>16,786</u>	<u>309,222</u>	<u>288,838</u>
			(Note 18)	(Note 19)		

The notes on pages 8 to 15 form part of these financial statements.

Balance sheet
as at 31 March 2021

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2022	Total 2021 restated
		£	£	£	£	£
Fixed assets						
Tangible assets	14	-	-	-	-	-
Investments	15	216,178	-	-	216,178	215,103
		<u>216,178</u>	<u>-</u>	<u>-</u>	<u>216,178</u>	<u>215,103</u>
Current assets						
Debtors	16	8,702	-	2,881	11,583	6,705
Bank and cash balances		30,520	42,192	15,980	88,692	107,002
		<u>39,222</u>	<u>42,192</u>	<u>18,861</u>	<u>100,275</u>	<u>113,707</u>
Current liabilities						
Creditors payable within one year	17	(5,156)	-	(2,075)	(7,231)	(39,972)
Net current assets		<u>34,066</u>	<u>42,192</u>	<u>16,786</u>	<u>93,044</u>	<u>73,735</u>
Total net assets		<u>250,244</u>	<u>42,192</u>	<u>16,786</u>	<u>309,222</u>	<u>288,838</u>
The funds of the charity						
Unrestricted income funds						
General		250,244	-	-	250,244	231,595
Designated	18	-	42,192	-	42,192	38,964
Total		<u>250,244</u>	<u>42,192</u>	<u>-</u>	<u>292,436</u>	<u>270,559</u>
Restricted funds	19	-	-	16,786	16,786	18,279
		<u>250,244</u>	<u>42,192</u>	<u>16,786</u>	<u>309,222</u>	<u>288,838</u>

The notes on pages 8 to 15 form part of these financial statements.

Approved by the elders on 6 June 2022 and signed on their behalf by:

K.E. Thorpe.

Rev'd Dr KE Thorpe, Minister

Notes to the statement of financial activities

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice: (FRS 102) issued by the Charity Commission on the basis that the charity is a Public Benefit Entity. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

There are no estimates or assumptions made creating estimation uncertainty as at the year-end that put the carrying values of assets and liabilities at risk of material adjustment in next year's financial statements.

The financial statements have been prepared on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donors.

Tangible fixed assets

Freehold property: The trustees of the church buildings are the URC (North Western Province) Trust Limited who hold them for purposes connected with Wilmslow URC. Expenditure incurred on the church is written off in the year it is incurred.

Equipment: Currently all furniture and equipment is regarded as fully depreciated.

Incoming resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

Resources expended

The URC Ministry and Mission contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period in which they are incurred and include VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible asset is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Financial instruments

The charity's basic financial instruments as defined by FRS 102 are all recognised at their settlement value and the charity has no "other" financial instruments.

Taxation

As part of the United Reformed Church, the church is an excepted and registered charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

Notes to the statement of financial activities (continued)

2 Voluntary income

	Unrestricted funds General	Designated	Restricted Funds	Total 2021-22	Total 2020-21 restated
	£	£	£	£	£
Offertory and standing orders (£2,063 per week; 2021: £1,982)	107,255	-	-	107,255	103,077
Special offerings and donations	65,589	-	18,392	83,981	26,121
Income tax refunds under Gift Aid	27,492	-	-	27,492	38,861
Legacies	2,872	-	-	2,872	10,000
	203,208	-	18,392	221,600	178,059

3 Activities for generating funds

	Unrestricted funds General	Designated	Restricted Funds	Total 2021-22	Total 2020-21
	£	£	£	£	£
Use of church rooms	16,740	-	-	16,740	1,257
Fund raising	2,418	-	-	2,418	549
Café income	1,936	-	-	1,936	569
Community lunches	-	-	-	-	2,040
Manse energy feed in tariff	721	-	-	721	912
	21,815	-	-	21,815	5,327

4 Investment income

	Unrestricted funds General	Designated	Restricted Funds	Total 2021-22	Total 2020-21
	£	£	£	£	£
Bank interest	75	-	1	76	177
Investment income	1,075	-	-	1,075	1,603
	1,150	-	1	1,151	1,780

5 Other incoming resources

There were no grants received in the year.

In the previous year the church received £213,500 as a result of the transfer of the manse to the Synod.

6 Ministry and mission fund

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. The contribution for 2021-22 was £69,435 (2020-21: £66,936) in line with the formula approved by the North Western Synod of the URC.

Notes to the statement of financial activities (continued)

7 Ministry costs

	Unrestricted funds		Restricted Funds	Total 2021-22	Total 2020-21
	General	Designated			
	£	£	£	£	£
Ministry costs					
Youth Work	18,400	-	-	18,400	13,767
Synod levy	3,615	-	-	3,615	3,528
Churches Together in Wilmslow	-	-	-	-	-
Missional Partnership	80	-	149	229	-
Pulpit supply	6	-	-	6	-
	<u>22,101</u>	<u>-</u>	<u>149</u>	<u>22,250</u>	<u>17,295</u>
Ministerial costs					
Travel and subsistence	3,084	-	-	3,084	3,030
Pastoral support	-	-	1,755	1,755	4,104
Worship resources	342	-	-	342	394
Wedding and funeral expenses	-	-	-	-	-
Flowers	419	-	-	419	106
	<u>3,845</u>	<u>-</u>	<u>1,755</u>	<u>5,600</u>	<u>7,634</u>
Ministry costs	<u>25,946</u>	<u>-</u>	<u>1,904</u>	<u>27,850</u>	<u>24,929</u>

8 Cost of church activities

	Unrestricted funds		Restricted Funds	Total 2021-22	Total 2020-21
	General	Designated			
	£	£	£	£	£
Church costs					
Cleaning	9,881	-	-	9,881	3,872
Supplies	2,441	-	-	2,441	5,409
Heat, light and water	13,080	-	-	13,080	8,827
Repairs and maintenance	5,763	46,772	-	52,535	30,667
Insurance	5,982	-	-	5,982	4,317
Waste disposal	1,393	-	-	1,393	785
Gardening	2,081	-	-	2,081	-
	<u>40,621</u>	<u>46,772</u>	<u>-</u>	<u>87,393</u>	<u>53,877</u>
Manse costs					
Council tax	3,188	-	-	3,188	3,035
Telephone	852	-	-	852	575
Water	503	-	-	503	493
Repairs and maintenance	-	-	-	-	-
Insurance	-	-	-	-	-
Service contracts	-	-	-	-	422
	<u>4,543</u>	<u>-</u>	<u>-</u>	<u>4,543</u>	<u>4,525</u>

Notes to the statement of financial activities (continued)

8 Cost of church activities (continued)

	Unrestricted funds		Restricted	Total	Total
	General	Designated	Funds	2021-22	2020-21
	£	£	£	£	£
Office costs					
Telephone	1,502	-	-	1,502	1,748
Stationery and furniture	531	-	-	531	2,414
Printing	414	-	-	414	507
Photocopying	493	-	-	493	645
Postage	-	-	-	-	173
Newsletter	469	-	-	469	-
Website	58	-	-	58	124
Sundries	490	-	-	490	436
	3,957	-	-	3,957	6,047
Team and activity costs					
Community lunches	24	-	-	24	1,305
Fellowship	580	-	-	580	-
Messy Church	37	-	-	37	-
Music	385	-	-	385	613
Outreach	1,304	-	-	1,304	-
Worship	1,023	-	-	1,023	1,480
	3,353	-	-	3,353	3,398
Finance and admin costs					
Secretarial expenses	850	-	-	850	681
Finance expenses	699	-	-	699	791
Premises expenses	348	-	-	348	413
Bad debts	150	-	-	150	16
Bank charges	551	-	-	551	634
	2,598	-	-	2,598	2,535
Donations					
Northern College	250	-	-	250	250
The Message Trust for the Oaks	-	-	-	-	700
Parkinson's Support Group	1,283	-	-	1,283	700
East Cheshire Hospice	1,283	-	-	1,283	-
NSPCC	1,283	-	-	1,283	-
Time Out Group	-	-	-	-	700
Disaster Emergency Committee appeals	-	-	-	-	1,000
Sreepur Village	-	-	-	-	250
Church Action on Poverty	50	-	-	50	50
Penrhys	450	-	-	450	600
Money for Madagascar	1,000	-	-	1,000	-
Redeeming our Communities	500	-	-	500	500
Teams4U	-	-	-	-	300
	6,099	-	-	6,099	5,050
Cost of church activities	61,171	46,772	-	107,943	75,432

Notes to the statement of financial activities (*continued*)**9 Cost of generating funds**

	Unrestricted funds		Restricted Funds	Total 2021-22	Total 2020-21
	General	Designated			
	£	£	£	£	£
Fundraising expenses	692	-	258	950	-
Running expenses	280	-	-	280	173
	<u>972</u>	<u>-</u>	<u>258</u>	<u>1,230</u>	<u>173</u>

10 Restricted donations passed on

	Unrestricted funds		Restricted Funds	Total 2021-22	Total 2020-21
	General	Designated			
	£	£	£	£	£
Commitment for Life	-	-	2,400	2,400	2,350
Disaster appeals	-	-	5,660	5,660	-
Harvest appeal	-	-	4,419	4,419	2,849
Christian Aid	-	-	3,120	3,120	4,600
Other donations	-	-	2,125	2,125	460
	<u>-</u>	<u>-</u>	<u>17,724</u>	<u>17,724</u>	<u>10,259</u>

11 Trustee remuneration and expenses

None of the trustees (2020-21: £Nil) were paid any remuneration or received any other benefits from their employment with the church. The Minister is remunerated by the United Reformed Church and her settlement agreement includes the manse which is owned by the Synod, but whose costs of £4,543 (2020-21: £4,525) are paid by the church.

Expenses totalling £3,436 (2020-21: £8,189) were paid to eight (2020-21: *eight*) trustees including the Minister. These were for travel, subsistence and the reimbursement of out of pocket expenses.

12 Related party transactions

Expenses totalling £696 (2020-21: £729) were paid to two (2020-21: *two*) partners of trustees. These were for travel, subsistence and the reimbursement of out of pocket expenses.

One of the trustees is also a trustee of Wilmslow Youth. Amounts paid to Wilmslow Youth in the year were £13,767. Donations amounting to £5,000 (2020-21: £4,000) were received from Wilmslow Youth in the year as contributions towards use of the Undercroft.

13 Staff costs

Staff costs in the year totalled £Nil (2020-21: £Nil) in relation to no employees (2020-21: *Nil*). There were no social security or pension costs payable.

Notes to the statement of financial activities (continued)

14 Fixed assets

For the reasons stated in the Accounting Policy (Note 1), the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £6,185,000 and the contents of the church buildings are insured for £368,000.

15 Investments

	Unrestricted funds General	Designated	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
At 1 April 2021	215,103	-	-	215,103	-
Addition on creation of Manse Fund	-	-	-	-	213,500
Interest applied in the year	1,075	-	-	1,075	1,603
At 31 March 2022	216,178	-	-	216,178	215,103

The investments represent the amount held on behalf of the Church by the Synod following a review which resulted in responsibility for the manse passing to the URC (North Western Province) Trust Limited.

16 Debtors

	Unrestricted funds General	Designated	Restricted Funds	Total 2022	Total 2021
	£	£	£	£	£
Accounts receivable	585	-	-	585	348
Bad debt provision	(402)	-	-	(402)	(252)
Income tax recoverable	535	-	2,881	3,416	3,078
Prepayments	7,984	-	-	7,984	3,531
	8,702	-	2,881	11,583	6,705

17 Creditors payable within one year

	Unrestricted funds General	Designated	Restricted Funds	Total 2022	Total 2021 restated
	£	£	£	£	£
Accounts payable	1,389	-	-	1,389	2,159
Other creditors	-	-	-	-	-
Accruals and deferred income	3,767	-	2,075	5,842	2,989
Synod loan	-	-	-	-	34,824
	5,156	-	2,075	7,231	39,972

The Synod loan was repaid in full in December 2021.

Notes to the statement of financial activities (continued)**18 Designated funds**

The church operates one designated fund with the encouragement of the church meeting.

Repairs fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the general fund when funds are available. The maintenance is supervised by the Property Team.

The movements on the designated fund were as follows:

	Brought forward at 1 April 2021	Incoming resources	Resources expended	Transfers from other funds	Transfers to other funds	Carried forward at 31 March 2022
	£	£	£	£	£	£
Repairs fund	38,964	-	(46,772)	50,000	-	42,192
	<u>38,964</u>	<u>-</u>	<u>(46,772)</u>	<u>50,000</u>	<u>-</u>	<u>42,192</u>

19 Restricted funds

The church accounts include four restricted funds where the monies can only be used for the specific purposes for which they were entrusted to the church. These monies are not at the disposal of the church meeting for any other purpose and represent:

Specific gifts – at different times of the year monies are raised in the church to support specific projects.

Additional ministry fund – this represents the balance of a legacy and although it is totally expendable, it may only be used to provide additional ministry.

Ministerial hardship fund – this represents funds donated for use by the minister as she determines to provide gifts or support. The use of these funds is kept confidentially.

Missional partnership fund – this represents the funds held by the church on behalf of the Greater Manchester South and Cheshire Missional Partnership of which the church is part

The movements in the restricted funds during the year were:

	Specific gifts	Additional ministry	Missional partnership	Hardship fund	Total 2021-22	Total 2020-21 restated
	£	£	£	£	£	£
Brought forward at 1 April 2021	-	2,691	-	15,588	18,279	22,380
Direct giving	17,982	-	410	-	18,392	10,259
Bank interest	-	1	-	-	1	3
Ministry costs	-	-	(149)	(1,755)	(1,904)	(4,104)
Fund raising costs	(258)	-	-	-	(258)	-
Specific gifts passed on	(17,724)	-	-	-	(17,724)	(10,259)
Carried forward at 31 March 2022	<u>-</u>	<u>2,692</u>	<u>261</u>	<u>13,833</u>	<u>16,786</u>	<u>18,279</u>

Notes to the statement of financial activities *(continued)*

20 Prior year adjustment

In previous years the donation given for the minister's hardship fund was shown as deferred income in the General Fund and released in line with expenditure made for gifts and support. During the year it was deemed more appropriate to hold this balance as a Restricted Fund. The adjustment has the effect of reducing creditors (accruals and deferred income) in 2020-21 by £15,588 and increasing restricted reserves by the same amount.

21 Church organisations

During the year the last remaining church organisation bank accounts which were not under the responsibility of the trustees were closed. In previous years these balances were not consolidated into these financial statements, except to the extent of funds remitted to the Treasurer and recorded as donations from church organisations.

Treasurer's statement

I have prepared the financial statements on pages 6 to 15 for the year ended 31 March 2022.



Stephen David Wood, FCA

8 May 2022

Independent examiner's report

I report on the financial statements of Wilmslow United Reformed Church Charity for the year ended 31 March 2022 which are set out on pages 6 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking 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 next statement.

Independent examiner's report

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the independent examiner



Ian Keith Anderson
Retired Chartered Accountant
6 Summerfield Place
Wilmslow
Cheshire
SK9 1NE

25 May 2022

Accounts



Wilmslow United Reformed Church Charity

Trustees' report and financial statements

For the year ended 31 March 2021

Trustees’ report and financial statements

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Legal and administrative information

Charity Name: Wilmslow United Reformed Church Charity (Wilmslow URC)

Registered Charity Number: 1128170

Minister/Trustee: Revd Dr KE Thorpe

Elders/Trustees

Mr R Banwell
Mr P Bradley
Mrs A Brander
Mrs C Carne
Mrs A Dean (commenced 1 January 2021)
Mr M Duguid (stood down from office 31 December 2020)
Dr I Duncan
Mrs E Gilliland
Mrs E McGuire
Mrs N Moss
Miss H Purdy
Mrs T Shepherd
Mr M Williams (stood down from office 31 December 2020)
Mrs F Wood
Mr R Wood
Mr S Wood (Treasurer)

Church Address: Chapel Lane
Wilmslow
Cheshire
SK9 1PR

Independent Examiner: Mr IK Anderson
6 Summerfield Place
Wilmslow
Cheshire
SK9 1NE

Bankers: NatWest Bank plc
4 Grove Street
Wilmslow
Cheshire
SK9 1EJ

Trustees' report

The elders, acting as trustees, present their report and the financial statements of the charity for the year ended 31 March 2021.

Structure, governance and management

The minister and elders are the trustees of the charity as defined under the Charities Act 2011.

The responsibilities of elders are defined in the Basis of Union which was the founding document of the United Reformed Church. The minister and elders are responsible for leading the church; fostering the spiritual development of the congregation; giving pastoral care to the congregation, ensuring that public worship is held on a regular basis and exercising stewardship over the church's property and finances. Elders are church members elected, normally for a three-year term, by the church meeting. The elders normally meet once a month and the meetings are usually chaired by the minister.

Many of the elders' responsibilities are delegated to a number of teams covering: Worship, Finance, Property, Outreach and Administration. These teams have members some of whom are elders and they report to the elders' meeting.

Church meetings are normally held quarterly and are open to all members of the church; all major decisions affecting the church are made by church meeting.

The governing document is in line with an approved instrument issued by the United Reformed Church.

Objectives and activities

The church is committed to providing public worship open to all; having a programme of Christian education for all ages; providing social and recreational activities for all ages; giving pastoral support to the congregation; providing premises, resources and services to the local community.

The elders declare that they have complied with the duty imposed by the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. Worship is open to all and all are welcome. The church premises are used by both church groups and other social, community and commercial organisations.

Achievements and performance

A public worship service is conducted every Sunday morning and a monthly mid-week service designed for those who struggle to attend on a Sunday morning has also continued over the past year. The pandemic has meant that Messy Church and the community and mission work through the redevelopment of the Undercroft including the Community Café held on Monday, Tuesday and Wednesday mornings have been restricted in the past year.

The support for Source Youthwork, the charity set up in 2019 including the work of Wilmslow Youth has continued through the year and Source is making a major difference in the lives of young people and their families in and around Wilmslow and links with Wilmslow High School continue to be developed.

The social, study and recreational activities include a badminton club, bowls club, book club, Modern Believers, "Out and Abouts" but all these too have been affected by the pandemic. These groups and the uniformed youth organisations which meet on our premises are open to and attended by people who are not church members. A group of church members organise a weekly luncheon club for the benefit of elderly people in the local community but this took on a different form of outreach as lunches were delivered to doorsteps for part of the year.

Pastoral care is provided through a network led by two support coordinators to offer the best possible and most relevant support to those members of the congregation with pastoral needs. The network is organised to coordinate the many members who volunteer to offer services such as home visiting to the sick or lonely and transport for those with limited mobility. There is also a much valued Prayer chain.

Trustees' report *(continued)*

COVID-19

On 30 January 2020 the World Health Organisation (WHO) announced Coronavirus as a global health emergency. On 11 March 2020, it announced that Coronavirus was a global pandemic and the UK Government instituted a lockdown of businesses and services on 23 March to limit the spread of coronavirus.

The lockdown resulted in the shutdown of public worship and many of the church activities although we tried to keep as much going online as we were able to. In addition our outreach and community work with local partners brought new opportunities to serve our community with pharmacy deliveries and, more recently, support for volunteers as part of the town's vaccination programme.

In terms of the financial results for the year ended 31 March 2021:

- Income from lettings is substantially down as most of our premises users were not able to carry on their activities,
- Income from freewill giving has been extremely positive as the Church is a grateful recipient of a large number of standing orders rather than relying on Sunday worship offertory,
- Some items of expenditure were reduced in the year as the premises were not being used or some activities could not take place. Our cleaning contractor was on furlough for the early part of lockdown, as were the Source Youthwork team. We were also unable to produce and deliver a monthly newsletter.

As we begin to come out of lockdown things are beginning to start up again but there will still be a financial impact to lettings income into 2021-22. The budget and financial planning for 2021-22 has taken this into account in considering our expenditure plans.

Financial review

The church's principal funding comes from freewill giving which was marginally down year on year. Lettings income from the use of the church buildings though fell through the lockdown restrictions.

General expenditure in the year though was also down on the previous year.

Following a review during the previous year responsibility for the manse passed to the URC (North Western Province) Trust Limited and as a result the Manse Fund held as an investment on the Church's behalf by the Synod was credited with £213,500.

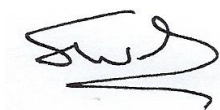
Reserve policy

The General Fund, from the regular freewill giving, contributes to the day to day running costs of the church and there are designated funds set aside for repairs and improvements. Monies are set aside each year from the general fund, net of any costs incurred in the year, to maintain sufficient balances in this fund for future expenditure without recourse to special appeals.

The General Fund balance had fallen following the redevelopment of the Undercroft but the fundraising efforts during the year and the previous one have helped to raise the fund again. At the end of the year the General Fund balance, including the funds for the manse, was £231,595.

The year-end balance for the designated fund are shown in note 18.

Approved by the elders on 7 June 2021 and signed on their behalf by:



Steve Wood, Church Treasurer

**Statement of financial activities
for the year ended 31 March 2021**

	<i>Note</i>	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
		£	£	£	£	£
Incoming resources						
Incoming resources from generated funds:						
Voluntary income	2	160,404	11,500	10,259	182,163	210,667
Activities for generating funds	3	5,327	-	-	5,327	34,219
Investment income	4	1,777	-	3	1,780	197
Other incoming resources	5	213,500	-	-	213,500	2,500
Total incoming resources		<u>381,008</u>	<u>11,500</u>	<u>10,262</u>	<u>402,770</u>	<u>247,583</u>
Resources expended						
Charitable activities						
URC Ministry and Mission Fund	6	66,936	-	-	66,936	73,485
Ministry costs	7	24,929	-	-	24,929	26,778
Cost of church activities	8	60,168	15,264	-	75,432	94,980
Cost of generating funds	9	173	-	-	173	2,736
Restricted donations passed on	10	-	-	10,259	10,259	5,774
Total resources expended		<u>152,206</u>	<u>15,264</u>	<u>10,259</u>	<u>177,729</u>	<u>203,753</u>
Net incoming / (outgoing) resources before transfer		228,802	(3,764)	3	225,041	43,830
Transfers between funds		(10,000)	10,000	-	-	-
		<u>218,802</u>	<u>6,236</u>	<u>3</u>	<u>225,041</u>	<u>43,830</u>
Total funds brought forward 1 April 2020		<u>12,793</u>	<u>32,728</u>	<u>2,688</u>	<u>48,209</u>	<u>4,379</u>
Total funds carried forward 31 March 2021		<u>231,595</u>	<u>38,964</u>	<u>2,691</u>	<u>273,250</u>	<u>48,209</u>
			(Note 18)	(Note 19)		

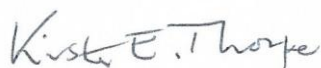
The notes on pages 8 to 15 form part of these financial statements.

Balance sheet
as at 31 March 2021

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2021	Total 2020
		£	£	£	£	£
Fixed assets						
Tangible assets	14	-	-	-	-	-
Investments	15	215,103	-	-	215,103	-
		<u>215,103</u>	<u>-</u>	<u>-</u>	215,103	<u>-</u>
Current assets						
Debtors	16	6,705	-	-	6,705	5,890
Bank and cash balances		65,347	38,964	2,691	107,002	65,022
		<u>72,052</u>	<u>38,964</u>	<u>2,691</u>	113,707	<u>70,912</u>
Current liabilities						
Creditors payable within one year	17	(55,560)	-	-	(55,560)	(22,703)
Net current assets		<u>16,492</u>	<u>38,964</u>	<u>2,691</u>	58,147	<u>48,209</u>
Total net assets		<u>231,595</u>	<u>38,964</u>	<u>2,691</u>	<u>273,250</u>	<u>48,209</u>
The funds of the charity						
Unrestricted income funds						
General		231,595	-	-	231,595	12,793
Designated	18	-	38,964	-	38,964	32,738
Total		<u>231,595</u>	<u>38,964</u>	<u>-</u>	270,559	<u>45,521</u>
Restricted funds	19	-	-	2,691	2,691	2,688
		<u>231,595</u>	<u>38,964</u>	<u>2,691</u>	<u>273,250</u>	<u>48,209</u>

The notes on pages 8 to 15 form part of these financial statements.

Approved by the elders on 7 June 2021 and signed on their behalf by:



Revd Dr KE Thorpe, Minister

Notes to the statement of financial activities

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice: (FRS 102) issued by the Charity Commission on the basis that the charity is a Public Benefit Entity. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

There are no estimates or assumptions made creating estimation uncertainty as at the year-end that put the carrying values of assets and liabilities at risk of material adjustment in next year's financial statements.

The financial statements have been prepared on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donors.

Tangible fixed assets

Freehold property: The trustees of the church buildings are the URC (North Western Province) Trust Limited who hold them for purposes connected with Wilmslow URC. Expenditure incurred on the church is written off in the year it is incurred.

Equipment: Currently all furniture and equipment is regarded as fully depreciated.

Incoming resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

Resources expended

The URC Ministry and Mission contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period in which they are incurred and include VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible asset is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Financial instruments

The charity's basic financial instruments as defined by FRS 102 are all recognised at their settlement value and the charity has no "other" financial instruments.

Taxation

As part of the United Reformed Church, the church is an excepted and registered charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

Notes to the statement of financial activities (continued)

2 Voluntary income

	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
	£	£	£	£	£
Offertory and standing orders (£2,026 per week; 2020: £2,015)	103,077	-	-	103,077	105,344
Special offerings and donations	19,966	-	10,259	30,225	78,357
Income tax refunds under Gift Aid	27,361	11,500	-	38,861	26,786
Legacies	10,000	-	-	10,000	-
	160,404	11,500	10,259	182,163	210,667

3 Activities for generating funds

	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
	£	£	£	£	£
Use of church rooms	1,257	-	-	1,257	22,432
Fund raising	549	-	-	549	7,452
Café income	569	-	-	569	3,410
Community lunches	2,040	-	-	2,040	-
Manse energy feed in tariff	912	-	-	912	925
	5,327	-	-	5,327	34,219

4 Investment income

	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
	£	£	£	£	£
Bank interest	174	-	3	177	197
Investment income	1,603	-	-	1,603	-
	1,777	-	3	1,780	197

5 Other incoming resources

There were no grants received in the year. Grants received in 2019-20 were £2,500 from Connected Communities.

The Church received £213,500 as a result of the transfer of the manse to the Synod.

6 Ministry and mission fund

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. The contribution for 2020-21 was £66,936 (2019-20: £73,485) in line with the formula approved by the North Western Synod of the URC.

Notes to the statement of financial activities (continued)

7 Ministry costs

	Unrestricted funds		Restricted Funds	Total 2020-21	Total 2019-20
	General	Designated			
	£	£	£	£	£
Ministry costs					
Youth Work	13,767	-	-	13,767	18,430
Synod levy	3,528	-	-	3,528	3,579
Churches Together in Wilmslow	-	-	-	-	450
Missional Partnership	-	-	-	-	20
Pulpit supply	-	-	-	-	350
	<u>17,295</u>	<u>-</u>	<u>-</u>	<u>17,295</u>	<u>22,829</u>
Ministerial costs					
Travel and subsistence	3,030	-	-	3,030	3,229
Pastoral support	4,104	-	-	4,104	15
Worship resources	394	-	-	394	103
Wedding and funeral expenses	-	-	-	-	-
Flowers	106	-	-	106	602
	<u>7,634</u>	<u>-</u>	<u>-</u>	<u>7,634</u>	<u>3,949</u>
Ministry costs	<u>24,929</u>	<u>-</u>	<u>-</u>	<u>24,929</u>	<u>26,778</u>

8 Cost of church activities

	Unrestricted funds		Restricted Funds	Total 2020-21	Total 2019-20
	General	Designated			
	£	£	£	£	£
Church costs					
Cleaning	3,872	-	-	3,872	12,122
Supplies	5,409	-	-	5,409	5,932
Heat, light and water	8,827	-	-	8,827	8,036
Repairs and maintenance	15,403	15,264	-	30,667	35,470
Insurance	4,317	-	-	4,317	4,682
Waste disposal	785	-	-	785	1,094
Gardening	-	-	-	-	978
	<u>38,613</u>	<u>15,264</u>	<u>-</u>	<u>53,877</u>	<u>68,314</u>
Manse costs					
Council tax	3,035	-	-	3,035	2,920
Telephone	575	-	-	575	758
Water	493	-	-	493	479
Repairs and maintenance	-	-	-	-	1,158
Insurance	-	-	-	-	2
Service contracts	422	-	-	422	689
	<u>4,525</u>	<u>-</u>	<u>-</u>	<u>4,525</u>	<u>6,006</u>

Notes to the statement of financial activities (continued)

8 Cost of church activities (continued)

	Unrestricted funds General £	Designated £	Restricted Funds £	Total 2020-21 £	Total 2019-20 £
Office costs					
Telephone	1,748	-	-	1,748	1,366
Stationery and furniture	2,414	-	-	2,414	3,131
Printing	507	-	-	507	576
Photocopying	645	-	-	645	631
Postage	173	-	-	173	105
Newsletter	-	-	-	-	2,081
Website	124	-	-	124	58
Sundries	436	-	-	436	528
	6,047	-	-	6,047	8,476
Team and activity costs					
Community lunches	1,305	-	-	1,305	-
Fellowship	-	-	-	-	1,399
Messy Church	-	-	-	-	270
Music	613	-	-	613	1,232
Outreach	-	-	-	-	738
Worship	1,480	-	-	1,480	60
	3,398	-	-	3,398	3,699
Finance and admin costs					
Secretarial expenses	681	-	-	681	351
Finance expenses	791	-	-	791	1,172
Premises expenses	413	-	-	413	76
Bad debts	16	-	-	16	236
Bank charges	634	-	-	634	559
Interest payable	-	-	-	-	589
	2,535	-	-	2,535	2,983
Donations					
Northern College	250	-	-	250	500
The Message Trust for the Oaks	700	-	-	700	1,084
Parkinson's Support Group	700	-	-	700	1,084
Time Out Group	700	-	-	700	1,084
Disaster Emergency Committee appeals	1,000	-	-	1,000	-
Sreepur Village	250	-	-	250	-
Church Action on Poverty	50	-	-	50	50
Penrhys	600	-	-	600	600
Royal British Legion Poppy Appeal	-	-	-	-	100
Redeeming our Communities	500	-	-	500	750
Teams4U	300	-	-	300	250
	5,050	-	-	5,050	5,502
Cost of church activities	60,168	15,264	-	75,432	94,980

Notes to the statement of financial activities (continued)**9 Cost of generating funds**

	Unrestricted funds		Restricted Funds	Total 2020-21	Total 2019-20
	General	Designated			
	£	£	£	£	£
Running expenses	173	-	-	173	2,736
	<u>173</u>	<u>-</u>	<u>-</u>	<u>173</u>	<u>2,736</u>

10 Restricted donations passed on

	Unrestricted funds		Restricted Funds	Total 2020-21	Total 2019-20
	General	Designated			
	£	£	£	£	£
Commitment for Life	-	-	2,350	2,350	1,680
Disaster appeals	-	-	-	-	-
Harvest appeal	-	-	2,849	2,849	3,644
Christian Aid	-	-	4,600	4,600	-
Other donations	-	-	460	460	450
	<u>-</u>	<u>-</u>	<u>10,259</u>	<u>10,259</u>	<u>5,774</u>

The figure for the Harvest appeal represents only the funds passing through the church account. In addition to £2,849 (2019-20: £3,644) a further donation payable direct to the charity was received totalling £500 (2019-20: £1,030) on which £125 (2019-20: £251) of tax can be reclaimed. Therefore, the total donation from the church was £3,474 (2019-20: £4,925).

The figure for the Christian Aid appeal represents only the funds passing through the church account. In addition to £4,600 (2019-20: £Nil) three further donations payable direct to the charity were received totalling £140 (2019-20: £Nil) on which £35 (2019-20: £Nil) of tax can be reclaimed. Therefore, the total donation from the church was £4,775 (2019-20: £Nil).

11 Trustee remuneration and expenses

None of the trustees (2018-19: £Nil) were paid any remuneration or received any other benefits from their employment with the church. The Minister is remunerated by the United Reformed Church and her settlement agreement includes the Manse which is owned by the Synod, but whose costs of £4,525 (2019-20: £6,006) are paid by the Church.

Expenses totalling £8,189 (2019-20: £5,709) were paid to eight (2019-20: nine) trustees including the Minister. These were for travel, subsistence and the reimbursement of out of pocket expenses.

12 Related party transactions

Expenses totalling £729 (2019-20: £1,820) were paid to two (2019-20: five) partners of trustees. These were for travel, subsistence and the reimbursement of out of pocket expenses.

One of the trustees is also a trustee of Source Youthwork. Amounts paid to Source Youthwork in the year were £13,767. Donations amounting to £4,000 (2019-20: £Nil) were received from Source Youthwork in the year as contributions towards use of the Undercroft.

Notes to the statement of financial activities (continued)**13 Staff costs**

Staff costs in the year totalled £Nil (2019-20: £Nil) in relation to no employees (2019-20: Nil). There were no social security or pension costs payable.

14 Fixed assets

For the reasons stated in the Accounting Policy (Note 1), the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £5,835,000 and the contents of the church buildings are insured for £351,000.

15 Investments

	Unrestricted funds General	Designated	Restricted Funds	Total 2020-21	Total 2019-20
	£	£	£	£	£
At 1 April 2020	-	-	-	-	-
Addition on creation of Manse Fund	213,500	-	-	213,500	-
Interest applied in the year	1,603	-	-	1,603	-
At 31 March 2021	215,103	-	-	215,103	-

16 Debtors

	Unrestricted funds General	Designated	Restricted Funds	Total 2021	Total 2020
	£	£	£	£	£
Accounts receivable	348	-	-	348	1,647
Bad debt provision	(252)	-	-	(252)	(236)
Income tax recoverable	3,078	-	-	3,078	1,719
Prepayments	3,531	-	-	3,531	2,760
	6,705	-	-	6,705	5,890

17 Creditors payable within one year

	Unrestricted funds General	Designated	Restricted Funds	Total 2021	Total 2020
	£	£	£	£	£
Accounts payable	2,159	-	-	2,159	1,332
Other creditors	-	-	-	-	76
Accruals and deferred income	18,577	-	-	18,577	8,909
Synod loan	34,824	-	-	34,824	12,386
	55,560	-	-	55,560	22,703

The Synod loan is interest free until 1 January 2022 and is therefore shown as being repayable by December 2021 in line with current plans.

Notes to the statement of financial activities (*continued*)

18 Designated funds

The church operates one designated fund with the encouragement of the church meeting.

Repairs fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the general fund when funds are available. The maintenance is supervised by the Property Team.

The movements on the designated fund were as follows:

	Brought forward at 1 April 2020	Incoming resources	Resources expended	Transfers from other funds	Transfers to other funds	Carried forward at 31 March 2021
	£	£	£	£	£	£
Repairs fund	32,728	11,500	(15,264)	10,000	-	38,964
	<u>32,728</u>	<u>11,500</u>	<u>(15,264)</u>	<u>10,000</u>	<u>-</u>	<u>38,964</u>

19 Restricted funds

The church accounts include two restricted funds where the monies can only be used for the specific purposes for which they were entrusted to the church. These monies are not at the disposal of the church meeting for any other purpose and represent:

Specific gifts – at different times of the year monies are raised in the church to support specific projects.

Additional ministry fund – this represents the balance of a legacy and although it is totally expendable, it may only be used to provide additional ministry.

The movements in the restricted funds during the year were:

	Specific gifts	Additional ministry	Total 2020-21	Total 2019-20
	£	£	£	£
Brought forward at 1 April 2020	-	2,688	2,688	2,685
Direct giving	10,259	-	10,259	5,774
Bank interest	-	3	3	3
Ministry costs	-	-	-	-
Fund raising costs	-	-	-	-
Specific gifts passed on	(10,259)	-	(10,259)	(5,774)
Carried forward at 31 March 2021	<u>-</u>	<u>2,691</u>	<u>2,691</u>	<u>2,688</u>

Notes to the statement of financial activities *(continued)*

20 Church organisations

The following church organisations coming under the responsibility of the trustees hold cash or bank accounts which have not been consolidated into these financial statements, except to the extent of funds remitted to the Treasurer and recorded as donations from church organisations:

Luncheon Club
Out & Abouters

Treasurer's statement

I have prepared the financial statements on pages 6 to 15 for the year ended 31 March 2021.



Stephen David Wood, FCA

9 May 2021

Independent examiner's report

I report on the financial statements of Wilmslow United Reformed Church Charity for the year ended 31 March 2021 which are set out on pages 6 to 15.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- to follow the procedures laid down in the general Directions given by the commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. 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 seeking 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 next statement.

Independent examiner's report

In connection with my examination, no matter has come to my attention:

- 1) which gives me reasonable cause to believe that in any material respect the requirements:
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act

have not been met; or

- 2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Signed by the independent examiner



Ian Keith Anderson
Retired Chartered Accountant
6 Summerfield Place
Wilmslow
Cheshire
SK9 1NE

24 May 2021