

URC of St Andrew & St George, Bolton

Annual report.

United Reformed Church of St Andrew & St George, Bolton is a member of the United Reformed Church and is a member of the Bolton and Salford Missional Partnership. The Partnership and the Church are led by 2 full-time ministers and one part-time minister. At St Andrew & St George there are 6 serving elders who support the ministers and act as the managing trustees of the Church.

The Church operates from a large building on St George's Road, Bolton, housing a worship area and several other rooms. The Sunday morning service is open to everyone who wishes to attend the service. The Church actively seeks to make its rooms available to community groups for their meetings and activities. Several such rooms are made permanently available to a group which supports adults with mental health problems. A shop within the premises is used permanently by a Fairtrade shop. A lease to a housing company for 10 one-bedroomed flats within the premises was surrendered by the housing company and compensation of £275K was paid to the church. Consideration is being given to the future use of this part of the building.

The Church has a close working relationship with Bolton Methodist Mission, which is based at Victoria Hall in Bolton, and is fully committed to the mission of Churches Together in Bolton Town centre.

At January 2025, there were 25 members of the Church and several active adherents. This is 4 less than the previous year. A high standard of worship continues at the Church, together with other activities.

The financial statements of the Church for the year to 30/9/25 show a net loss on General Funds of £10,526 after all expenses. This excludes the £275K Designated Funds received and referred to above. The total net assets at 30/9/25 were £470,985. (This does not include any buildings used by the Church). Adequate reserves are held for future possible major costs.

SIGNED ON BEHALF OF THE ELDERS/MANAGING TRUSTEES.

By Jill Edisbury. (Joint Secretary).

July 2026.

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS

TO

30 SEPTEMBER 2025

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The registered number of the above Charity is 1128389. The Charity comprises the assets and funds held for charitable purposes by THE UNITED REFORMED CHURCH OF ST ANDREW & ST GEORGE

ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 30 SEPTEMBER 2025

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
INCOMING RESOURCES						
Incoming resources from generated funds :						
Voluntary income	2	30,301	-	1,568	31,869	31,035
Activities for generating funds	3	55,144	-	-	55,144	55,437
Investment income	4	4,310	-	-	4,310	7,119
Other income	5	-	275,000	-	275,000	-
Total incoming resources		89,755	275,000	1,568	366,323	93,591
SOURCES EXPENDED						
URC funds	6	18,918	-	-	18,918	18,654
Costs of church activities	7	81,363	-	-	81,363	101,853
Donations	8	-	150	1,568	1,718	2,363
Total resources expended		100,281	150	1,568	101,999	122,870
Net incoming / (outgoing) resources						
Before transfers	(14/15)	(10,526)	274,850	-	264,324	(29,279)
Less transfers between funds	(14 and 15)	20,000	(20,000)	-	-	-
Net movement in funds		9,474	254,850	-	264,324	(29,279)
Total funds b/fwd 1 October 2024		12,793	170,345	23,523	206,661	235,940
Total funds c/fwd 30 September 2025		£ 22,267	£ 425,195	£ 23,523	£ 470,985	£ 206,661
		(Note 14)	(Note 15)	(Note 16)		

Notes on pages 3 to 8 form part of these financial statements

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

STATEMENT OF FINANCIAL POSITION

AS AT 30 SEPTEMBER 2025

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
FIXED ASSETS						
Intangible assets	9	-	-	-	-	-
Investments	10	660	-	-	660	660
		<u>660</u>	<u>-</u>	<u>-</u>	<u>660</u>	<u>660</u>
CURRENT ASSETS						
Bank, cash and deposits	11	15,456	425,195	23,523	464,174	200,183
Debtors	12	9,264	-	-	9,264	10,191
		<u>24,720</u>	<u>425,195</u>	<u>23,523</u>	<u>473,438</u>	<u>210,374</u>
CURRENT LIABILITIES						
Debtors payable within one year	13	(3,113)	-	-	(3,113)	(4,373)
NET CURRENT ASSETS		<u>21,607</u>	<u>425,195</u>	<u>23,523</u>	<u>470,325</u>	<u>206,001</u>
TOTAL NET ASSETS		<u>£ 22,267</u>	<u>£ 425,195</u>	<u>£ 23,523</u>	<u>£ 470,985</u>	<u>£ 206,661</u>
USE OF FUNDS OF THE CHARITY						
Unrestricted funds:						
General	14	22,267	-	-	22,267	12,793
Designated	15	-	425,195	-	425,195	170,345
Total					<u>447,462</u>	<u>183,138</u>
Restricted funds	16	-	-	23,523	23,523	23,523
		<u>£ 22,267</u>	<u>£ 425,195</u>	<u>£ 23,523</u>	<u>£ 470,985</u>	<u>£ 206,661</u>

APPROVED by the Church Meeting held on
and signed on its behalf by

 11/2/2026

The notes on pages 3 to 8 form part of these financial statements

ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

GENERAL NOTE

On 30th November 2008, the Church Meeting of the United Reformed Church of St Andrew & St George (the 'Church') agreed that, in accordance with the requirements of the Charities Act 2006, a charity called 'St Andrew & St George United Reformed Church Charity' (the 'Charity') be set up and comprise all the assets and funds held for charitable purposes by the Church. It was also agreed that the members of the Elders' Meeting of the Church should be collectively the Charity Trustees of the Charity. On 4th March 2009, the Charity was registered with the Charity Commissioners, registered number 1128389. These accounts of the Charity reflect the activities of the Church during the financial year.

ACCOUNTING POLICIES

Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice : Accounting and Reporting by Charities (SORP 2015) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

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 donor, or contained in the terms of a grant.

Tangible Fixed Assets

Freehold property : the custodian trustees of the church buildings are the URC (North-Western Province) Trust Ltd.

Expenditure incurred on the church is written off in the year it is incurred.

Furniture and equipment : depreciation is provided at annual rates calculated to write off assets over 3 to 10 years, dependent on the estimated useful lives of the assets concerned.

Expenditure under £5,000 (and all expenditure out of designated funds) is written off in the year it is incurred.

Incoming Resources

All voluntary giving, including legacies, is included in the financial statements for the period in which it is received. Tax recoverable from donations under Gift Aid in respect of the tax year to 5th April is recognised as income in the financial year to the following 30th September.

All other income is generally recognised when it is receivable.

Resources Expended

The URC Ministry & Mission Fund contribution is paid by twelve monthly instalments 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 attributable 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 cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Taxation

The charity 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.

ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

- continued

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
VOLUNTARY INCOME					
Direct giving :					
Envelope and direct offerings	23,065			23,065	22,469
Weekly offering plate	1,818			1,818	1,705
Tax refunds under Gift Aid	5,168			5,168	4,788
	30,051	-	-	30,051	28,962
Donations and legacies	250			250	200
Commitment for Life			1,500	1,500	1,805
Other voluntary income			68	68	68
	30,301	-	1,568	31,869	31,035
ACTIVITIES FOR GENERATING FUNDS					
Lettings - church properties	55,144			55,144	55,437
	55,144	-	-	55,144	55,437
INVESTMENT INCOME					
Bank and deposits	4,292			4,292	7,101
Other investments	18			18	18
	4,310	-	-	4,310	7,119
OTHER INCOME					
Lease surrender fee : Onward Housing		275,000		275,000	-
	-	275,000	-	275,000	-

T ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

- continued

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
URC FUNDS					
Ministry & Mission Fund	18,918			18,918	18,654
	<u>18,918</u>	<u>-</u>	<u>-</u>	<u>18,918</u>	<u>18,654</u>

The church makes contributions to the central M & M Fund based on a per capita assessment set by the North-West Synod. The fund is used for training and stipendiary costs of ministers, running the denomination and the wider mission of the national church.

COSTS OF CHURCH ACTIVITIES

Worship expenses :

Visiting preachers	1,240			1,240	1,160
Organist's fees	1,080			1,080	1,040
Organ/piano repairs and music	715			715	1,994
Educational and worship materials	1,170			1,170	882
	<u>4,205</u>	<u>-</u>	<u>-</u>	<u>4,205</u>	<u>5,076</u>

Administration etc. :

Printing, stationery and postage	222			222	217
Miscellaneous	346			346	252
Communications	745			745	872
	<u>1,313</u>	<u>-</u>	<u>-</u>	<u>1,313</u>	<u>1,341</u>

Property expenses :

Wages and fees	34,622			34,622	34,652
Cleaning and miscellaneous expenses	2,449			2,449	2,767
Heat, light and water	21,469			21,469	35,832
Insurance	11,346			11,346	9,809
Repairs and maintenance - general	5,959			5,959	12,376
	<u>75,845</u>	<u>-</u>	<u>-</u>	<u>75,845</u>	<u>95,436</u>
	<u>81,363</u>	<u>-</u>	<u>-</u>	<u>81,363</u>	<u>101,853</u>

DONATIONS

Wider Work Fund		150		150	490
Commitment for Life			1,500	1,500	1,805
Other			68	68	68
	<u>-</u>	<u>150</u>	<u>1,568</u>	<u>1,718</u>	<u>2,363</u>

Note A proportion of property expenses (shown in note 7 above) include costs which are attributable to the generation of funds through the letting of property, but it is not considered feasible to arrive at an accurate apportionment of such costs.

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

- continued

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2024/25 £	TOTAL 2023/24 £
TANGIBLE ASSETS					
Church buildings - not valued				-	-
Furniture and equipment - fully depreciated				-	-
	-	-	-	-	-
INVESTMENTS					
Charinco Common Investment Scheme	520			520	520
£200 3.5% M/cr Ship Canal Debenture Stock	140			140	140
	660	-	-	660	660
BANK, CASH AND DEPOSITS					
Bank current account	15,406	5,317		20,723	19,273
Bank deposit accounts		80,692		80,692	96,115
Deposits		339,186	23,523	362,709	84,745
Cash	50			50	50
	15,456	425,195	23,523	464,174	200,183
DEBTORS					
Amounts owed to the charity	2,566			2,566	4,440
Prepayments	6,698			6,698	5,751
	9,264	-	-	9,264	10,191
CREDITORS PAYABLE WITHIN 1 YEAR					
Amounts owed by the charity	(2,661)			(2,661)	(3,921)
Income received in advance	(452)			(452)	(452)
	(3,113)	-	-	(3,113)	(4,373)

T ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

- continued

I GENERAL FUND

Balance as at 1/10/24
* Net incoming resources for year before transfers
Transfers from Designated Funds as at 30/9/25
Balance as at 30/9/25

TOTAL 2024/25 £	TOTAL 2023/24 £
12,793	17,322
(10,526)	(24,529)
20,000	20,000
22,267	12,793

* total for 2024/25 as per Statement of Financial Activities (page 1)

II DESIGNATED FUNDS

The Charity operates the following Designated Funds :

Fixed Asset Replacement Fund (FAR) - this fund was set up out of the General Fund and it is intended to meet the replacement costs of major fixed assets such as church chairs and carpets

Major Repairs Fund (MRF) - this fund is established to meet significant improvement and maintenance costs of the church buildings, organ and audio and video equipment etc. The fund receives transfers from the General Fund at levels approved by Church Meeting as well as donations for this specific purpose.

Mission - this fund is established by the grant received from Synod following transfer of the manse.
The suggestion by Synod is that it be used for mission in all its many forms.

Wider Work Fund (WWF) - this fund makes contributions to charitable causes as agreed by the church meeting.
The fund receives transfers from the General Fund at levels also approved by the church meeting.

Movements on the Designated Funds during the year were :

	FAR	MRF	Mission	WWF	TOTAL 2024/25 £	TOTAL 2023/24 £
	£	£	£	£		
Balances as at 1/10/24	20,000	65,742	81,851	2,752	170,345	195,095
Transfer between funds					-	-
Expenditure				(150)	(150)	(4,750)
Donations						
Lease surrender fee : Onward Housing		275,000			275,000	
* Net incoming/(outgoing) resources	-	275,000	-	(150)	274,850	(4,750)
Transfers to General Fund at 30/9/25		(20,000)			(20,000)	(20,000)
Balances as at 30/9/25	<u>20,000</u>	<u>320,742</u>	<u>81,851</u>	<u>2,602</u>	425,195	170,345

* total for 2024/25 as per Statement of Financial Activities (page 1)

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

- continued

RESTRICTED FUNDS

Trust Funds

TOTAL 2024/25	TOTAL 2023/24
23,523	23,523

During the course of the year, the Charity operates certain Restricted Funds where the monies can only be used for the specific purpose for which they were entrusted to the Charity. These monies are not available for any other purpose. The principal such fund is Commitment for Life, whereby church members and adherents make donations which are sent via the URC central office. Additionally the church or its organisations occasionally make appeals or hold events to raise funds specifically for external projects or charities. The proceeds of such funds have all been accounted for during the course of the year.

The Charity holds 17 trust funds totalling £23,523 which were taken over from the two predecessor churches. Very little is known about the terms of the trusts, but some of them are believed to contain restrictions on their use. In the absence of further information, the trust funds are shown as Restricted Funds on the Charity's balance sheet. In accordance with established practice over many years, income from the trust funds is credited to General Fund.

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

FINANCE COMMITTEE CONVENOR'S STATEMENT

have prepared the financial statements on pages 1 to 8 for the year ended 30 September 2025

John Swarsbrick

signed



date

26/11/2025

INDEPENDENT EXAMINER'S REPORT

report on the financial statements of the St. Andrew & St. George United Reformed Church Charity for the year ended 30 September 2025, which are set out on pages 1 to 8.

Respective Responsibilities

The Charity is responsible for the preparation of the financial statements, and considers that the audit requirement of section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, 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 of the Charity Commissioners. An examination includes a review of the accounting records kept by the Charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's Statement

In connection with my examination of the Charity's funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the Charity, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner



date

6/11/2025

Name and address of the Independent Examiner :

Crossley & Davis
Chartered Accountants
52 Chorley New Road
Bolton
BL1 4AP

ST ANDREW & ST GEORGE UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR ENDED 30 SEPTEMBER 2025

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Signed by the Independent Examiner



date

6/11/2025

Name and address of the Independent Examiner :

Crossley & Davis
Chartered Accountants
52 Chorley New Road
Bolton
BL1 4AP