

WEST KIRBY UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1128869

Details

Other names	WEST KIRBY URC CHARITY
Status	Registered
Legal form	Previously excepted
Registered	2009-03-27
Register	View on the Charity Commission register

Contact

Address United Reformed Church
Meols Drive
West Kirby
Wirral
CH48 5DA

Phone 01516324097

Email treasurer@wkurc.org.uk

Website www.wkurc.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: The advancement of the Christian Faith

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities, Human Rights/religious Or Racial Harmony/equality Or Diversity
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Liverpool City
- Wirral

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£175,735	£204,381	-	-
2024-12-31	£151,050	£194,270	-	-
2023-12-31	£145,663	£180,411	-	-
2022-12-31	£134,817	£185,238	-	-
2021-12-31	£100,181	£153,032	-	-

Trustees

Name	Role	Appointed
Rev HELEN LOUISE FRANKLIN	Chair	2014-05-01
ANTHONY PETER WILSON FCMA B.SC.		2026-03-18
George Henry Ryan		2026-03-18
JAMES LINDSAY M.A.		
Jennifer Rachel Merrin BA QTS		2023-03-15
Linda Margaret Ryan		2023-03-15
Robert Alan Jackson		2026-03-18
Sarah Jackson		2023-03-15
Steven Leslie White		2026-03-18
Trevor Andrew Shaw		2026-03-18

WEST KIRBY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128869

Accounts



Report and Financial Statements

**Year ended
31 December 2025**

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West Kirby United Reformed Church Charity
Trustees Report
Year ended 31 December 2025

The Trustees submit their annual report and statement of accounts for the year ended 31 December 2025. The report and statement of accounts were approved at a meeting of the Elders and Trustees on 4th February 2026 and presented to and accepted by the Annual General Meeting of the Church on 18th March 2026

Charitable Status

West Kirby United Reformed Church Charity was entered in the Central Register of Charities with effect from 27 March 2009 and registered under number 1128869.

Trustees

The Trustees who were in office during 2025 were:

Revd H L Franklin	Chairperson
Mr R A Jackson	
Mrs S Jackson	
Mr S P Lakin	
Mr J Lindsay	Treasurer
Mrs J R Merrin	
Mrs L M Ryan	
Mr C Usher	Church Secretary
Mr A P Wilson	
Mrs E M Wilson	Resigned 16th February 2025

Governing Document

Name and assets

The Charity is called West Kirby United Reformed Church Charity and comprises all the assets and funds held and on behalf of the West Kirby United Reformed Church other than properties held under trusts declared in by Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held under other specifically declared trusts.

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.

Trustees and their responsibilities

Those members of the Elders' Meeting of West Kirby United Reformed Church who are qualified and able to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures laid down by the Church Meeting of West Kirby United Reformed Church, which shall be in conformity with the Scheme of Union of the United Reformed Church.

None of the Trustees receives a salary from the Church and they are reimbursed only for expenses incurred. However the Revd H L Franklin does receive a salary from the central office of the United Reformed Church. The Church contributes to this through its annual contribution to the Ministry and Mission Fund. (see note 6)

West Kirby United Reformed Church Charity
Trustees Report
Year ended 31 December 2025

Report for 2025

In 2025 the Church continued to pursue its objective to advance the Christian faith, guided by its Vision of 'Connecting your Community to Christ'. Revd. Louise Franklin continued to lead the Church and with her guidance the Elders, Staff and Volunteers have combined well to promote the mission of the Church. She also serves St Davids URC, Eastham.

A successful Holiday Club was held in the summer and Children's activities were held including the drop in sessions for various age groups on Wednesdays and Fridays during school term time.

Our Mother and Toddler Group was well supported and families also attended 'Saturday Toddlers'.

Several Outreach initiatives were held during the year reaching out to our community including local business people. We also continued to provide flowering plants for the local railway station, which was much appreciated.

Financial Statements

The financial statements for the year ended 31st December 2025 are on pages 3 to 5. The accounting policies are set out in note 1 on page 6 and further explanatory notes are on pages 6 to 11. The main features of the statements are:

- a) The Church General Fund incurred a deficit in 2025 of £19,091 in its general income and expenditure. (In 2024 the deficit was £50,321.)
- b) There was a substantial increase in the offerings received by the Church, partly thanks to new members and also established members who felt able to increase their gifts. (See Note 2)
- c) The Church also received Legacies and one-off donations of £48,190 (2024 - £13,907)
- d) Our contribution to the URC Ministry and Mission Fund, which is set according to our membership in the previous year, was £39,504 (2024 £38,508). (See Note 6.)
- e) In accordance with Church policy the interest from the Margery Price legacy was credited to the General Fund to help offset the underlying shortfall in the Church's regular income.
- f) Interest from investments of £1,473 was apportioned to significant Restricted Funds.
- g) In line with Church policy £9,581 was allocated to the Tithe Fund (2024 £5,987) from the General Fund.
- h) In 2025 £11,725 was given to Christian good causes by the Church and its organisations from Designated and Restricted Funds (2024 - £12,295). (See Note 11)
- i) There were net unrealised losses of £10,129 in the market value of investments (2024: a gain of £11,429). There was also a realised loss of £412 (2024 a gain of £1,429), making total losses £10,541 (2024 a gain of £12,858)
- j) £70,000 from the Margery Price Legacy was transferred to the General Fund, which stood at £85,572 at 31st December 2025 (2024 £39,615). This was in anticipation of building work which was then delayed to 2026
- k) The Church holds the money received from the Margery Price Legacy in a special fund while decisions are made regarding its use. Further transfers to the General Fund are likely to be necessary to offset future operating deficits.
- l) A special fund was set up during 2023 to allow the Church to employ a Worship Development Coordinator (See Note 18). It continued to receive grants and donations to fund this project during 2025.
- m) Another special fund was set up in 2024 which was used to fund the development of a new form of Evening Service ('Unite') during 2025 (See Note 18.)
- n) St David's URC Eastham contributed 25% of the relevant expenses incurred by our Minister (£2,259 in 2025)
- o) These statements for 2025 reflect a reclassification of certain funds between Designated and Restricted to indicate more correctly their nature and the degree of restriction on how they can be used.

Prospects and Risks

Offerings have risen recently, but efforts need to continue to boost income and to manage costs in order to bring the Church's finances into balance. We pray that the recent growth in offerings may continue but we are aware that the Church is likely to experience further annual financial deficits as it invests to pursue its Vision. However it has retained a substantial part of the Margery Price Legacy, from which both the income and the capital are available to offset the imbalance in the Church's regular income and expenditure.

West Kirby United Reformed Church Charity

Statement of Financial Activities
for the year ended 31 December 2025

		Unrestricted Funds		Restricted Funds	Total 2025	(See note below) Total 2024
	Notes	General £	Designated £	£	£	£
Incoming resources						
Voluntary Income	2	126,622	775	8,120	135,517	97,941
Activities generating funds	3	8,687	6,592	773	16,052	20,964
Grants Received	4	0	100	11,000	11,100	17,750
Investment income	5	11,593	0	1,473	13,066	14,395
Total incoming resources		146,902	7,467	21,366	175,735	151,050
Resources expended						
URC Ministry and Mission Fund	6	39,504	0	0	39,504	38,508
Ministry	7	4,711	0	0	4,711	3,828
Premises Costs (incl major repairs)	8, 17	41,387	0	0	41,387	41,602
Administrative costs	9	5,689	63,302	0	68,991	67,918
Church organisations and activities	10	0	8,500	29,563	38,063	30,119
Donations passed on	11	0	483	11,242	11,725	12,295
Total resources expended		91,291	72,285	40,805	204,381	194,270
Net incoming/(outgoing) resources before transfers		55,611	(64,818)	(19,439)	(28,646)	(43,220)
Transfers						
To Designated Funds						
Church organisations	17	(1,541)	1,541	0	0	0
Outreach and Evangelism	17	(278)	278	0	0	0
Staff Funds	17	(63,302)	63,302	0	0	0
To Restricted Funds						
Tithe Fund	18	(9,581)	0	9,581	0	0
		(74,702)	65,121	9,581	0	0
Net surplus/(deficit) for the year		(19,091)	303	(9,858)	(28,646)	(43,220)

Note: The income for 2024 has been reclassified to reflect its origins more correctly

West Kirby United Reformed Church Charity

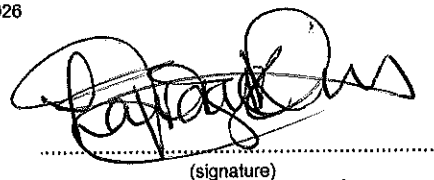
Statement of Movement in Funds for the year ended 2025

	Notes	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
		General £	Designated £	£	£	£
Total funds brought forward at 1 January (Adjusted for reclassification of Designated and Restricted Funds)	17,18	39,615	355,972	74,493	470,080	500,442
Net gain/(deficit) for the year		(19,091)	303	(9,858)	(28,646)	(43,220)
Transfer to General Reserve	16,18	70,000	(70,000)	0	0	0
Realised gains from sale of investments	12,18	(412)	0	0	(412)	1,429
Unrealised gain/(loss) in value of investments	12,18	(4,540)	(2,728)	(2,860)	(10,128)	11,429
Total funds carried forward at 31 December		85,572	283,547	61,775	430,894	470,080

Approved by the Trustees at a meeting on 4th February 2026 and

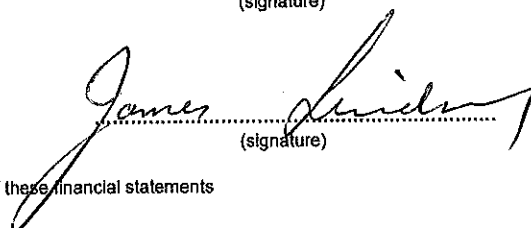
Accepted by the Annual General Meeting of the Church held on 18th March 2026

Signed by Rev'd Louise Franklin (Chair of Trustees)



(signature)

and by James Lindsay (Trustee and Treasurer)



(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity

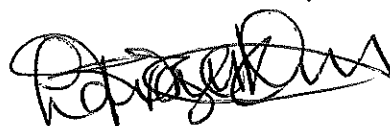
Balance Sheet
As at 31 December 2025

	Notes	General £	Unrestricted Funds Designated £	Restricted Funds £	Total 2025 £	Total 2024 £
Fixed Assets						
Tangible assets	1c	0	0	0	0	0
Investments	12	70,176	270,552	56,589	397,317	437,857
Current Assets						
Debtors	13	658	0	295	953	1,277
Bank balances	14	29,913	12,027	4,891	46,831	32,057
Cash in hand		56	968	0	1,024	1,012
		30,627	12,995	5,186	48,808	34,346
Current Liabilities						
Creditors payable within one year	15	15,231	0	0	15,231	2,123
Net Current Assets		15,396	12,995	5,186	33,577	32,223
Total Net Assets		85,572	283,547	61,775	430,894	470,080
The Funds of the Charity						
Unrestricted income funds						
General	16	85,572	0	0	85,572	39,615
Designated	17	0	283,547	0	283,547	73,196
Total		85,572	283,547		369,119	112,811
Restricted funds	18	0	0	61,775	61,775	357,269
Total Funds		85,572	283,547	61,775	430,894	470,080

Approved by the Trustees at an Elders' meeting on 4th February 2026

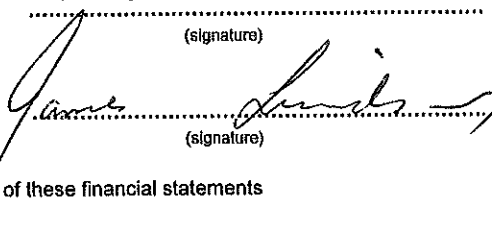
Accepted by the Annual General Meeting of the Church held on 18th March 2026

Signed by Rev'd Louise Franklin (Chair of Trustees)



(signature)

and by James Lindsay (Treasurer)



(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity
Notes to the Statement of Financial Activities
for the year ended 31 December 2025

1 Accounting Policies

1a Basis of accounting

West Kirby United Reformed Church Charity appears on the Register of Charities under Number 1128869
The financial statements have been prepared in accordance with the Charity Statement of Recommended Practice (SORP - FRS 102) issued by the Charities Commission, and follow the guidance of the United Reformed Church.
The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted and Designated funds are available for use at the discretion of the Church in furtherance of its charitable objectives. Specific Designated Funds are used to control the finances of the various Church organisations, projects and activities. Restricted funds are subjected to restrictions on their expenditure imposed by the donor(s), or contained in the terms of a grant. Restricted funds are also used to control the funds collected for the Christian Charities supported by the Church and its fellowship.

1c Tangible Fixed Assets

Freehold property: The owner of the church and manse buildings is the URC Mersey Synod Trust which holds them in trust for purposes connected with West Kirby URC. The Mersey Synod provides discretionary grants towards major repairs to the church and manse. Expenditure on repairs to the church and manse is written off in the year it is incurred.

Equipment: Expenditure on movable items costing less than £10,000 is written off in the year in which it is incurred.

Depreciation is provided on movable items costing £10,000 or over at the following annual rates calculated to write off assets over their estimated useful lives. Currently all assets that would qualify have been fully written off in line with this policy

Electronic equipment (including computers)	33.33% (over 3 years)
Musical Instruments	20% (over 5 years)
Furniture	10% (over 10 years)

1d Incoming resources

All voluntary giving and other routine income, including the tax recovery from donations under Gift Aid, is included in the period in which it is received. Legacies are accounted for when their receipt is certain and can be properly quantified.

1e Resources expended

The contribution to the URC Ministry & Mission Fund is paid regularly and charged to 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. Appropriate accruals are made for significant expenses committed but not yet paid at the year end. Expenses are allocated to the particular activity to which they relate.

No governance costs are currently being incurred.

As most of the management and activity of the Church is carried out by volunteers, this intangible cost is not recorded in these financial statements. This voluntary contribution to the life of the Church is incalculable.

1f Taxation

As part of the United Reformed Church, West Kirby URC is an exempt 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 and gains are applied to exclusively charitable purposes. Therefore no provision for taxation has been made in these financial statements.

2 Voluntary Income

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Regular Offerings					
Free will offerings by bank transfer	68,209	0	0	68,209	63,529
Free will offerings by credit card	426	0	0	426	955
Free will loose offerings	1,615	0	0	1,615	2,091
	70,250	0	0	70,250	66,575
Donations and Legacies	41,430	300	6,460	48,190	13,907
Income tax refunds under Gift Aid	14,942	475	1,660	17,077	17,459
	126,622	775	8,120	135,517	97,941

2024 figures have been adjusted to reflect donations totalling £7,760 for Worship and Development and Music more correctly. They are now included in Donations and Legacies (see Note 3)

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

3 Activities generating funds	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Hall lettings	8,687	0	0	8,687	13,157
Church Weekend	0	0	0	0	640
Flower Fund	0	1	0	1	20
Holiday Cub and Family Celebration	0	850	0	850	672
Outreach and Evangelism	0	1,592	0	1,592	1,838
Toddler Group	0	3,943	0	3,943	4,399
Youth activities	0	206	0	206	238
Other	0	0	773	773	0
	8,687	6,592	773	16,052	20,964

2024 figures have been adjusted to reflect donations totalling £7,760 for Worship and Development and Music more correctly. They are now included in Donations and Legacies (see Note 2)

4 Grants Received	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Worship Development Synod Grants	0	0	11,000	11,000	8,500
Coward Trust for Discipleship	0	0	0	0	1,750
Grant from Synod for Evening Service	0	0	0	0	2,500
Grants from URC/Synod for Youth Activities	0	100	0	100	5,000
	0	100	11,000	11,100	17,750

5 Investment Income	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Bank and Loan Interest	242	0	0	242	169
CCLA Ethical Investment Fund	8,088	0	1,473	9,561	10,559
Investec Wealth	3,263	0	0	3,263	3,667
	11,593	0	1,473	13,066	14,395

6 Ministry and Mission Fund

	2025	2024
	£	£
The Church contributes to the central costs of the URC in providing ministers, running the denomination and the wider mission of the National Church.	39,504	38,508

7 Ministerial costs	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Car expenses	3,264	0	0	3,264	2,032
Telephone incl mobile phone and Broadband	717	0	0	717	743
Books	182	0	0	182	256
Other expenses	217	0	0	217	270
Prayer and other Ministry (including pulpit supply)	50	0	0	50	144
Worship materials	281	0	0	281	383
	4,711	0	0	4,711	3,828

Note: These Ministerial and the relevant Premises Costs below are net of the contribution made by St David's URC, Eastham (£2,259 in total in 2025)

8 Premises costs	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Caretaking and cleaning	13,750	0	0	13,750	13,125
Catering	746	0	0	746	738
Heat and Light	7,616	0	0	7,616	10,374
Insurance	4,857	0	0	4,857	4,747
Council Tax	2,156	0	0	2,156	2,050
Water charges	3,927	0	0	3,927	3,453
Repairs and maintenance	5,071	0	0	5,071	7,115
Musical instruments	2,619	0	0	2,619	0
Equipment (small items)	645	0	0	645	0
	41,387	0	0	41,387	41,602

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

9 Administrative costs	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Two Staff and Related Costs	0	63,302	0	63,302	63,336
Telephone and IT	1,294	0	0	1,294	1,063
Printing, postage and stationery	1,867	0	0	1,867	1,442
Seminars, conferences and training	150	0	0	150	60
Subscriptions	907	0	0	907	870
Sundry expenses	1,471	0	0	1,471	1,147
	5,689	63,302	0	68,991	67,918

10 Costs of Church organisations and activities (see Note 17)	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Discipleship	0	8	0	8	1,650
Church week-end (bi-annual)	0	0	0	0	1,406
Evening Service (Unite)	0	0	2,311	2,311	0
Flower Fund	0	0	0	0	15
Holiday Club and Family Celebration	0	813	0	813	527
Break-out	0	142	0	142	103
Outreach and Evangelism	0	1,870	0	1,870	2,124
Toddlers	0	3,805	0	3,805	5,111
Worship Development Co-ordinator	0	0	22,547	22,547	15,073
Worship/Music Tracks	0	120	0	120	310
Youth Activities	0	1,742	4,705	6,447	3,800
	0	8,500	29,563	38,063	30,119

11 Donations and Gifts passed on	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Toddlers	0	483	0	483	532
Churches Together In West Kirby	0	0	0	0	300
Ann Fursdon/AIM	0	0	1,485	1,485	2,500
Cancer Relief	0	0	0	0	353
Evangelical Alliance	0	0	150	150	150
Forum Housing	0	0	450	450	0
Good News for Everyone (Gideons)	0	0	0	0	0
Leprosy Mission	0	0	537	537	727
Maggies	0	0	0	0	581
Open Doors	0	0	1,300	1,300	1,200
Reach	0	0	2,850	2,850	3,000
Tear Fund	0	0	0	0	235
Wirral Youth for Christ	0	0	2,400	2,400	2,400
4 Points	0	0	1,260	1,260	0
Other	0	0	29	29	5
Miss WO Evans Fund	0	0	781	781	312
	0	483	11,242	11,725	12,295

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

12 Investments

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Original investment values - Cost					
CCLA/Coif Ethical Investment fund (2025 102,265 units; (2024 - 112,099 units. 9,834 units were sold during 2025)	37,432	92,450	30,184	160,066	175,468
Rathbones (formerly Investec Wealth)	0	65,375	0	65,375	65,375
Total	37,432	157,825	30,184	225,441	240,833
Cumulative unrealised gains to 31st December 2025					
CCLA/Coif Ethical Investment fund	32,744	80,873	26,405	140,022	171,221
Rathbones (formerly Investec Wealth)	0	31,854	0	31,854	25,803
Total	32,744	112,727	26,405	171,876	197,024
Market Value - as at 31st December 2025					
CCLA/Coif Ethical Investment fund	70,176	173,323	56,589	300,088	346,679
Rathbones (formerly Investec Wealth)	0	97,229	0	97,229	91,179
Total market value	70,176	270,552	56,589	397,317	437,858

Note: There were net realised and unrealised losses from investments in 2025 of £10,541 (2024 a gain of £12,858). Net unrealised losses from market movements were £10,129. (2024: a gain of £11,429). There was also a loss of £412, realised as funds were withdrawn (2024 a gain of £1,429).

Movements in Investment Funds in the year

	CCLA/Coif Ethical Fund	Rathbones Investment	Total
	£	£	£
Opening balance - 1st January 2025	346,679	91,179	437,858
Purchases/(Sales) in the year	(30,000)	0	(30,000)
Investment gain/(loss) in the year	(16,591)	6,050	(10,541)
Closing balance - 31st December 2025	300,088	97,229	397,317

13 Debtors

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Recovery due from St Davids Eastham	638	0	0	638	527
Recovery/grant due from URC	20	0	0	20	100
Welfare loans	0	0	295	295	650
Total	658	0	295	953	1,277

14 Bank Balances

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Santander Current Account	5,105	928	3,000	9,033	12,863
Santander Deposit Account	24,808	11,099	1,891	37,798	19,184
Total	29,913	12,027	4,891	46,831	32,047

15 Creditors and other Current Liabilities

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Accrual for committed expenses	1,945	0	0	1,945	2,123
Advanced payment of Gift Aid	7,286	0	0	7,286	0
Grant received ahead of planned building work	6,000	0	0	6,000	0
Total	15,231	0	0	15,231	2,123

Note: As stated in Accounting Policy 1e, appropriate accruals are made for significant expenses incurred or committed but not yet paid.

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

16 General Funds

The movements in the General Funds of the Church in the years from 2016 to 2024 were as follows:

	2019	2020	2021	2022	2023	2024	2025
	£	£	£	£	£	£	£
Opening balance	30,608	7,067	21,638	32,977	29,654	38,490	39,615
Income	115,847	88,793	91,564	114,365	109,283	111,261	146,902
Expenditure	(85,623)	(75,870)	(80,012)	(97,662)	(90,034)	(88,520)	(91,291)
Transfers to Funds	(62,510)	(59,035)	(53,771)	(67,163)	(69,102)	(73,062)	(74,702)
Transfers to General Fund (see note)	8,489	60,000	50,000	50,000	55,000	50,000	70,000
Realised and Unrealised Gains/Losses	256	683	3,558	(2,863)	3,689	1,446	(4,952)
Closing balance	7,067	21,638	32,977	29,654	38,490	39,615	85,672

Note: The large legacy received between 2011 and 2013 is held in a Designated Fund while decisions are made about its use. Transfers have been made from this fund to the General Reserve in recent years to offset the annual deficit. Income from this legacy is also credited to the General Fund. The large transfer in 2025 was in anticipation of building work now planned for 2026.

17 Designated Funds

As stated in Accounting Policy 1b, specific Designated Funds are used to control the income and expenditure of the Church organisations, activities and special projects.

These statements for 2025 show a reclassification of certain funds between Designated and Restricted to reflect more correctly their nature and the degree of restriction on how they can be used.

The movements in the Designated Funds in 2025 were as follows:

	Closing balance 31 Dec 2024	Transfers to and from Restricted Funds	Opening balance 1st Jan 2025	Transfers from/to General Fund	Other income, donations, gains/losses	Expenditure In year	Closing balance 31st Dec 2025
	£	£	£	£	£	£	£
Church Organisations and activities							
Children's Church	0	0	0	142	0	(142)	0
Church week-end	0	0	0	0	0	0	0
Eco Fund	50	0	50	0	0	0	50
Flower Fund	58	0	58	0	1	0	59
Holiday Club and Family Celebration	0	0	0	(137)	950	(813)	0
Outreach and Evangelism	0	0	0	278	1,592	(1,870)	0
Toddlers (see Note a)	838	0	838	0	4,418	(4,288)	968
Worship/Music Tracks	475	0	475	0	300	(120)	655
Youth Activities	0	0	0	1,536	206	(1,742)	0
<i>Funds reclassified as Restricted (See Note 18)</i>							
Unite Evening Service Grant	2,500	(2,500)	0	0	0	0	0
Worship Development Co-ordinator	17,046	(17,046)	0	0	0	0	0
Youth and Children Grants	6,591	(6,591)	0	0	0	0	0
Sub-total Church Organisations and activities	27,558	(26,137)	1,421	1,819	7,467	(8,975)	1,732
Discipleship Fund supporting training (see Note b)	17,638	0	17,638	0	0	(8)	17,630
Staff Funds/Reserve (see Note c)	28,000	0	28,000	63,302	0	(63,302)	28,000
<i>Fund reclassified as Designated</i>							
Margery Price Legacy (see Note d)	0	308,913	308,913	(70,000)	(2,728)	0	236,185
Total Designated Funds	73,196	282,776	355,972	(4,879)	4,739	(72,285)	283,547

Note a: Expenditure by Toddlers for 2024 included £483 given to various charities

Note b: The Discipleship Fund was set up in 2014 by a grant from the Margery Price Legacy to provide support for Church Members attending Christian training courses or discipleship activities.

Note c: The Staff Fund tracks the cost of employing our Youth and Children's Coordinator and our Church Life Coordinator. Annual costs are met by transfers from the General Fund while maintaining a balance to meet the possible cost of any severance payments that might prove necessary.

Note d: The total received between 2011 and 2013 from Margery Price's estate was £1,083,392. The legacy fund has been used for various purposes - with expenditure partly offset by gains from investing the funds. Regular income generated by the fund is credited to the General Fund. Transfers are also regularly made each year to the General Fund to offset annual deficits.

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

18 Restricted Funds

As stated in the Accounting Policy 1b, the Church uses specific Restricted Funds to control money donated by the Church and its fellowship to support Christian Charities and activities. Restricted Funds are also used to hold grants received to support specific activities. In addition, the Church maintains two established Restricted Funds, a Welfare Fund and a Tithe Fund

These statements for 2025 show a reclassification of certain funds between Designated and Restricted to reflect more correctly their nature and the degree of restriction on how they can be used

Movements in the Restricted Funds in 2025 were as follows:

	Closing balance 31 Dec 24	Transfers to and from Designated Funds	Opening balance 1st Jan 25	Grants from Tithe Fund and other transfers	income, transfers grants donations	Expenses and Donations passed on	Gains and Losses on investments	Closing balance 31 Dec 25
	£	£	£	£	£	£	£	£
Ann Fursdon/AIM	274	0	274	1,076	135	(1,485)	0	0
Church Week-end Bursary Fund	875	0	875	0	0	0	0	875
Evangelical Alliance	0	0	0	150	0	(150)	0	0
Forum Housing	0	0	0	450	0	(450)	0	0
Good News for Everyone(Gideons)	0	0	0	0	0	0	0	0
Leprosy Mission	0	0	0	300	237	(537)	0	0
Open Doors	0	0	0	1,300	0	(1,300)	0	0
Reach	0	0	0	2,850	0	(2,850)	0	0
Wirral Youth for Christ	0	0	0	2,400	0	(2,400)	0	0
4Points	0	0	0	1,260	0	(1,260)	0	0
Other	0	0	0	0	29	(29)	0	0
Sub-total : Charities	1,149	0	1,149	9,786	401	(10,461)	0	875
<i>Funds reclassified as Restricted</i>								
Youth and Children Grants	0	6,591	6,591	0	0	(4,705)	0	1,886
Unite Evening Service Grant	0	2,500	2,500	0	356	(2,311)	0	545
Worship Development Coordinator	0	17,046	17,046	0	19,120	(22,547)	0	13,619
Sub-Total: Projects/Grants	0	26,137	26,137	0	19,476	(29,563)	0	16,050
Miss WO Evans Welfare Fund	15,081	0	15,081	0	475	(781)	(891)	13,884
Tithe Fund (see Note 20)	32,126	0	32,126	(9,786)	10,595	0	(1,969)	30,966
<i>Fund reclassified as Designated (See Note 17)</i>								
Margery Price Legacy	308,913	(308,913)	0	0	0	0	0	0
Total	357,269	(282,776)	74,493	0	30,947	(40,805)	(2,860)	61,776

19 Grants Received

The final instalment of the grant from Synod (£8,000), along with an additional grant of £3,000 from a Synod Trust Fund were received during the year to support the Worship Development Coordinator

20 Tithe Fund

The Tithe Fund was created in 2015 by the merger of the established Fund for Christian Charities and the MP Tithe Fund, which had been allocated 10% of the Margery Price legacy. The combined fund is the main channel by which the Church supports related Christian charities and good causes. 10% of the net regular income of the Church, after deducting its contribution to the URC Ministry and Mission Fund, is transferred to the fund each year, along with the appropriate share of investment income and capital gains/losses. From the Fund one-off or regular gifts are made as agreed by the Church Meeting.

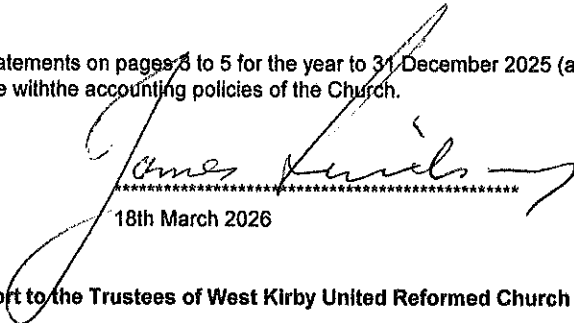
West Kirby United Reformed Church Charity

**Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025**

Treasurer's Statement

I have prepared the financial statements on pages 3 to 5 for the year to 31 December 2025 (and the supporting notes on pages 6 to 11) in accordance with the accounting policies of the Church.

James Lindsay



18th March 2026

Independent Examiner's Report to the Trustees of West Kirby United Reformed Church

I report on the financial statements of West Kirby United Reformed Church for the year ended 31 December 2025 which are set out on pages 3 to 5 and the supporting notes on pages 6 to 11.

Respective 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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Church and a comparison of the accounts presented 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

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 by the Independent Examiner



18th March 2026

Tim Pugh
30 Queensbury
West Kirby
Wirral
CH48 6EP

WEST KIRBY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128869

Accounts



Report and Financial Statements

**Year ended
31 December 2024**

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West Kirby United Reformed Church Charity
Trustees Report
Year ended 31 December 2024

The Trustees submit their annual report and statement of accounts for the year ended 31 December 2024. The report and statement of accounts were approved at a meeting of the Elders and Trustees on 5th February 2025 and presented to and accepted by the Annual General Meeting of the Church on 26th February 2025

Charitable Status

West Kirby United Reformed Church Charity was entered in the Central Register of Charities with effect from 27 March 2009 and registered under number 1128869.

Trustees

The Trustees who were in office during 2024 were:

Revd H L Franklin	Chairperson
Mr N Belcher	Appointed 28th February 2024
Mr R A Jackson	
Mrs S Jackson	
Mr S P Lakin	
Mr J Lindsay	Treasurer
Mrs J R Merrin	
Mrs L M Ryan	
Mr C Usher	Church Secretary
Mrs J A Usher	Resigned 28th February 2024
Mrs E M Wilson	
Mr A P Wilson	

Governing Document

Name and assets

The Charity is called West Kirby United Reformed Church Charity and comprises all the assets and funds held and on behalf of the West Kirby United Reformed Church other than properties held under trusts declared in by Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held under other specifically declared trusts.

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.

Trustees and their responsibilities

Those members of the Elders' Meeting of West Kirby United Reformed Church who are qualified and able to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures laid down by the Church Meeting of West Kirby United Reformed Church, which shall be in conformity with the Scheme of Union of the United Reformed Church.

None of the Trustees receives a salary from the Church and they are reimbursed only for expenses incurred. However the Revd H L Franklin does receive a salary from the central office of the United Reformed Church. The Church contributes to this through its annual contribution to the Ministry and Mission Fund. (see note 6)

West Kirby United Reformed Church Charity

Trustees Report

Year ended 31 December 2024

Report for 2024

In 2024 the Church continued to pursue its objective to advance the Christian faith, guided by its Vision of 'Connecting your Community to Christ'. Revd. Louise Franklin continued to lead the Church and with her guidance the Elders, Staff and Volunteers have combined well to promote the mission of the Church. She also serves St Davids URC, Eastham.

A successful Holiday Club was held in the summer and Children's activities were held including the drop in for different age groups on Wednesdays and Fridays.

Our Mother and Toddler Group was well supported although fewer families attended Toddlers for Dads.

Several Outreach initiatives were held during the year reaching out to our community and to local business people in particular. We also continued to provide flowering plants for the local railway station, which was much appreciated.

Financial Statements

The financial statements for the year ended 31st December 2024 are on pages 3 to 5. The accounting policies are set out in note 1 on page 6 and further explanatory notes are on pages 6 to 11. The main features of the statements are:

- a) The Church General Fund incurred a deficit in 2024 of £50,321 in its general income and expenditure. (In 2023 the deficit was £49,853.)
- b) There was a substantial increase in the offerings received by the Church, partly thanks to new members and also established members who felt able to increase their gifts. (See Note 2)
- c) Our contribution to the URC Ministry and Mission Fund, which is set according to our membership in the previous year, was £38,508 (2023 £37,5000). (See Note 6.)
- d) In accordance with Church policy the interest from the Margery Price legacy was credited to the General Fund to help offset the underlying shortfall in the Church's regular income.
- e) Interest from Investments of £1,342 was apportioned to significant Restricted Funds; £924 was allocated to the Tithe Fund and £418 to the Evans Fund. (See Note 18)
- f) In line with Church policy £5,987 was allocated to the Tithe Fund (2023 £5,784) from the General Fund. Total income for the Tithe Fund of £6,911 in 2024, allowing it to fund gifts of £8,100 (see Notes 18 and 20 on page 11).
- g) In 2024 £12,295 was given to Christian good causes by the Church and its organisations from Designated and Restricted Funds (2023 - £11,002). (See Note 11)
- h) There were net unrealised gains of £11,429 in the market value of investments (2023: a gain of £34,651). There was also a realised gain of £1,429. (2023 a gain of £1,249), making total gains £12,858 (2023 a gain of £35,900)
- i) £50,000 from the Margery Price Legacy were credited to the General Fund. Combined with the share of gains on investments, this offset the operating deficit so the General Fund Reserve at 31 December 2024 stood at £39,615 (2023: £38,490)
- j) The Church holds the money received from the Margery Price Legacy in a special fund while decisions are made regarding its use. Further transfers to the General Fund are likely to be necessary to offset future operating deficits.
- k) A special fund was set up during 2023 to allow the Church to employ a Worship Development Coordinator (See Note 17)
- l) Another special fund was set up in 2024 to fund the development of the Evening Service. (See Note 17)
- m) St David's URC Eastham contributes 25% of the relevant expenses incurred by our Minister

Prospects and Risks

We pray that the recent growth in offerings may continue but we are aware that the Church is likely to experience further annual financial deficits as it invests to pursue its Vision. However it has retained a substantial part of the Margery Price Legacy, from which both the income and the capital are available to offset the imbalance in the Church's regular income and expenditure.

The income currently generated by investing the legacy will reduce as it is used, and although offerings have risen recently, efforts need to continue to boost income and to manage costs in order to bring the Church's finances into balance. It may take some time to achieve this, but the Legacy Fund is sufficient to support our Vision for several more years.

West Kirby United Reformed Church Charity

Statement of Financial Activities
for the year ended 31 December 2024

	Notes	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2024 £	Total 2023 £
Incoming resources						
Voluntary Income	2	85,051	2,565	2,565	90,181	83,055
Activities generating funds	3	13,157	15,567	0	28,724	32,137
Grants Received	4	0	17,750	0	17,750	15,080
Investment income	5	13,053	0	1,342	14,395	15,391
Total incoming resources		111,261	35,882	3,907	151,050	145,663
Resources expended						
URC Ministry and Mission Fund	6	38,508	0	0	38,508	37,500
Ministry	7	3,828	0	0	3,828	4,132
Premises Costs (incl major repairs)	8, 17	41,602	0	0	41,602	44,389
Administrative costs	9	4,582	63,336	0	67,918	64,026
Church organisations and activities	10	0	30,119	0	30,119	19,362
Donations passed on	11	0	832	11,463	12,295	11,002
Total resources expended		88,520	94,287	11,463	194,270	180,411
Net incoming/(outgoing) resources before transfers		22,741	(58,405)	(7,556)	(43,220)	(34,748)
Transfers						
To Designated Funds						
Church organisations	17	(3,153)	3,153	0	0	0
Outreach and Evangelism	17	(586)	586	0	0	0
Staff Funds	17	(63,336)	63,336	0	0	0
To Restricted Funds						
Tithe Fund	18	(5,987)	0	5,987	0	0
		(73,062)	67,075	5,987	0	0
Net surplus/(deficit) for the year		(50,321)	8,670	(1,569)	(43,220)	(34,748)

West Kirby United Reformed Church Charity

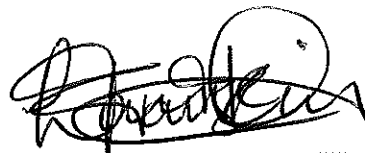
Statement of Movement in Funds for the year ended 2024

	Notes	Unrestricted Funds General £	Funds Designated £	Restricted Funds £	Total 2024 £	Total 2023 £
Total funds brought forward at 1 January		38,490	64,526	397,426	500,442	499,290
Net gain/(deficit) for the year		(50,321)	8,670	(1,569)	(43,220)	(34,748)
Transfer to General Reserve	16,18	50,000	0	(50,000)	0	0
Realised gains from sale of investments	12,18	1,429	0	0	1,429	1,249
Unrealised gain/(loss) in value of investments	12,18	17	0	11,412	11,429	34,651
Total funds carried forward at 31 December		39,615	73,196	357,269	470,080	500,442

Approved by the Trustees at a meeting on 5th February 2025 and

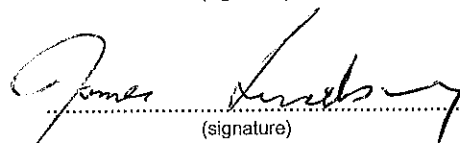
Accepted by the Annual General Meeting of the Church held on 26th February 2025

Signed by Rev'd Louise Franklin (Chair of Trustees)



(signature)

and by James Lindsay (Trustee and Treasurer)



(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity

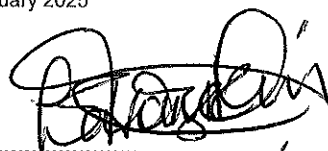
Balance Sheet
As at 31 December 2024

	Notes	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2024 £	Total 2023 £
Fixed Assets						
Tangible assets	1c	0	0	0	0	0
Investments	12	25,128	64,995	347,734	437,857	477,999
Current Assets						
Debtors	13	627	0	650	1,277	3,406
Bank balances	14	15,809	7,363	8,885	32,057	20,478
Cash in hand		174	838	0	1,012	1,613
		16,610	8,201	9,535	34,346	25,497
Current Liabilities						
Creditors payable within one year	15	2,123	0	0	2,123	3,054
Net Current Assets		14,487	8,201	9,535	32,223	22,443
Total Net Assets		39,615	73,196	357,269	470,080	500,442
The Funds of the Charity						
Unrestricted income funds						
General	16	39,615	0	0	39,615	38,490
Designated	17	0	73,196	0	73,196	64,526
Total		39,615	73,196		112,811	103,016
Restricted funds	18	0	0	357,269	357,269	397,426
Total Funds		39,615	73,196	357,269	470,080	500,442

Approved by the Trustees at an Elders' meeting on 5th February 2025

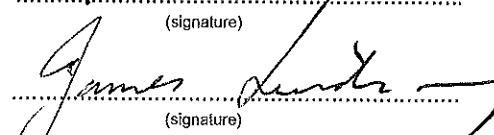
Accepted by the Annual General Meeting of the Church held on 26th February 2025

Signed by Rev'd Louise Franklin (Chair of Trustees)



(signature)

and by James Lindsay (Treasurer)



(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities
for the year ended 31 December 2024

1 Accounting Policies

1a Basis of accounting

West Kirby United Reformed Church Charity appears on the Register of Charities under Number 1128869

The financial statements have been prepared in accordance with the Charity Statement of Recommended Practice (SORP - FRS 102) issued by the Charities Commission, and follow the guidance of the United Reformed Church.

The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted and Designated funds are available for use at the discretion of the Church in furtherance of its charitable objectives. Specific Designated Funds are used to control the finances of the various Church organisations, projects and activities.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor(s), or contained in the terms of a grant.

Restricted funds are also used to control the funds collected for the Christian Charities supported by the Church and its fellowship.

1c Tangible Fixed Assets

Freehold property: The owner of the church and manse buildings is the URC Mersey Synod Trust which holds them in trust for purposes connected with West Kirby URC. The Mersey Synod provides discretionary grants towards major repairs to the church and manse. Expenditure on repairs to the church and manse is written off in the year it is incurred.

Equipment: Expenditure on movable items costing less than £10,000 is written off in the year in which it is incurred.

Depreciation is provided on movable items costing £10,000 or over at the following annual rates calculated to write off assets over their estimated useful lives. Currently all assets that would qualify have been fully written off in line with this policy

Electronic equipment (including computers)	33.33% (over 3 years)
Musical Instruments	20% (over 5 years)
Furniture	10% (over 10 years)

1d Incoming resources

All voluntary giving and other routine income, including the tax recovery from donations under Gift Aid, is included in the period in which it is received. Legacies are accounted for when their receipt is certain and can be properly quantified.

1e Resources expended

The contribution to the URC Ministry & Mission Fund is paid regularly and charged to 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. Appropriate accruals are made for significant expenses committed but not yet paid at the year end.

Expenses are allocated to the particular activity to which they relate.

No governance costs are currently being incurred.

As most of the management and activity of the Church is carried out by volunteers, this intangible cost is not recorded in these financial statements. This voluntary contribution to the life of the Church is incalculable.

1f Taxation

As part of the United Reformed Church, West Kirby URC is an exempt 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 and gains are applied to exclusively charitable purposes. Therefore no provision for taxation has been made in these financial statements.

2 Voluntary Income

	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Regular Offerings					
Free will offerings by bank transfer	63,529	0	0	63,529	59,414
Free will offerings by credit card	955	0	0	955	594
Free will loose offerings	2,091	0	0	2,091	3,749
	<u>66,575</u>	<u>0</u>	<u>0</u>	<u>66,575</u>	<u>63,757</u>
Donations and Legacies	3,582	0	2,565	6,147	4,986
Income tax refunds under Gift Aid	14,894	2,565	0	17,459	14,312
	<u>85,051</u>	<u>2,565</u>	<u>2,565</u>	<u>90,181</u>	<u>83,055</u>

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2024

3 Activities generating funds	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Hall lettings	13,157	0	0	13,157	13,833
Church Weekend	0	640	0	640	0
Flower Fund	0	20	0	20	20
Worship/ Music Tracks	0	360	0	360	360
Holiday Cub and Family Celebration	0	672	0	672	713
Outreach and Evangelism	0	1,838	0	1,838	1,030
Toddler Group	0	4,399	0	4,399	4,978
Worship Development	0	7,400	0	7,400	10,280
Youth activities	0	238	0	238	923
	13,157	15,567	0	28,724	32,137

4 Grants Received	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Worship Development Synod Grant	0	8,500	0	8,500	8,500
Coward Trust for Discipleship	0	1,750	0	1,750	1,500
Grant from Synod for Evening Service	0	2,500	0	2,500	0
Grants from URC/Synod for Youth Activities	0	5,000	0	5,000	5,080
	0	17,750	0	17,750	15,080

5 Investment Income	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Bank and Loan Interest	169	0	0	169	117
CCLA Ethical Investment Fund	9,217	0	1,342	10,559	11,458
Investec Wealth	3,667	0	0	3,667	3,816
	13,053	0	1,342	14,395	15,391

6 Ministry and Mission Fund

	2024	2023
	£	£
The Church contributes to the central costs of the URC in providing ministers, running the denomination and the wider mission of the National Church.	38,508	37,500

7 Ministerial costs	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Car expenses	2,032	0	0	2,032	2,489
Telephone incl mobile phone and Broadband	743	0	0	743	810
Books	256	0	0	256	163
Other expenses	270	0	0	270	78
Prayer and other Ministry (including pulpit supply)	144	0	0	144	232
Worship materials	383	0	0	383	360
	3,828	0	0	3,828	4,132

Note: These costs are net of the contribution made by St David's URC, Eastham

8 Premises costs	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Caretaking and cleaning	13,125	0	0	13,125	13,045
Catering	738	0	0	738	817
Heat and Light	10,374	0	0	10,374	10,808
Insurance	4,747	0	0	4,747	4,521
Council Tax	2,050	0	0	2,050	1,954
Water charges	3,453	0	0	3,453	2,257
Repairs and maintenance	7,115	0	0	7,115	9,980
Musical instruments (repairs and tuning)	0	0	0	0	379
Equipment (small items)	0	0	0	0	628
	41,602	0	0	41,602	44,389

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2024

9 Administrative costs	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2024	2023
	£	£	£	£	£
Staff and Related Costs	0	63,336	0	63,336	60,013
Telephone and IT	1,063	0	0	1,063	1,038
Printing, postage and stationery	1,442	0	0	1,442	1,455
Seminars, conferences and training	60	0	0	60	58
Subscriptions	870	0	0	870	831
Sundry expenses	1,147	0	0	1,147	631
	4,582	63,336	0	67,918	64,026

10 Costs of Church organisations and activities (see Note 17)	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2024	2023
	£	£	£	£	£
Discipleship	0	1,650	0	1,650	1,650
Church week-end (bi-annual)	0	1,406	0	1,406	0
Flower Fund	0	15	0	15	19
Holiday Club and Family Celebration	0	527	0	527	659
Break-out	0	103	0	103	58
Outreach and Evangelism	0	2,124	0	2,124	1,281
Toddlers	0	5,111	0	5,111	4,546
Worship Development	0	15,073	0	15,073	4,392
Worship/Music Tracks	0	310	0	310	138
Youth Activities	0	3,800	0	3,800	6,619
	0	30,119	0	30,119	19,362

11 Donations and Gifts passed on	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2024	2023
	£	£	£	£	£
Toddlers	0	532	0	532	1,209
Churches Together In West Kirby	0	300	0	300	150
Ann Fursdon/AIM	0	0	2,500	2,500	0
Cancer Relief	0	0	353	353	0
Evangelical Alliance	0	0	150	150	150
Good News for Everyone (Gideons)	0	0	0	0	500
Leprosy Mission	0	0	727	727	592
Maggies	0	0	581	581	0
Open Doors	0	0	1,200	1,200	710
Reach	0	0	3,000	3,000	3,000
Tear Fund	0	0	235	235	0
Ukraine Support	0	0	0	0	265
Wirral Youth for Christ	0	0	2,400	2,400	2,400
Other	0	0	5	5	9
Miss WO Evans Fund	0	0	312	312	2,017
	0	832	11,463	12,295	11,002

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2024

12 Investments

	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Original investment values - Cost					
CCLA/Coif Ethical Investment fund (2024 - 112,099 units; 2023- 125,910 units. 13.811 units sold during 2024)	12,717	32,895	129,846	175,458	197,075
Investec Wealth	0	0	65,375	65,375	72,720
Total	12,717	32,895	195,221	240,833	269,795
Cumulative unrealised gains to 31st December 2024					
CCLA/Coif Ethical Investment fund	15,207	23,998	142,710	181,915	181,915
Investec Wealth	0	0	25,803	25,803	26,289
Total	15,207	23,998	168,513	207,718	208,204
Market Value - as at 31st December 2024					
CCLA/Coif Ethical investment fund	25,128	64,995	256,556	346,679	378,990
Investec Wealth	0	0	91,178	91,178	99,009
Total market value	25,128	64,995	347,734	437,857	477,999

Note: There were total realised and unrealised gains from investments in 2024 of £12,858 (2023 a gain of £35,900). Net unrealised gains from market movements were £11,429. (2023: a gain of £34,651). There was also a gain of £1,429, realised as funds were withdrawn (2023 a gain of £1,249).

Movements in Investment Funds in the year

	CCLA/Coif Ethical Fund	Investec Wealth	Total
	£	£	£
Opening balance - 1st January 2024	378,990	99,009	477,999
Purchases/(Sales) in the year	(43,000)	(10,000)	(53,000)
Investment gain in the year	10,689	2,169	12,858
Closing balance - 31st December 2024	346,679	91,178	437,857

13 Debtors

	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Recovery due from St Davids Eastham	527	0	0	527	556
Recovery and grant due from URC	100	0	0	100	1,350
Welfare loans	0	0	650	650	1,500
	627	0	650	1,277	3,406

14 Bank Balances

	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Santander Current Account	8,863	3,000	1,000	12,863	3,413
Santander Deposit Account	6,946	4,363	7,885	19,194	17,065
	15,809	7,363	8,885	32,057	20,478

15 Creditors and other Current Liabilities

	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General	Designated			
	£	£	£	£	£
Accrual for committed expenses	2,123	0	0	2,123	3,054
	2,123	0	0	2,123	3,054

Note: As stated in Accounting Policy 1e, appropriate accruals are made for significant expenses incurred or committed but not yet paid.

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2024

16 General Funds

The movements in the General Funds of the Church in the years from 2016 to 2024 were as follows:

	2018	2019	2020	2021	2022	2023	2024
	£	£	£	£	£	£	£
Opening balance	50,652	30,608	7,067	21,638	32,977	29,654	38,490
Income	136,579	115,847	88,793	91,564	114,365	109,283	111,261
Expenditure	(94,414)	(85,623)	(75,870)	(80,012)	(97,662)	(90,034)	(88,520)
Transfers to Funds	(62,014)	(62,510)	(59,035)	(53,771)	(67,163)	(69,102)	(73,062)
Transfers to General Fund (see note)	0	8,489	60,000	50,000	50,000	55,000	50,000
Realised and Unrealised Gains/Losses	(195)	256	683	3,558	(2,863)	3,689	1,446
Closing balance	30,608	7,067	21,638	32,977	29,654	38,490	39,615

Note: The large legacy received between 2011 and 2013 is held in a Restricted Fund while decisions are made about its use (See note 19). Substantial transfers have been made from this fund to the General Reserve in recent years to offset the annual deficit. Income from this legacy has also been credited to the General Fund from 2014 onwards, as were smaller legacies and donations.

17 Designated Funds

As stated in Accounting Policy 1b, specific Designated Funds are used to control the income and expenditure of the Church organisations, activities and special projects. Grants are provided by the general fund to the organisations every year to help meet their costs. Some are also supported by grants from the Margery Price Legacy and outside bodies.

The movements in the Designated Funds during the year were as follows:

	Opening balance at 1st Jan 2024	Grants from/to General Funds	Other income, donations and grants	Expenditure in year	Closing balance at 31st Dec 2024
Church Organisations and activities					
Children's Church	0	103	0	(103)	0
Church week-end	0	766	640	(1,406)	0
Eco Fund	50	0	0	0	50
Evening Service (see Note e)	0	0	2,500	0	2,500
Flower Fund	53	0	20	(15)	58
Holiday Club and Family Celebration	54	(358)	831	(527)	0
Outreach and Evangelism (see Note a)	0	586	1,838	(2,424)	0
Toddlers (see Note b)	1,507	0	4,974	(5,643)	838
Worship Development (see Note c)	14,388	0	17,731	(15,073)	17,046
Worship/Music Tracks	425	0	360	(310)	475
Youth Activities	0	2,642	238	(2,880)	0
Youth and Children Grants (see Note d)	2,511	0	5,000	(920)	6,591
Sub-total Church Organisations and activities	18,988	3,739	34,132	(29,301)	27,558
Discipleship Fund supporting training (see Note f)	17,538	0	1,750	(1,650)	17,638
Staff Funds/Reserve (see Note g)	28,000	63,336	0	(63,336)	28,000
Total Designated Funds	64,526	67,075	35,882	(94,287)	73,196

Note a: Expenditure on Outreach and Evangelism included £300 contributed to Churches Together in West Kirby

Note b: Expenditure by Toddlers for 2024 included £532 given to various charities

Note c: A grant of £8,500 was received from the URC Mersey Synod - the second instalment of a total grant of £25,000.

Note d: Two Grants, each of £2,500, were received from the URC Mersey Synod to support Youth Activities.

Note e: A further grant was received towards the end of the year to support the development of the Evening Service

Note f: The Discipleship Fund was set up in 2014 by a grant from the Margery Price Legacy to provide support for Church Members attending Christian training courses or discipleship activities. Costs in 2024 were offset by a grant from the Coward Trust.

Note g: The Staff Fund tracks the cost of employing our Youth and Children's Coordinator and our Church Life Coordinator. Annual costs are met by transfers from the General Fund while maintaining a balance to meet the possible cost of any severance/redundancy payments that might prove necessary.

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2024

18 Restricted Funds

As stated in the Accounting Policy 1b, the Church uses specific Restricted Funds to control money donated by the Church and its fellowship to support Christian Charities and activities. In addition, the Church maintains three established Restricted Funds for specific purposes of which two (the Miss WO Evans Fund and the Margery Price Legacy) were set up on receipt of substantial legacies.

Movements in the Restricted Funds in 2024 were as follows:

	Opening balance at 1st Jan 24	Grants from the Tithe Fund and other transfers	Income, transfers and donations	Grants and Donations passed on	Unrealised and realised gains on investments (see note 12)	Closing balance at 31 Dec 24
	£	£	£	£	£	£
Ann Fursdon/AIM	1,774	1,000	0	(2,500)	0	274
Cancer Relief	0	0	353	(353)	0	0
Church Week-end Bursary Fund	875	0	0	0	0	875
Evangelical Alliance	0	150	0	(150)	0	0
Good News for Everyone(Gideons)	0	0	0	0	0	0
Leprosy Mission	0	350	377	(727)	0	0
Maggies	0	0	581	(581)	0	0
Open Doors	0	1,200	0	(1,200)	0	0
Reach	0	3,000	0	(3,000)	0	0
Tear Fund	0	0	235	(235)	0	0
Wirral Youth for Christ	0	2,400	0	(2,400)	0	0
Other	5	0	0	(5)	0	0
Sub-total	2,654	8,100	1,546	(11,151)	0	1,149
Margery Price Legacy (see Note 19)	349,064	(50,000)	0	0	9,849	308,913
Miss WO Evans Fund	13,469	0	1,437	(312)	487	15,081
Tithe Fund (see Note 20)	32,239	(8,100)	6,911	0	1,076	32,126
Total	397,426	(50,000)	9,894	(11,463)	11,412	357,269

19 Margery Price legacy

The total received between 2011 and 2013 from Margery Price's estate was £1,083,392. 10% (£108,339) was set aside to create the Margery Price Tithe Fund (later merged with the Fund for Christian Organisations to form the 'Tithe Fund'), leaving £975,053 in the main legacy fund.

From the legacy fund various grants have been made - partly offset by gains from investing the funds. The substantial expenditure on the Re-ordering Project resulted in a significant reduction in this fund during 2016, 2017 and 2018.

From 2014 onwards, all income received from the interest and dividends generated by investing the Legacy Fund has been credited to the General Fund to help offset some of the underlying deficit in the regular income and expenditure of the Church. In recent years transfers have been made to the General Fund to offset the annual deficit. Further similar transfers are likely to be necessary in future.

20 Tithe Fund

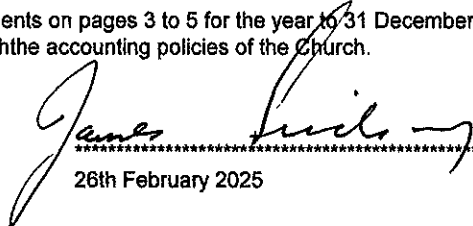
The Tithe Fund was created at the beginning of 2015 by the merger of the established Fund for Christian Charities and the MP Tithe Fund, which was set up with 10% of the receipts from the Margery Price legacy. The combined fund is now the main channel by which the Church supports related Christian charities and good causes. 10% of the net regular income of the Church after deducting its contribution to the URC Ministry and Mission Fund is credited to the fund each year, along with the appropriate share of investment income and capital gains. From the fund, one-off or regular gifts are made as agreed by the Church Meeting.

West Kirby United Reformed Church Charity
Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2024

Treasurer's Statement

I have prepared the financial statements on pages 3 to 5 for the year to 31 December 2024 (and the supporting notes on pages 6 to 11) in accordance with the accounting policies of the Church.

James Lindsay



26th February 2025

Independent Examiner's Report to the Trustees of West Kirby United Reformed Church

I report on the financial statements of West Kirby United Reformed Church for the year ended 31 December 2024, which are set out on pages 3 to 5 and the supporting notes on pages 6 to 11.

Respective 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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Church and a comparison of the accounts presented 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.

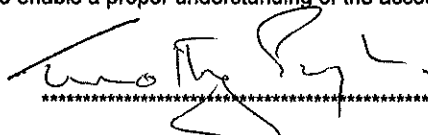
Independent Examiner's statement

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 by the Independent Examiner



26th February 2025

Tim Pugh
30 Queensbury
West Kirby
Wirral
CH48 6EP

WEST KIRBY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128869

Accounts



Report and Financial Statements

**Year ended
31 December 2023**

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West Kirby United Reformed Church Charity
Trustees Report
Year ended 31 December 2023

The Trustees submit their annual report and statement of accounts for the year ended 31 December 2023. The report and statement of accounts were approved at a meeting of the Elders and Trustees on 7th February 2024 and presented to and accepted by the Annual General Meeting of the Church on 28th February 2024

Charitable Status

West Kirby United Reformed Church Charity was entered in the Central Register of Charities with effect from 27 March 2009 and registered under number 1128869.

Trustees

The Trustees who were in office during 2023 were:

Revd H L Franklin	Chairperson
Mr R A Jackson	
Mrs S Jackson	Appointed 15th March 2023
Mr S P Lakin	
Mr J Lindsay	Treasurer
Mrs J R Merrin	Appointed 15th March 2023
Mrs L M Ryan	Appointed 15th March 2023
Mr C Usher	Church Secretary
Mrs J A Usher	
Mrs E M Wilson	
Mr A P Wilson	

Governing Document

Name and assets

The Charity is called West Kirby United Reformed Church Charity and comprises all the assets and funds held and on behalf of the West Kirby United Reformed Church other than properties held under trusts declared in by Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held under other specifically declared trusts.

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.

Trustees and their responsibilities

Those members of the Elders' Meeting of West Kirby United Reformed Church who are qualified and able to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures laid down by the Church Meeting of West Kirby United Reformed Church, which shall be in conformity with the Scheme of Union of the United Reformed Church.

None of the Trustees receives a salary from the Church and they are reimbursed only for expenses incurred. However the Revd H L Franklin does receive a salary from the central office of the United Reformed Church. The Church contributes to this through its annual contribution to the Ministry and Mission Fund. (see note 6)

West Kirby United Reformed Church Charity

Trustees Report

Year ended 31 December 2023

Report for 2023

In 2023 the Church continued to pursue its objective to advance the Christian faith, guided by its Vision of 'Connecting your Community to Christ'. Revd. Louise Franklin continued to lead the Church and with her guidance the Elders, Staff and Volunteers have combined well to promote the mission of the Church. She also serves St Davids URC, Eastham.

A bereavement course was run and was much appreciated by those who attended. Further similar course are planned. A successful Holiday Club was held in the summer and our new initiative - the Family Celebration, was held once a month. It provides an informal form of worship that serves members, visitors, families and children. Further Youth and Children's activities were launched including a 'Drop in' for primary school children on Fridays.

Our Mother and Toddler Group grew again after the pandemic and Toddlers for Dads met once a month in term time. We also hosted a 'school' for Ukrainian families once a week.

Several Outreach initiatives were held during the year reaching out to our community and to the local business people in particular. We also continued to provide flowering plants for the local railway station, which was much appreciated.

Financial Statements

The financial statements for the year ended 31st December 2023 are on pages 3 to 5. The accounting policies are set out in note 1 on page 6 and further explanatory notes are on pages 6 to 11. The main features of the statements are:

- a) The Church General Fund incurred a deficit in 2023 of £49,853 in its general income and expenditure. (In 2022 the deficit was £50,460.)
- b) There was a substantial increase in the offerings received by the Church, partly thanks to new members who felt able to start making gifts. (See Note 2)
- c) Our contribution to the URC Ministry and Mission Fund, which is set according to our membership in the previous year, was £37,500 (2022 £36,000; see Note 6)
- d) In accordance with a decision made in 2014 the interest from the Margery Price legacy was credited to the General Fund to help offset the underlying shortfall in the Church's regular income.
- e) Interest from Investments of £1,331 was apportioned to Restricted Funds; £927 was allocated to the Tithe Fund and £404 to the Evans Fund.
- f) In line with Church policy £5,784 was allocated to the Tithe Fund (2022 £6,209) from the General Fund. Total income for the Tithe Fund of £6,711 in 2023, allowing it to fund gifts of £7,050 (see Notes 18 and 20 on page 11).
- g) In 2023 £11,002 was given to Christian good causes by the Church and its organisations from Designated and Restricted Funds (2022 - £11,001).
- h) There were net unrealised gains of £34,651 in the market value of Investments (2022: a loss of £63,778). There was also a realised gain of £1,249. (2022 a loss of £3,854), making total gains £35,900 (2022 a loss of £67,632)
- i) £55,000 from the Margery Price Legacy were credited to the General Fund. Combined with the share of gains on Investments, this offset the operating deficit so the General Fund Reserve at 31 December 2023 stood at £38,490
- j) The Church holds the money received from the Margery Price Legacy in a special fund while decisions are made regarding its use. Further transfers to the General Fund are likely to be necessary to offset future operating deficits.
- k) A special fund was set up during the year to allow the Church to employ a Worship Development Coordinator
- l) St David's URC Eastham contributes 25% of the relevant expenses incurred by our Minister

Prospects and Risks

We pray that the recent growth in membership and offerings may continue but we are aware that the Church is likely to experience further annual financial deficits as it invests to pursue its Vision. However it has retained a substantial part of the Margery Price Legacy, from which both the income and the capital are available to offset the imbalance in the Church's regular income and expenditure.

The income currently generated by investing the legacy will reduce as it is used, and although offerings have risen recently, efforts need to continue to boost income and to manage costs in order to bring the Church's finances into balance. It may take some time to achieve this, but the Legacy Fund is sufficient to support our Vision for several more years.

West Kirby United Reformed Church Charity

Statement of Financial Activities
for the year ended 31 December 2023

	Notes	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	Total 2023 £	Total 2022 £
Incoming resources						
Voluntary Income	2	81,390	577	1,088	83,055	88,810
Activities generating funds	3	13,833	18,304	0	32,137	25,023
Grants Received	4	0	15,080	0	15,080	4,350
Investment Income	5	14,060	0	1,331	15,391	16,634
Total Incoming resources		109,283	33,961	2,419	145,663	134,817
Resources expended						
URC Ministry and Mission Fund	6	37,500	0	0	37,500	36,000
Ministry	7	4,132	0	0	4,132	4,456
Premises Costs (incl major repairs)	8, 17	44,389	0	0	44,389	52,256
Administrative costs	9	4,013	60,013	0	64,026	62,743
Church organisations and activities	10	0	19,362	0	19,362	18,782
Donations passed on	11	0	1,359	9,643	11,002	11,001
Total resources expended		90,034	80,734	9,643	180,411	185,238
Net incoming/(outgoing) resources before transfers		19,249	(46,773)	(7,224)	(34,748)	(50,421)
Transfers						
To Designated Funds						
Church organisations	17	(2,904)	2,904	0	0	0
Discipleship Fund	17	0	0	0	0	0
Staff Funds	17	(60,013)	60,013	0	0	0
Outreach and Evangelism	17	(401)	401	0	0	0
To Restricted Funds						
Tithe Fund	18	(5,784)	0	5,784	0	0
		(69,102)	63,318	5,784	0	0
Net surplus/(deficit) for the year		(49,853)	16,545	(1,440)	(34,748)	(50,421)

West Kirby United Reformed Church Charity

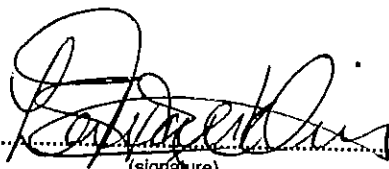
Statement of Movement in Funds for the year ended 2023

Notes	Unrestricted Funds		Restricted Funds £	Total 2023 £	Total 2022 £
	General £	Designated £			
Total funds brought forward at 1 January	29,654	47,981	421,655	499,290	617,343
Net deficit for the year	(49,853)	16,545	(1,440)	(34,748)	(50,421)
Transfer to General Reserve	16,18	55,000	0	(55,000)	0
Realised gains from sale of investments	12,18	1,249	0	0	1,249
Unrealised gain/(loss) in value of investments	12,18	2,440	0	32,211	34,651
Total funds carried forward at 31 December	38,490	64,826	397,426	500,442	499,290

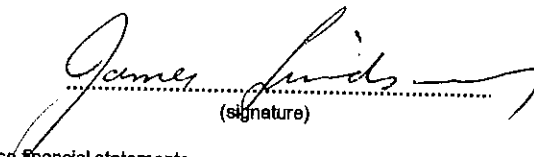
Approved by the Trustees at a meeting on 7th February 2024 and

Accepted by the Annual General Meeting of the Church held on 28th February 2024

Signed by Rev'd Louise Franklin (Chair of Trustees)


.....
(signature)

and by James Lindsay (Trustee and Treasurer)


.....
(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity


Balance Sheet
As at 31 December 2023

	Notes	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2023 £	Total 2022 £
Fixed Assets						
Tangible assets	1c	0	0	0	0	0
Investments	12	36,943	49,995	391,061	477,999	482,099
Current Assets						
Debtors	13	1,906	0	1,500	3,406	2,086
Bank balances	14	2,589	13,024	4,865	20,478	16,615
Cash in hand		106	1,507	0	1,613	1,739
		4,601	14,531	6,365	25,497	20,440
Current Liabilities						
Creditors payable within one year	15	3,054	0	0	3,054	3,249
Net Current Assets		1,547	14,531	6,365	22,443	17,191
Total Net Assets		38,490	64,526	397,426	500,442	499,290
The Funds of the Charity						
Unrestricted Income funds						
General	16	38,490	0	0	38,490	29,654
Designated	17	0	64,526	0	64,526	47,981
Total		38,490	64,526		103,016	77,635
Restricted funds	18	0	0	397,426	397,426	421,655
Total Funds		38,490	64,526	397,426	500,442	499,290

Approved by the Trustees at an Elders' meeting on 7th February 2024

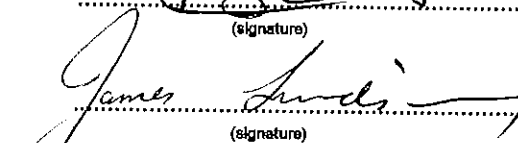
Accepted by the Annual General Meeting of the Church held on 28th February 2024

Signed by Rev'd Louise Franklin (Chair of Trustees)



(signature)

and by James Lindsay (Treasurer)



(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

**Notes to the statement of Financial activities
for the year ended 31 December 2023**

1 Accounting Policies

1a Basis of accounting

West Kirby United Reformed Church Charity appears on the Register of Charities under Number 1128869
The financial statements have been prepared in accordance with the Charity Statement of Recommended Practice (SORP - FRS 102) Issued by the Charities Commission, and follow the guidance of the United Reformed Church.
The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted and Designated funds are available for use at the discretion of the Church in furtherance of its charitable objectives. Specific Designated Funds are used to control the finances of the various Church organisations, projects and activities. Restricted funds are subjected to restrictions on their expenditure imposed by the donor(s), or contained in the terms of a grant. Restricted funds are also used to control the funds collected for the Christian Charities supported by the Church and its fellowship.

1c Tangible Fixed Assets

Freehold property: The owner of the church and manse buildings is the URC Mersey Synod Trust which holds them in trust for purposes connected with West Kirby URC. The Mersey Synod provides discretionary grants towards major repairs to the church and manse. Expenditure on repairs to the church and manse is written off in the year it is incurred.

Equipment: Expenditure on movable items costing less than £10,000 is written off in the year in which it is incurred.

Depreciation is provided on movable items costing £10,000 or over at the following annual rates calculated to write off assets over their estimated useful lives. Currently all assets that would qualify have been fully written off in line with this policy

Electronic equipment (including computers)	33.33% (over 3 years)
Musical Instruments	20% (over 5 years)
Furniture	10% (over 10 years)

1d Incoming resources

All voluntary giving and other routine income, including the tax recovery from donations under Gift Aid, is included in the period in which it is received. Legacies are accounted for when their receipt is certain and can be properly quantified.

1e Resources expended

The contribution to the URC Ministry & Mission Fund is paid regularly and charged to 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. Appropriate accruals are made for significant expenses committed but not yet paid at the year end. Expenses are allocated to the particular activity to which they relate.

No governance costs are currently being incurred.

As most of the management and activity of the Church is carried out by volunteers, this intangible cost is not recorded in these financial statements. This voluntary contribution to the life of the Church is incalculable.

1f Taxation

As part of the United Reformed Church, West Kirby URC is an exempt 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 and gains are applied to exclusively charitable purposes. Therefore no provision for taxation has been made in these financial statements.

2 Voluntary Income

	Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
	General	Designated			
	£	£	£	£	£
Regular Offerings					
Free will offerings by bank transfer	59,414	0	0	59,414	55,393
Free will offerings by credit card	594	0	0	594	370
Free will loose offerings	3,749	0	0	3,749	3,690
	63,757	0	0	63,757	59,453
Donations and Legacies	3,898	0	1,088	4,986	14,817
Income tax refunds under Gift Aid	13,735	577	0	14,312	14,540
	81,390	577	1,088	83,055	88,810

Note: Donations and legacies for 2022 includes £12,586 received from the estate of Miss M. Price

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2023

3 Activities generating funds	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Sundry lettings	13,833	0	0	13,833	11,512
Church Weekend	0	0	0	0	4,403
Eco Fund	0	0	0	0	0
Flower Fund	0	20	0	20	0
Worship/ Music Tracks	0	360	0	360	1,090
Holiday Cub and Family Celebration	0	713	0	713	390
Outreach and Evangelism	0	1,030	0	1,030	1,240
Toddler Group	0	4,978	0	4,978	4,881
Worship Development	0	10,280	0	10,280	0
Youth activities	0	923	0	923	1,507
	13,833	18,304	0	32,137	26,023

4 Grants Received	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Worship Development Synod Grant	0	8,500	0	8,500	0
Coward Trust for Discipleship	0	1,500	0	1,500	0
Grant from Synod towards Fuel costs	0	0	0	0	1,000
Grant for Ukraine Support	0	0	850	850	850
Grants from URC/Synod for Youth Activities	0	5,080	0	5,080	2,500
	0	15,080	850	15,930	4,350

5 Investment Income	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Bank and Loan Interest	117	0	0	117	6
CCLA Ethical Investment Fund	10,127	0	1,331	11,458	12,395
Investec Wealth	3,816	0	0	3,816	4,233
	14,060	0	1,331	15,391	16,634

6 Ministry and Mission Fund

	2023	2022
	£	£
The Church contributes to the central costs of the URC in providing ministers, running the denomination and the wider mission of the National Church.	37,500	36,000

7 Ministerial costs	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Car expenses	2,489	0	0	2,489	2,974
Telephone Incl mobile phone and Broadband	810	0	0	810	677
Books	163	0	0	163	123
Other expenses	78	0	0	78	240
Prayer and other Ministry (including pulpit supply)	232	0	0	232	99
Worship materials	360	0	0	360	343
	4,132	0	0	4,132	4,456

Note: These costs are net of the contribution made by St David's URC, Eastham

8 Premises costs	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Caretaking and cleaning	13,045	0	0	13,045	12,145
Catering	817	0	0	817	468
Heat and Light (Gross - see Note)	10,808	0	0	10,808	10,486
Insurance	4,521	0	0	4,521	4,119
Council Tax	1,954	0	0	1,954	1,868
Water charges	2,257	0	0	2,257	1,810
Repairs and maintenance	9,980	0	0	9,980	20,788
Musical instruments (repairs and tuning)	379	0	0	379	305
Equipment (small items)	628	0	0	628	267
	44,389	0	0	44,389	52,256

Note: A grant of £1,000 was received from the URC Mersey Synod in 2022 to help with Heat and Light costs

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2023

9 Administrative costs	Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
	General	Designated			
	£	£	£	£	£
Staff and Related Costs	0	60,013	0	60,013	57,793
Telephone and IT	1,038	0	0	1,038	1,000
Printing, postage and stationery	1,455	0	0	1,455	1,327
Seminars, conferences and training	58	0	0	58	290
Subscriptions	831	0	0	831	772
Sundry expenses	631	0	0	631	1,561
	4,013	60,013	0	64,026	62,743

10 Costs of Church organisations and activities (see Note 17)	Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
	General	Designated			
	£	£	£	£	£
Discipleship	0	1,650	0	1,650	1,765
Church week-end (bi-annual)	0	0	0	0	4,774
Flower Fund	0	19	0	19	11
Holiday Club and Family Celebration	0	659	0	659	529
Break-out	0	58	0	58	29
Outreach and Evangelism	0	1,281	0	1,281	1,817
Toddlers	0	4,546	0	4,546	3,176
Worship Development	0	4,392	0	4,392	0
Worship/Music Tracks	0	138	0	138	936
Youth Activities	0	6,619	0	6,619	5,745
	0	19,362	0	19,362	18,782

11 Donations and Gifts passed on	Unrestricted Funds		Restricted Funds	Total 2023	Total 2022
	General	Designated			
	£	£	£	£	£
Toddlers	0	1,209	0	1,209	1,073
Churches Together In West Kirby	0	150	0	150	150
Ann Fursdon/AIM	0	0	0	0	550
Evangelical Alliance	0	0	150	150	150
Good News for Everyone (Gideons)	0	0	500	500	0
Leprosy Mission	0	0	592	592	470
Open Doors	0	0	710	710	0
Reach	0	0	3,000	3,000	3,000
Safe Families for Children	0	0	0	0	678
Ukraine Support	0	0	265	265	1,050
Wirral Youth for Christ	0	0	2,400	2,400	2,800
Other	0	0	9	9	300
Miss WO Evans Fund	0	0	2,017	2,017	780
	0	1,359	9,643	11,002	11,001

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2023

12 Investments

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Original investment values - Cost					
CCLA/Coif Ethical Investment fund (2023- 125910 units)	16,475	25,997	154,603	197,075	214,637
Investec Wealth	3,864	0	68,858	72,720	78,641
Total	20,339	25,997	223,459	266,795	293,278
Cumulative unrealised gains to 31st December 2023					
CCLA/Coif Ethical Investment fund	15,207	23,998	142,710	181,915	161,210
Investec Wealth	1,397	0	24,892	26,289	27,611
Total	16,604	23,998	167,602	208,204	188,821
Market Value - as at 31st December 2023					
CCLA/Coif Ethical Investment fund	31,682	49,995	297,313	378,990	375,847
Investec Wealth	5,261	0	93,748	99,009	106,252
Total market value	36,943	49,995	391,061	477,999	482,099

Note: There were total gains from investments in 2023 of £35,900 (2022 a loss of £67,632). Net unrealised gains were £34,651 (2022: a loss of £63,778). There was also a gain of £1,249 as funds were withdrawn (2022 a loss of £3,854).

Movements in Investment Funds in the year

	CCLA/Coif Ethical Fund	Investec Wealth	Total
	£	£	£
Opening balance - 1st January 2023	375,847	106,252	482,099
Purchases/(Sales) in the year	(32,000)	(8,000)	(40,000)
Investment gain in the year	35,143	757	35,900
Closing balance - 31st December 2023	378,990	99,009	477,999

13 Debtors

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Recovery due from St Davids Eastham	556	0	0	556	566
Recovery and grant due from URC	1350	0	0	1350	20
Welfare loans	0	0	1,500	1,500	1,500
Total	1,906	0	1,500	3,406	2,086

14 Bank Balances

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Santander Current Account	1,650	1,013	750	3,413	10,602
Santander Deposit Account	939	12,011	4,115	17,065	6,013
Total	2,589	13,024	4,865	20,478	16,615

15 Creditors and other Current Liabilities

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2023	2022
	£	£	£	£	£
Accrual for committed expenses	3,054	0	0	3,054	3,249
Payments received in advance for hall lettings	0	0	0	0	0
Total	3,054	0	0	3,054	3,249

Note: As stated in Accounting Policy 1e, appropriate accruals are made for significant expenses incurred or committed but not yet paid.

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2023

16 General Funds

The movements in the General Funds of the Church in the years from 2016 to 2022 were as follows:

	2017	2018	2019	2020	2021	2022	2023
	£	£	£	£	£	£	£
Opening balance	62,226	50,652	30,808	7,067	21,638	32,977	29,654
Income	134,825	136,579	115,847	88,793	91,564	114,385	109,283
Expenditure	(91,785)	(94,414)	(85,623)	(75,870)	(80,012)	(97,662)	(90,034)
Transfers to Funds	(57,937)	(62,014)	(62,510)	(59,035)	(53,771)	(67,163)	(69,102)
Transfers to General Fund (see note)	0	0	8,489	60,000	50,000	50,000	55,000
Realised and Unrealised Gains/Losses	3,323	(195)	256	683	3,558	(2,863)	1,249
Closing balance	60,662	30,808	7,067	21,638	32,977	29,654	36,060

Note: The large legacy received between 2011 and 2013 is held in a Restricted Fund while decisions are made about its use (See note 19). Substantial transfers have been made from this fund to the General Reserve in recent years to offset the annual deficit. Income from this legacy has also been credited to the General Fund from 2014 onwards, as were smaller legacies and donations.

17 Designated Funds

As stated in Accounting Policy 1b, specific Designated Funds are used to control the income and expenditure of the Church organisations, activities and special projects. Grants are provided by the general fund to the organisations every year to help meet their costs. Some are also supported by grants from the Margery Price Legacy and outside bodies.

The movements in the Designated Funds during the year were as follows:

	Opening balance at 1st Jan 2023	Grants from/to General Funds	Transfers to/from MP Legacy Fund	Other income, donations and grants	Expenditure In year	Closing balance at 31 Dec 2023
Church Organisations and activities						
Children's Church	0	58	0	0	(58)	0
Church week-end	0	0	0	0	0	0
Eco Fund	50	0	0	0	0	50
Flower Fund	52	0	0	20	(19)	53
Holiday Club and Family Celebration	0	0	0	713	(659)	54
Outreach and Evangelism (see Note a)	0	401	0	1,030	(1,431)	0
Toddlers (see Note b)	1,707	0	0	5,555	(5,755)	1,507
Worship Development (See Note c)	0	0	0	18,780	(4,392)	14,388
Worship/Music Tracks	203	0	0	360	(138)	425
Youth Activities (see Note d)	281	2,846	0	6,003	(6,619)	2,511
Sub-total Church Organisations and activities	2,293	3,305	0	32,461	(19,071)	16,988
Discipleship Fund (see Note e)	17,688	0	0	1,500	(1,650)	17,538
Staff Funds (see Note f)	28,000	60,013	0	0	(60,013)	28,000
Total Designated Funds	47,981	63,318	0	33,961	(80,734)	64,526

Note a: Expenditure on Outreach and Evangelism included £150 contributed to Churches Together in West Kirby

Note b: Expenditure by Toddlers for 2023 included £1,209 given to various charities

Note c: A grant of £8,500 was received from the URC Mersey Synod - the first instalment of a total grant of £25,000.

Note d: Grants of £2,500, £1,250 and £1,330 were received from the URC Mersey Synod to support Youth Activities.

Note e: The Discipleship Fund was set up in 2014 by a grant from the Margery Price Legacy to provide support for Church Members attending Christian training courses or discipleship activities. Costs in 2023 were offset by a grant from the Coward Trust.

Note f: The Staff Fund tracks the cost of employing our Youth and Children's Coordinator and our Church Life Coordinator. Annual costs are met by transfers from the General Fund while maintaining a balance to meet the possible cost of any severance/redundancy payments that might prove necessary.

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2023

18 Restricted Funds

As stated in the Accounting Policy 1b, the Church uses specific Restricted Funds to control money donated by the Church and its fellowship to support Christian Charities and activities. In addition, the Church maintains three established Restricted Funds for specific purposes of which two (the Miss WO Evans Fund and the Margery Price Legacy) were set up on receipt of substantial legacies.

Movements in the Restricted Funds in 2023 were as follows:

	Opening balance at 1st Jan 23	Grants from the Tithe Fund and other transfers	Income, transfers and donations	Grants and Donations passed on	Unrealised and realised gains on investments (see note 12)	Closing balance at 31 Dec 23
	£	£	£	£	£	£
Ann Furedon/AIM	1,774	0	0	0	0	1,774
Church Week-end Bursary Fund	875	0	0	0	0	875
Evangelical Alliance	0	160	0	(150)	0	0
Good News for Everyone(Gkdeons)	0	500	0	(500)	0	0
Leprosy Mission	0	300	292	(592)	0	0
Open Doors	0	700	10	(710)	0	0
Reach	0	3,000	0	(3,000)	0	0
Ukraine Support	0	0	265	(265)	0	0
Wirral Youth for Christ	0	2,400	0	(2,400)	0	0
Other	9	0	5	(9)	0	5
Sub-total	2,658	7,050	572	(7,628)	0	2,654
Margery Price Legacy (see Note 19)	376,255	(55,000)	0	0	27,809	349,064
Miss WO Evans Fund	13,195	0	920	(2,017)	1,371	13,469
Tithe Fund (see Note 20)	29,547	(7,050)	6,711	0	3,031	32,239
Total	421,655	(55,000)	8,203	(9,643)	32,211	397,426

19 Margery Price legacy

The total received between 2011 and 2013 from Margery Price's estate was £1,083,392. 10% (£108,339) was set aside to create the Margery Price Tithe Fund (later merged with the Fund for Christian Organisations to form the Tithe Fund), leaving £975,053 in the main legacy fund.

From the legacy fund various grants have been made - partly offset by gains from investing the funds. The substantial expenditure on the Re-ordering Project resulted in a significant reduction in this fund during 2016, 2017 and 2018.

From 2014 onwards, all income received from the interest and dividends generated by investing the Legacy Fund has been credited to the General Fund to help offset some of the underlying deficit in the regular income and expenditure of the Church. In recent years further transfers have been made to the General Fund to offset the annual deficit. Further similar transfers are likely to be necessary in future.

20 Tithe Fund

The Tithe Fund was created at the beginning of 2015 by the merger of the established Fund for Christian Charities and the MP Tithe Fund, which was set up with 10% of the receipts from the Margery Price legacy. The combined fund is now the main channel by which the Church supports related Christian charities and good causes. 10% of the net regular income of the Church after deducting its contribution to the URC Ministry and Mission Fund is credited to the fund each year, along with the appropriate share of investment income and capital gains. From the fund, one-off or regular gifts are made as agreed by the Church Meeting.

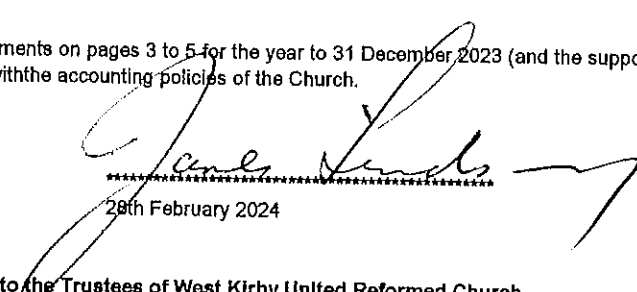
West Kirby United Reformed Church Charity

**Notes to the statement of Financial activities - continued
for the year ended 31 December 2023**

Treasurer's Statement

I have prepared the financial statements on pages 3 to 5 for the year to 31 December 2023 (and the supporting notes on pages 6 to 11) in accordance with the accounting policies of the Church.

James Lindsay



28th February 2024

Independent Examiner's Report to the Trustees of West Kirby United Reformed Church

I report on the financial statements of West Kirby United Reformed Church for the year ended 31 December 2022, which are set out on pages 3 to 5 and the supporting notes on pages 6 to 11.

Respective 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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Church and a comparison of the accounts presented 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.

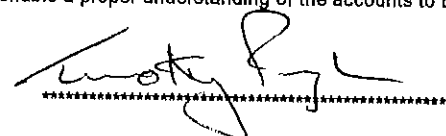
Independent Examiner's statement

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 by the Independent Examiner



28th February 2024

Tim Pugh
30 Queensbury
West Kirby
Wirral
CH48 8EP

WEST KIRBY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128869

Accounts



Report and Financial Statements

Year ended
31 December 2022

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West Kirby United Reformed Church Charity
Trustees Report
Year ended 31 December 2022

The Trustees submit their annual report and statement of accounts for the year ended 31 December 2022. The report and statement of accounts were approved at a meeting of the Elders and Trustees on 1st March 2023 and presented to and accepted by the Annual General Meeting of the Church on 15th March 2023

Charitable Status

West Kirby United Reformed Church Charity was entered in the Central Register of Charities with effect from 27 March 2009 and registered under number 1128869.

Trustees

The Trustees who were in office during 2022 were:

Revd H L Franklin	Chairperson
Dr J Gamble	Resigned October 2022
Mr R A Jackson	
Mr S P Lakin	
Mr J Lindsay	Treasurer
Mr C Usher	Church Secretary
Mrs J A Usher	
Mrs E M Wilson	
Mr A P Wilson	

Governing Document

Name and assets

The Charity is called West Kirby United Reformed Church Charity and comprises all the assets and funds held and on behalf of the West Kirby United Reformed Church other than properties held under trusts declared in by Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held under other specifically declared trusts.

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.

Trustees and their responsibilities

Those members of the Elders' Meeting of West Kirby United Reformed Church who are qualified and able to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures laid down by the Church Meeting of West Kirby United Reformed Church, which shall be in conformity with the Scheme of Union of the United Reformed Church.

None of the Trustees receives a salary from the Church and they are reimbursed only for expenses incurred. However the Revd H L Franklin does receive a salary from the central office of the United Reformed Church. The Church contributes to this through its annual contribution to the Ministry and Mission Fund. (see note 6)

West Kirby United Reformed Church Charity
Trustees Report
Year ended 31 December 2022

Report for 2022

In 2022 the Church continued to pursue its objective to advance the Christian faith, guided by its Vision of 'Connecting your Community to Christ'. Revd. Louise Franklin continued to lead the Church and with her guidance the Elders, Staff and Volunteers have combined well to promote the mission of the Church. She also serves St Davids URC, Eastham.

Following the pandemic, the life of the Church returned to normal, activities and outreach recovered and new initiatives were launched. A successful Holiday Club was held in the summer and a new initiative was launched - the Family Celebration which was held once a month. It provided an informal form of worship that served members, visitors, families and children.

Our Mother and Toddler Group was able to go back to a more relaxed format and Toddlers for Dads met once a month. We also hosted a fellowship event for Ukrainian families once a week and a very well supported special event for these families on Christmas day.

Several Outreach initiatives were held during the year reaching out to our community and to the local business people in particular. We also continued to provide flowering plants for the local railway station, which was much appreciated.

Financial Statements

The financial statements for the year ended 31st December 2022 are on pages 3 to 5. The accounting policies are set out in note 1 on page 6 and further explanatory notes are on pages 6 to 11. The main features of the statements are:

- a) The Church incurred a deficit in 2022 of £50,460 in its general income and expenditure. (In 2021 the deficit was £42,219.)
- b) There was a substantial increase in the offerings received by the Church, partly thanks to new members who felt able to start making gifts. (See Note 2)
- c) Our contribution to the URC Ministry and Mission Fund, which is set according to our membership in the previous year, reduced to £36,000 (2021 £42,000; see note 6)
- d) In accordance with a decision made in 2014 the interest from the Margery Price legacy was credited to the General Fund to help offset the underlying shortfall in the Church's regular income.
- e) Interest of £1,351 was allocated to Restricted Funds; £941 to the Tithe Fund and £410 to the Evans Fund.
- f) In line with Church policy £8,209 was allocated to the Tithe Fund (2021 £3,284), giving total income for the Fund of £7,150 in 2022 allowing it to fund gifts of £8,284 (see notes 18 and 20 on page 11).
- g) £11,001 was given to Christian good causes in 2022 by the Church and its organisations (2021 - £18,476; see note 11).
- h) Net losses of £67,632 were seen in the book value of investments (2021: a gain of £64,683)
- i) £50,000 from the Margery Price Legacy were credited to the General Fund, so despite the operating deficit and its share of the loss on investments, the General Reserve at 31 December 2022 stood at £29,654
- j) The church holds the money received from the Margery Price Legacy in a special fund while decisions are made regarding its use. Further transfers to the General Fund are likely to be necessary to offset future operating deficits.
- k) St David's URC Eastham contributes 25% of the relevant expenses incurred by our Minister

Prospects and Risks

We pray that the recent growth in membership and offerings may continue but we are aware that the Church is likely to experience further annual financial deficits as it invests to pursue its Vision. However it has retained a substantial part of the Margery Price Legacy, from which both the income and the capital are available to offset the imbalance in the Church's regular income and expenditure.

The income currently generated by investing the legacy will reduce as it is used, and although offerings have risen recently, efforts need to continue to boost income and to manage costs in order to bring the Church's finances into balance. It may take some time to achieve this, but the Legacy Fund is sufficient to support our Vision for several more years.

West Kirby United Reformed Church Charity

Statement of Financial Activities
for the year ended 31 December 2022

	Notes	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
		General	Designated	Funds	£	£
		£	£	£		
Incoming resources						
Voluntary Income	2	86,570	701	1,539	88,810	72,121
Activities generating funds	3	11,512	13,511	0	25,023	8,184
Grants Received	4	1,000	2,500	850	4,350	1,500
Investment income	5	15,283	0	1,351	16,634	18,376
Total Incoming resources		114,365	16,712	3,740	134,817	100,181
Resources expended						
URC Ministry and Mission Fund	6	36,000	0	0	36,000	42,000
Ministry	7	4,456	0	0	4,456	3,182
Premises Costs (Incl major repairs)	8, 17	52,256	0	0	52,256	31,347
Administrative costs	9	4,950	57,793	0	62,743	47,696
Church organisations and activities	10	0	18,782	0	18,782	10,331
Donations passed on	11	0	1,223	9,778	11,001	18,476
Total resources expended		97,662	77,798	9,778	185,238	153,032
Net incoming/(outgoing) resources before transfers		16,703	(61,086)	(6,038)	(50,421)	(52,851)
Transfers						
To Designated Funds						
Major Repairs	17	0			0	0
Church organisations	17	(2,434)	2,434		0	0
Discipleship Fund	17	0	0	0	0	0
Staff Funds	17	(57,793)	57,793	0	0	0
Outreach and Evangelism	17	(727)	727	0	0	0
To Restricted Funds						
Tithe Fund	18	(6,209)	0	6,209	0	0
		(67,163)	60,954	6,209	0	0
Net surplus/(deficit) for the year		(50,460)	(132)	171	(50,421)	(52,851)

West Kirby United Reformed Church Charity

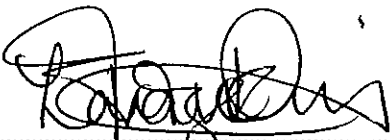
Statement of Movement in Funds for the year ended 2022

Notes	Unrestricted Funds		Restricted Funds £	Total 2022 £	Total 2021 £
	General £	Designated £			
Total funds brought forward at 1 January	32,977	48,113	536,253	617,343	605,511
Net deficit for the year	(50,460)	(132)	171	(50,421)	(52,851)
Transfer to General Reserve	16,18	50,000	0	(50,000)	0
Movement in value of investments	12,18	(2,863)	0	(64,769)	64,683
Total funds carried forward at 31 December	29,654	47,981	421,655	499,280	617,343

Approved by the Trustees at a meeting on 1st March 2023 and

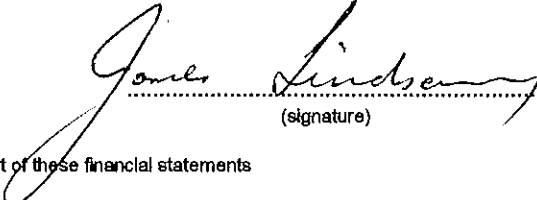
Accepted by the Annual General Meeting of the Church held on 15th March 2023

Signed by Rev'd Louise Franklin (Chair of Trustees)



(signature)

and by James Lindsay (Trustee and Treasurer)



(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity

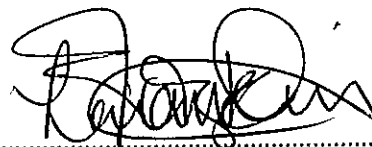
Balance Sheet
As at 31 December 2022

	Notes	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	Total 2022 £	Total 2021 £
Fixed Assets						
Tangible assets	1c	0	0	0	0	0
Investments	12	25,254	44,995	411,850	482,099	599,731
Current Assets						
Debtors	13	586	0	1,500	2,086	401
Bank balances	14	6,881	1,279	8,455	16,615	19,514
Cash in hand		32	1,707	0	1,739	500
		7,499	2,986	9,955	20,440	20,415
Current Liabilities						
Creditors payable within one year	15	3,099	0	150	3,249	2,803
Net Current Assets		4,400	2,986	9,805	17,191	17,612
Total Net Assets		29,654	47,981	421,655	499,290	617,343
The Funds of the Charity						
Unrestricted income funds						
General	16	29,654	0	0	29,654	32,977
Designated	17	0	47,981	0	47,981	48,113
Total		29,654	47,981		77,635	81,090
Restricted funds	18	0	0	421,655	421,655	536,253
Total Funds		29,654	47,981	421,655	499,290	617,343

Approved by the Trustees at an Elders' meeting on 1st March 2023

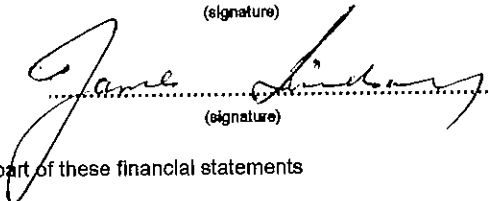
Accepted by the Annual General Meeting of the Church held on 15th March 2023

Signed by Rev'd Louise Franklin (Chair of Trustees)



(signature)

and by James Lindsay (Treasurer)



(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities for the year ended 31 December 2022

1 Accounting Policies

1a Basis of accounting

West Kirby United Reformed Church Charity appears on the Register of Charities under Number 1128869. The financial statements have been prepared in accordance with the Charity Statement of Recommended Practice (SORP - FRS 102) issued by the Charities Commission, and follow the guidance of the United Reformed Church. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted and Designated funds are available for use at the discretion of the Church in furtherance of its charitable objectives. Specific Designated Funds are used to control the finances of the various Church organisations, projects and activities. Restricted funds are subjected to restrictions on their expenditure imposed by the donor(s), or contained in the terms of a grant. Restricted funds are also used to control the funds collected for the Christian Charities supported by the Church and its fellowship.

1c Tangible Fixed Assets

Freehold property: The owner of the church and manse buildings is the URC Mersey Synod Trust which holds them in trust for purposes connected with West Kirby URC. The Mersey Synod provides discretionary grants towards major repairs to the church and manse. Expenditure on repairs to the church and manse is written off in the year it is incurred.

Equipment: Expenditure on movable items costing less than £10,000 is written off in the year in which it is incurred.

Depreciation is provided on movable items costing £10,000 or over at the following annual rates calculated to write off assets over their estimated useful lives. Currently all assets that would qualify have been fully written off in line with this policy

Electronic equipment (including computers)	33.33% (over 3 years)
Musical Instruments	20% (over 5 years)
Furniture	10% (over 10 years)

1d Incoming resources

All voluntary giving and other routine income, including the tax recovery from donations under Gift Aid, is included in the period in which it is received. Legacies are accounted for when their receipt is certain and can be properly quantified.

1e Resources expended

The contribution to the URC Ministry & Mission Fund is paid regularly and charged to 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. Appropriate accruals are made for significant expenses committed but not yet paid at the year end. Expenses are allocated to the particular activity to which they relate. No governance costs are currently being incurred.

As most of the management and activity of the Church is carried out by volunteers, this intangible cost is not recorded in these financial statements. This voluntary contribution to the life of the Church is incalculable.

1f Taxation

As part of the United Reformed Church, West Kirby URC is an exempt 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 and gains are applied to exclusively charitable purposes. Therefore no provision for taxation has been made in these financial statements.

2 Voluntary Income

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2022	2021
	£	£	£	£	£
Regular Offerings					
Free will offerings by bank transfer	55,393	0	0	55,393	48,686
Free will loose offerings	4,060	0	0	4,060	3,248
	59,453	0	0	59,453	51,934
Donations and Legacies	13,278	0	1,539	14,817	9,694
Income tax refunds under Gift Aid	13,839	701	0	14,540	10,493
	86,570	701	1,539	88,810	72,121

Note: Donations and legacies for 2022 includes £12,586 received from the estate of Miss M. Price

West Kirby United Reformed Church Charly

Notes to the statement of Financial activities - continued
for the year ended 31 December 2022

3 Activities generating funds	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
Sundry lettings	11,512	0	0	11,512	3,930
Church Weekend	0	4,403	0	4,403	0
Eco Fund	0	0	0	0	50
Flower Fund	0	0	0	0	0
Worship/ Music Tracks	0	1,090	0	1,090	19
Holiday Cub and Family Celebration	0	390	0	390	342
Outreach and Evangelism	0	1,240	0	1,240	848
Toddler Group	0	4,881	0	4,881	1,942
Youth activities	0	1,507	0	1,507	1,053
	11,512	13,511	0	25,023	8,184

4 Grants Received	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
Discipleship Fund	0	0	0	0	1,500
Grant from Synod towards Fuel costs	1,000	0	0	1,000	0
Grant for Ukraine Support	0	0	850	850	0
Grants from URC/Synod for Youth Activities	0	2,500	0	2,500	0
	1,000	2,500	850	4,350	1,500

5 Investment Income	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
Bank and Loan Interest	6	0	0	6	1
CCLA Ethical Investment Fund	11,395	0	1,000	12,395	12,816
Investec Wealth	3,882	0	351	4,233	5,559
	15,283	0	1,351	16,634	18,376

6 Ministry and Mission Fund

The Church contributes to the central costs of the URC in providing ministers, running the denomination and the wider mission of the National Church.

	2022	2021
	£	£
	36,000	42,000

7 Ministerial costs	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
Car expenses	2,974	0	0	2,974	2,300
Telephone Incl mobile phone	677	0	0	677	637
Books	123	0	0	123	68
Other expenses	240	0	0	240	45
Prayer and other Ministry (including pulpit supply)	99	0	0	99	0
Worship materials	343	0	0	343	132
	4,456	0	0	4,456	3,182

Note: These costs are net of the contribution made by St David's URC, Eastham

8 Premises costs	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
Caretaking and cleaning	12,145	0	0	12,145	8,892
Catering	468	0	0	468	83
Heat and Light (Gross - see Note)	10,486	0	0	10,486	5,182
Insurance	4,119	0	0	4,119	3,888
Council Tax	1,868	0	0	1,868	1,803
Water charges	1,810	0	0	1,810	1,809
Repairs and maintenance	20,788	0	0	20,788	8,246
Musical Instruments (repairs and tuning)	305	0	0	305	0
Equipment (small items)	267	0	0	267	1,444
	52,256	0	0	52,256	31,347

Note: A grant of £1,000 was received from the URC Mersey Synod to help with Heat and Light costs

West Kirby United Reformed Church Charly

Notes to the statement of Financial activities - continued
for the year ended 31 December 2022

9 Administrative costs	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
Staff and Related Costs	0	57,793	0	57,793	44,213
Telephone and IT	1,000	0	0	1,000	1,057
Printing, postage and stationery	1,327	0	0	1,327	1,233
Seminars, conferences and training	290	0	0	290	0
Subscriptions	772	0	0	772	724
Sundry expenses	1,561	0	0	1,561	469
	4,950	57,793	0	62,743	47,696

10 Costs of Church organisations and activities (see Note 17)	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
Discipleship	0	1,765	0	1,765	3,343
Church week-end (bi-annual)	0	4,774	0	4,774	0
Flower Fund	0	11	0	11	10
Holiday Club and Family Celebration	0	529	0	529	711
Break-out	0	29	0	29	161
Outreach and Evangelism	0	1,817	0	1,817	1,431
Time for God	0	0	0	0	17
Toddlers	0	3,176	0	3,176	1,544
Worship/Music Tracks	0	936	0	936	0
Youth Activities	0	5,745	0	5,745	3,114
	0	18,782	0	18,782	10,331

11 Donations and Gifts passed on	Unrestricted Funds		Restricted Funds	Total 2022	Total 2021
	General	Designated			
	£	£	£	£	£
Toddlers	0	1,073	0	1,073	778
Churches Together In West Kirby	0	150	0	150	100
Ann Fursdon/AIM	0	0	550	550	4,282
Charles Thompson Mission	0	0	0	0	0
Evangelical Alliance	0	0	150	150	150
Leprosy Mission	0	0	470	470	655
Reach	0	0	3,000	3,000	3,000
Safe Families for Children	0	0	678	678	1,000
Ukraine Support	0	0	1,050	1,050	0
Visible Ministries	0	0	0	0	2,000
Wirral Youth for Christ	0	0	2,800	2,800	4,800
Other	0	0	300	300	622
Miss WO Evans Fund	0	0	780	780	1,089
	0	1,223	9,778	11,001	18,476

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2022

12 Investments

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2022	2021
	£	£	£	£	£
Original investment values - Cost					
CCLA/Coif Ethical Investment fund (2022 - 139,321 units)	4,846	16,623	193,168	214,637	233,068
Investec Wealth	9,895	7,922	60,824	78,641	90,095
Total	14,741	24,545	253,992	293,278	323,163
Cumulative unrealised gains to 31st December 2022					
CCLA/Coif Ethical Investment fund	7,187	16,614	137,409	161,210	232,948
Investec Wealth	3,328	3,838	20,449	27,611	43,620
Total	10,513	20,450	157,858	188,821	276,568
Market Value - as at 31st December 2022					
CCLA/Coif Ethical Investment fund	12,033	33,237	330,577	375,847	466,017
Investec Wealth	13,221	11,758	81,273	106,252	133,714
Total market value	25,254	44,995	411,850	482,099	599,731

Note: Net investment losses of £67,632 were accrued in 2022 (2021 gain of £64,683). Annual gains or losses are credited/charged to the General Fund and other funds in proportion their holding in the investments. (the allocation to Restricted Funds is shown in Note 18.)

Movements in Investment Funds in the year

	CCLA/Coif Ethical Fund	Investec Wealth	Total
	£	£	£
Opening balance -1st January 2022	466,017	133,714	599,731
Purchases/(Sales) in the year	(33,000)	(17,000)	(50,000)
Unrealised loss in the year	(57,170)	(10,462)	(67,632)
Closing balance - 31st December 2022	375,847	106,252	482,099

13 Debtors

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2022	2021
	£	£	£	£	£
Recovery due from St Davids Eastham	566	0	0	566	401
Recovery due from URC	20	0	0	20	0
Welfare loans	0	0	1,500	1,500	0
Total	586	0	1,500	2,086	401

14 Bank Balances

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2022	2021
	£	£	£	£	£
Santander Current Account	6,381	563	3,658	10,602	2,745
Santander Deposit Account	500	716	4,797	6,013	16,769
Total	6,881	1,279	8,455	16,615	19,514

15 Creditors and other Current Liabilities

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2022	2021
	£	£	£	£	£
Accrual for committed expenses	3,099	0	150	3,249	2,778
Payments received in advance for hall lettings	0	0	0	0	25
Total	3,099	0	150	3,249	2,803

Note: As stated in Accounting Policy 1e, appropriate accruals are made for significant expenses incurred or committed but not yet paid.

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2022

16 General Funds

The movements in the General Funds of the Church in the years from 2016 to 2022 were as follows:

	2016	2017	2018	2019	2020	2021	2022
	£	£	£	£	£	£	£
Opening balance	65,580	62,226	50,652	30,608	7,067	21,638	32,977
Income	137,734	134,825	136,579	115,847	88,793	91,564	114,365
Expenditure	(85,572)	(91,785)	(94,414)	(85,623)	(75,870)	(80,012)	(97,662)
Transfers to Funds	(55,516)	(57,937)	(62,014)	(62,510)	(59,035)	(53,771)	(67,163)
Transfers to General Fund (see note)	0	0	0	8,489	60,000	50,000	50,000
Realised and Unrealised Gains/Losses	0	3323	(195)	258	683	3,558	(2,863)
Closing balance	62,226	50,652	30,608	7,067	21,638	32,977	29,654

Note: The large legacy received between 2011 and 2013 is held in a Restricted Fund while decisions are made about its use (See note 19). Substantial transfers have been made from this fund to the General Reserve in recent years to offset the annual deficit. Income from this legacy has also been credited to the General Fund from 2014 onwards, as were smaller legacies and donations.

17 Designated Funds

As stated in Accounting Policy 1b, specific Designated Funds are used to control the income and expenditure of the various Church organisations, activities and special projects. Grants are provided by the general fund of the Church to the organisations every year to help meet their costs. Some are also supported by grants from the Margery Price Legacy. These funds include:

Staff Funds: These funds are used to monitor and control the employment of our Youth Worker and Communications Manager. The costs incurred are met by transfers from the General Fund each year while maintaining a balance of £28,000 to meet the possible cost of any severance/redundancy payments that might prove necessary.

The Discipleship Fund which were set up in 2014 by a grant from the Margery Price Legacy to provide support for Church Members to attend training or other discipleship activities.

The movements in the Designated Funds during the year were as follows:

	Opening balance at 1st Jan 2022	Grants from/to General Funds	Transfers to/from MP Legacy Fund	Other Income, donations and grants	Expenditure in year	Closing balance at 31 Dec 2022
Church Organisations and activities						
Break-out/Children's Church	0	29	0	0	(29)	0
Church week-end	(200)	571	0	4,403	(4,774)	0
Eco Fund	60	0	0	0	0	50
Flower Fund	63	0	0	0	(11)	52
Holiday Club and Family Celebration	0	139	0	390	(529)	0
Outreach and Evangelism (see Note a)	0	727	0	1,240	(1,967)	0
Toddlers (see Note b)	374	0	0	5,582	(4,249)	1,707
Worship/Music Tracks	49	0	0	1,090	(936)	203
Youth Activities (see Note c)	324	1,695	0	4,007	(5,745)	281
Sub-total Church Organisations and activities	680	3,161	0	16,712	(18,240)	2,293
Discipleship Fund	19,453	0	0	0	(1,765)	17,688
Staff Funds	28,000	57,793	0	0	(57,793)	28,000
Total Designated Funds	48,113	60,954	0	16,712	(77,798)	47,981

Note a: Expenditure on Outreach and Evangelism included £150 contributed to Churches Together in West Kirby

Note b: Expenditure by Toddlers for 2022 included £1073 given to various charities (see note 11).

Note c: A grant of £2,500 was received from the URC Mersey Synod to be used to buy equipment for Youth Activities.

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2022

18 Restricted Funds

As stated in the Accounting Policy 1b, the Church uses specific Restricted Funds to control money donated by the Church and its fellowship to support Christian Charities and activities. In addition, the Church maintains three established Restricted Funds for specific purposes of which two (the Miss WO Evans Fund and the Margery Price Legacy) were set up on receipt of substantial legacies.

Movements in the Restricted Funds in 2022 were as follows:

	Opening balance at 1st Jan 22	Grants from the Tithe Fund and other transfers	Income, transfers and donations	Grants and Donations passed on	Unrealised and realised gains on investments (see note 12)	Closing balance at 31 Dec 22
	£	£	£	£	£	£
Ann Fursdon/AIM	324	2,000	0	(550)	0	1,774
Charles Thompson Mission	0	0	0	0	0	0
Church Week-end Bursary Fund	1,175	0	0	(300)	0	875
Evangelical Alliance	0	150	0	(150)	0	0
Leprosy Mission	0	300	170	(470)	0	0
Reach	0	3,000	0	(3,000)	0	0
Safe Families for Children	0	34	644	(678)	0	0
Ukraine Support	0	0	1,050	(1,050)	0	0
Wirral Youth for Christ	0	2,800	0	(2,800)	0	0
Miss WO Evans Fund	14,861	0	926	(780)	(1,812)	13,195
Other	0	0	9	0	0	9
Sub-total	16,380	8,284	2,799	(9,778)	(1,812)	15,883
Margery Price Legacy (see Note 19)	485,083	(50,000)	0	0	(58,828)	376,255
Tithe Fund (see Note 20)	34,810	(8,284)	7,150	0	(4,129)	29,547
Total	536,253	(60,000)	9,949	(9,778)	(64,769)	421,665

19 Margery Price legacy

The total received between 2011 and 2013 from Margery Price's estate was £1,083,392. 10% (£108,339) was set aside to create the Margery Price Tithe Fund (later merged with the Fund for Christian Organisations to form the 'Tithe Fund'), leaving £975,053 in the main legacy fund.

From the legacy fund various grants have been made - partly offset by gains from investing the funds. The substantial expenditure on the Re-ordering Project resulted in a significant reduction in this fund during 2016, 2017 and 2018.

From 2014 onwards, all income received from the interest and dividends generated by investing the Legacy Fund has been credited to the General Fund to help offset some of the underlying deficit in the regular income and expenditure of the Church. In recent years Transfers have been made to the General Fund to offset the annual deficit. Further similar transfers are likely to be necessary in future.

20 Tithe Fund

The Tithe Fund was created at the beginning of 2015 by the merger of the established Fund for Christian Charities and the MP Tithe Fund, which was set up with 10% of the receipts from the Margery Price legacy. The combined fund is now the main channel by which the Church supports related Christian charities and good causes. 10% of the net regular income of the Church after deducting its contribution to the URC Ministry and Mission Fund is credited to the fund each year, along with the appropriate share of investment income and capital gains. From the fund, one-off or regular gifts are made as agreed by the Church Meeting.

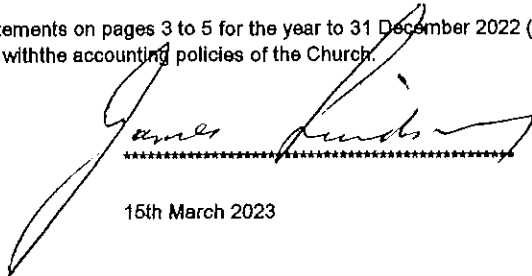
West Kirby United Reformed Church Charity

**Notes to the statement of Financial activities - continued
for the year ended 31 December 2022**

Treasurer's Statement

I have prepared the financial statements on pages 3 to 5 for the year to 31 December 2022 (and the supporting notes on pages 6 to 11) in accordance with the accounting policies of the Church.

James Lindsay



15th March 2023

Independent Examiner's Report to the Trustees of West Kirby United Reformed Church

I report on the financial statements of West Kirby United Reformed Church for the year ended 31 December 2022, which are set out on pages 3 to 5 and the supporting notes on pages 8 to 11.

Respective 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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Church and a comparison of the accounts presented 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.

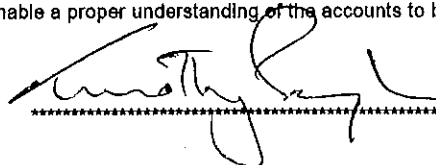
Independent Examiner's statement

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 by the Independent Examiner



15th March 2023

Tim Pugh
30 Queensbury
West Kirby
Wirral
CH48 6EP

WEST KIRBY UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1128869

Accounts



West Kirby
United Reformed Church
Connecting your Community to Christ

Report and Financial Statements

Year ended
31 December 2021

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West Kirby United Reformed Church Charity

Trustees Report

Year ended 31 December 2021

The Trustees submit their annual report and statement of accounts for the year ended 31 December 2021. The report and statement of accounts were approved at a meeting of the Elders and Trustees on 2nd February 2022 and presented to and accepted by the Annual General Meeting of the Church on 16th March 2022

Charitable Status

West Kirby United Reformed Church Charity was entered in the Central Register of Charities with effect from 27 March 2009 and registered under number 1128869.

Trustees

The Trustees who were in office during 2021 were:

Revd H L Franklin	Chairperson
Ms J Gamble	
Mr R A Jackson	
Mr S P Lakin	Appointed 23.05.2021
Mr J Lindsay	Treasurer
Mr C Usher	Church Secretary
Mrs J A Usher	
Mrs E M Wilson	
Mr A P Wilson	
Mr R G Wilson	Resigned 23.05.2021

Governing Document

Name and assets

The Charity is called West Kirby United Reformed Church Charity and comprises all the assets and funds held and on behalf of the West Kirby United Reformed Church other than properties held under trusts declared in by Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held under other specifically declared trusts.

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.

Trustees and their responsibilities

Those members of the Elders' Meeting of West Kirby United Reformed Church who are qualified and able to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures laid down by the Church Meeting of West Kirby United Reformed Church, which shall be in conformity with the Scheme of Union of the United Reformed Church.

None of the Trustees receives a salary from the Church and they are reimbursed only for expenses incurred. However the Revd H L Franklin does receive a salary from the central office of the United Reformed Church. The Church contributes to this through its annual contribution to the Ministry and Mission Fund. (see note 6)

West Kirby United Reformed Church Charity
Trustees Report
Year ended 31 December 2021

Report for 2021

In 2021, despite the pandemic, the Church continued to pursue its objective to advance the Christian faith, guided by its Vision of 'Connecting your Community to Christ'. Revd. Louise Franklin continued to lead the Church and with her guidance the staff, elders and volunteers have combined well to promote the mission of the Church.

The pandemic severely constrained many activities during the first part of the year. Live services gradually restarted, constrained by the prevailing rules. However, the Church was blessed by members with valuable IT skills who enabled us to broadcast regular services via the Internet to those who did not feel able to join us in person. The streaming of our services proved a real benefit as through it several new people made links with the Church and started to attend the Church as services resumed.

Family and Children activities re-started with a particularly successful Holiday Club and our Mother and Toddler Group also started to meet again.

Several Outreach initiatives were held during the year reaching out to our community and to the local business people in particular. We also continued to provide flowering plants for the local railway station, which was much appreciated.

Financial Statements

The financial statements for the year ended 31st December 2021 are on pages 3 to 5. The accounting policies are set out in note 1 on page 6 and further explanatory notes are on pages 6 to 11. The main features of the statements are:

- a) The Church incurred a deficit in 2021 of £42,219 in its general income and expenditure. (In 2020 the deficit was £46,112.)
- b) There was a small decrease in the offerings received by the Church, partly because of the restrictions on our ability to hold services during the pandemic. (See Note 2)
- c) Our contribution to the URC Ministry and Mission Fund, which is set according to our membership, rose to £42,000 (2020 £41,976; see note 6)
- d) In accordance with a decision made in 2014 the interest from the Margery Price legacy was credited to the General Fund to help offset the underlying shortfall in the Church's regular income.
- e) In line with Church policy £3,284 was allocated to the Tithe Fund (2020 £2,887). Along with interest and other gifts, totalling £1,272, the fund had income of £4,556 in 2021 (see notes 18 and 20).
- f) £18,476 was given to Christian good causes in 2021 by the Church and its organisations (2020 - £17,717; see note 11).
- g) Net gains were made in the book value of investments of £84,683 (2020: a gain of £16,289)
- h) A share of these gains and a transfer of £50,000 from the Margery Price Legacy were credited to the General Fund. So despite the operating deficit the General Reserve at 31 December 2021 increased to £32,977 from £21,637 at the end of 2020 (see note 16).
- i) The church holds the money received from the Margery Price Legacy in a special fund while decisions are made regarding its use. Further transfers to the General Fund are likely to be necessary.

Prospects and Risks

We pray that the impact of the pandemic will continue to ease during 2022. We are aware that the Church is likely to experience an annual financial deficit as it invests to pursue its vision. However, it has retained a substantial part of the Margery Price Legacy from which both the income and the capital are available to offset the imbalance in the Church's regular income and expenditure.

The income currently generated by investing the legacy will reduce as it is used, and offerings have fallen recently, so efforts need to be made to boost income and to manage costs in order to try to bring the Church's finances into balance. It may take some time to achieve the necessary balance, but the Legacy Fund is sufficient to support our Vision for several more years.

West Kirby United Reformed Church Charity

Statement of Financial Activities
for the year ended 31 December 2021

	Notes	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
		General	Designated	Funds	£	£
		£	£	£		
Incoming resources						
Voluntary Income	2	70,909	180	1,032	72,121	69,306
Activities generating funds	3	3,930	4,154	0	8,084	4,502
Grants Received	4	0	1,600	0	1,600	1,600
Investment Income	5	16,725	0	1,651	18,376	20,029
Total Incoming resources		91,564	5,934	2,683	100,181	95,437
Resources expended						
URC Ministry and Mission Fund	6	42,000	0	0	42,000	41,976
Ministry	7	3,182	0	0	3,182	3,005
Premises Costs (incl major repairs)	8, 17	31,347	0	0	31,347	33,993
Administrative costs	9	3,483	44,213	0	47,696	58,734
Church organisations and activities	10	0	10,331	0	10,331	4,488
Donations passed on	11	0	878	17,598	18,476	17,717
Total resources expended		80,012	55,422	17,598	153,032	159,913
Net incoming/(outgoing) resources before transfers		11,552	(49,488)	(14,915)	(52,851)	(64,476)
Transfers						
To Designated Funds						
Major Repairs	17	0			0	0
Church organisations	17	(2,591)	2,591		0	0
Discipleship Fund	17	0	0	0	0	0
Staff Funds	17	(47,213)	47,213	0	0	0
Outreach and Evangelism	17	(683)	683	0	0	0
To Restricted Funds						
Tithe Fund	18	(3,284)	0	3,284	0	0
		(53,771)	50,487	3,284	0	0
Net surplus/(deficit) for the year		(42,219)	999	(11,631)	(52,851)	(64,476)

West Kirby United Reformed Church Charity

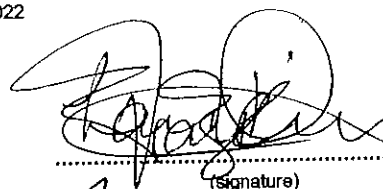
Statement of Movement in Funds for the year ended 2021

Notes	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2021	2020
	£	£	£	£	£
Total funds brought forward at 1 January	21,838	54,358	529,515	605,511	653,698
Net deficit for the year	(42,219)	999	(11,631)	(52,851)	(64,476)
Transfer to General Reserve	18 50,000	0	(50,000)	0	0
Transfer of dormant funds	17 0	(7,244)	7,244	0	0
Movement in value of Investments	12,18 3,558	0	61,125	64,683	16,289
Total funds carried forward at 31 December	32,977	48,113	536,253	617,343	605,511

Approved by the Trustees at a meeting on 2nd February 2022 and

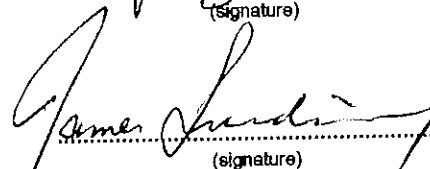
Accepted by the Annual General Meeting of the Church held on 16th March 2022

Signed by Rev'd Louise Franklin (Chair of Trustees)



(signature)

and by James Lindsay (Trustee and Treasurer)



(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charly

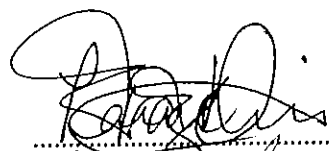
Balance Sheet
As at 31 December 2021

	Notes	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
		General £	Designated £	£	£	£
Fixed Assets						
Tangible assets	1c	0	0	0	0	0
Investments	12	30,117	44,995	524,619	599,731	595,048
Current Assets						
Debtors	13	401	0	0	401	1,950
Bank balances	14	5,136	2,744	11,634	19,514	7,846
Cash in hand		128	374	0	500	974
		5,663	3,118	11,634	20,415	10,770
Current Liabilities						
Creditors payable within one year	15	2,803	0	0	2,803	307
Net Current Assets		2,860	3,118	11,634	17,612	10,463
Total Net Assets		32,977	48,113	536,253	617,343	605,511
The Funds of the Charly						
Unrestricted income funds						
General	16	32,977	0	0	32,977	21,637
Designated	17	0	48,113	0	48,113	54,358
Total		32,977	48,113		81,090	75,995
Restricted funds	18	0	0	536,253	536,253	529,516
Total Funds		32,977	48,113	536,253	617,343	605,511

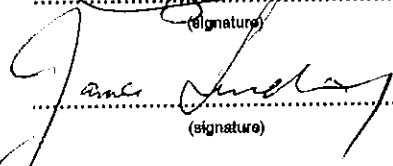
Approved by the Trustees at an Elders' meeting on 2nd February 2022

Accepted by the Annual General Meeting of the Church held on 16th March 2022

Signed by Rev'd Louise Franklin (Chair of Trustees)


.....
(signature)

and by James Lindsay (Treasurer)


.....
(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities
for the year ended 31 December 2021

1 Accounting Policies

1a Basis of accounting

West Kirby United Reformed Church Charity appears on the Register of Charities under Number 1128869
The financial statements have been prepared in accordance with the Charity Statement of Recommended Practice (SORP - FRS 102) issued by the Charities Commission, and follow the guidance of the United Reformed Church.
The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted and Designated funds are available for use at the discretion of the Church in furtherance of its charitable objectives.
Specific Designated Funds are used to control the finances of the various Church organisations, projects and activities.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor(s), or contained in the terms of a grant.
Restricted funds are also used to control the funds collected for the Christian Charities supported by the Church and its fellowship.

1c Tangible Fixed Assets

Freehold property: The owner of the church and manse buildings is the URC Mersey Synod Trust which holds them in trust for purposes connected with West Kirby URC. The Mersey Synod provides discretionary grants towards major repairs to the church and manse. Expenditure on repairs to the church and manse is written off in the year it is incurred.

Equipment: Expenditure on fixtures and movable items costing less than £5,000 is written off in the year in which it is incurred.

Depreciation is provided on movable items costing £5,000 or over at the following annual rates calculated to write off assets over their estimated useful lives. Currently all assets that would qualify have been fully written off in line with this policy

Electronic equipment (including computers)	33.33% (over 3 years)
Musical Instruments	20% (over 5 years)
Furniture	10% (over 10 years)
Cars	25% (over 4 years)

1d Incoming resources

All voluntary giving and other routine income, including the tax recovery from donations under Gift Aid, is included in the period in which it is received. Legacies are accounted for when their receipt is certain and can be properly quantified.

1e Resources expended

The contribution to the URC Ministry & Mission Fund is paid regularly and charged to 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. Appropriate accruals are made for significant expenses committed but not yet paid at the year end.
Expenses are allocated to the particular activity to which they relate.
No governance costs are currently being incurred.

As most of the management and activity of the Church is carried out by volunteers, this intangible cost is not recorded in these financial statements. This voluntary contribution to the life of the Church is incalculable.

1f Taxation

As part of the United Reformed Church, West Kirby URC is an exempt 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 and gains are applied to exclusively charitable purposes. Therefore no provision for taxation has been made in these financial statements.

2 Voluntary Income

	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Regular Offerings					
Free will offerings by standing order	48,686	0	0	48,686	48,108
Free will offerings by weekly envelope	340	0	0	340	3,150
Loose offerings	2,908	0	0	2,908	2,218
	51,934	0	0	51,934	53,476
Donations and Legacies	8,787	0	907	9,694	4,347
Income tax refunds under Gift Aid	10,188	180	125	10,493	11,483
	70,909	180	1,032	72,121	69,308

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2021

3 Activities generating funds	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Sundry lettings	3,930	0	0	3,930	3,023
Bible Notes	0	0	0	0	0
Church Weekend	0	0	0	0	0
Eco Fund	0	50	0	50	0
Flower Fund	0	0	0	0	40
Gospel Choir	0	19	0	19	0
Holiday and Kidz Club	0	342	0	342	0
Outreach and Evangelism	0	848	0	848	90
Toddler Group	0	1,942	0	1,942	1,125
Youth activities	0	1,053	0	1,053	224
	3,930	4,254	0	8,184	4,502

4 Grants Received	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Discipleship Fund	0	1,500	0	1,500	1,500
Grants from URC/Synod for Youth Activities	0	0	0	0	100
	0	1,500	0	1,500	1,600

5 Investment Income	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Bank and Loan Interest	1	0	0	1	45
CCLA Ethical Investment Fund	11,619	0	1,197	12,816	12,996
Investec Wealth	5,105	0	454	5,559	6,988
	16,725	0	1,651	18,376	20,029

6 Ministry and Mission Fund	2021		2020	
	£		£	
The Church contributes to the central costs of the URC in providing ministers, running the denomination and the wider mission of the National Church.	42,000		41,976	

7 Ministerial costs	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Car expenses	2,300	0	0	2,300	1,731
Telephone and postage	637	0	0	637	623
Books	68	0	0	68	82
Other expenses	45	0	0	45	100
Prayer and other Ministry (Including pulpit supply)	0	0	0	0	327
Worship materials	132	0	0	132	142
	3,182	0	0	3,182	3,005

8 Premises costs	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Caretaking and cleaning	8,892	0	0	8,892	8,663
Catering	83	0	0	83	130
Heat and Light	5,182	0	0	5,182	5,691
Insurance	3,888	0	0	3,888	4,279
Council Tax	1,803	0	0	1,803	1,722
Water charges	1,809	0	0	1,809	2,236
Repairs and maintenance	8,246	0	0	8,246	4,361
Musical Instruments (repairs and tuning)	0	0	0	0	340
Equipment (small items)	1,444	0	0	1,444	0
Major projects (Church Lighting)	0	0	0	0	6,571
	31,347	0	0	31,347	33,993

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2021

9 Administrative costs	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Staff and Related Costs	0	44,213	0	44,213	55,267
Telephone and IT	1,057	0	0	1,057	1,348
Printing, postage and stationery	1,233	0	0	1,233	1,123
Seminars, conferences and training	0	0	0	0	12
Subscriptions	724	0	0	724	705
Sundry expenses	469	0	0	469	279
	3,483	44,213	0	47,696	58,734

10 Costs of Church organisations and activities (see Note 17)	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Discipleship	0	3,343	0	3,343	49
Bible Notes	0	0	0	0	20
Church week-end (bi-annual)	0	0	0	0	0
Flower Fund	0	10	0	10	19
Gospel Choir	0	0	0	0	0
Holiday and Kidz Club	0	711	0	711	0
Break-out	0	161	0	161	63
Outreach and Evangelism	0	1,431	0	1,431	502
Something New	0	0	0	0	72
Time for God	0	17	0	17	1,817
Toddlers	0	1,544	0	1,544	1,632
Youth Activities	0	3,114	0	3,114	314
	0	10,331	0	10,331	4,488

11 Donations and Gifts passed on	Unrestricted Funds		Restricted Funds	Total 2021	Total 2020
	General	Designated			
	£	£	£	£	£
Toddlers	0	778	0	778	668
Churches Together In West Kirby	0	100	0	100	0
Ann Fursdon/AIM	0	0	4,282	4,282	1,504
Charles Thompson Mission	0	0	0	0	200
Evangelical Alliance	0	0	150	150	150
Leprosy Mission	0	0	655	655	459
Reach	0	0	3,000	3,000	3,000
Safe Families for Children	0	0	1,000	1,000	1,000
Tearfund Malawi Project	0	0	0	0	3,000
Visible Ministries	0	0	2,000	2,000	2,000
Wirral Youth for Christ	0	0	4,800	4,800	4,800
Other	0	0	622	622	0
Miss WO Evans Fund	0	0	1,089	1,089	936
	0	878	17,598	18,476	17,717

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2021

12 Investments

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2021	2020
	£	£	£	£	£
Original investment values - Cost					
CCLA/Coif Ethical Investment fund (2021 - 148,906 units)	11,719	16,623	204,726	233,068	244,140
Investec Wealth	4,504	7,922	77,669	90,095	118,968
Total	16,223	24,545	282,395	323,163	363,108
Cumulative unrealised gains to 31st December 2021					
CCLA/Coif Ethical Investment fund	11,713	16,614	204,621	232,948	186,084
Investec Wealth	2,181	3,836	37,603	43,620	45,855
Total	13,894	20,450	242,224	276,568	231,939
Market Value - as at 31st December 2021					
CCLA/Coif Ethical Investment fund	23,432	33,237	409,348	466,017	430,224
Investec Wealth	6,685	11,758	115,271	133,714	164,824
Total market value	30,117	44,995	524,619	599,731	595,048

Note: Net Investment gains of £64,683 were accrued in 2021 (2020 a gain of £16,289). Annual gains or loss are credited/charged to the General Fund and other funds in proportion their holding in the investments. (the allocation to Restricted Funds is shown in Note 18.)

Movements in Investment Funds in the year

	CCLA/Coif Ethical Fund	Investec Wealth	Total
	£	£	£
Opening balance -1st January 2021	430,224	164,824	595,048
Purchases/(Sales) in the year	(20,000)	(40,000)	(60,000)
Unrealised gain in the year	55,793	8,890	64,683
Closing balance - 31st December 2021	466,017	133,714	599,731

13 Debtors

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2021	2020
	£	£	£	£	£
Recovery due from St Davids Eastham	401	0	0	401	450
Welfare loans	0	0	0	0	1,500
Total	401	0	0	401	1,950

14 Bank Balances

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2021	2020
	£	£	£	£	£
Santander Current Account	1,401	944	400	2,745	3,641
Santander Deposit Account	3,735	1,800	11,234	16,769	4,205
Total	5,136	2,744	11,634	19,514	7,846

15 Creditors and other Current Liabilities

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2021	2020
	£	£	£	£	£
Accrual for committed expenses	2,778	0	0	2,778	0
Payments received in advance for hall lettings	25	0	0	25	307
Total	2,803	0	0	2,803	307

Note: As stated in Accounting Policy 1e, appropriate accruals are made for significant expenses incurred or committed but not yet paid.

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2021

16 General Funds

The movements in the General Funds of the Church in the years from 2015 to 2021 were as follows:

	2015	2016	2017	2018	2019	2020	2021
	£	£	£	£	£	£	£
Opening balance	18,559	65,580	62,226	50,652	30,608	7,067	21,638
Income	189,064	137,734	134,825	136,579	115,847	88,793	91,564
Expenditure	(84,490)	(85,572)	(91,785)	(94,414)	(85,823)	(75,870)	(80,012)
Transfers to Funds	(57,683)	(55,516)	(57,937)	(62,014)	(62,510)	(59,035)	(53,771)
Transfers to General Fund (see note)	0	0	0	0	8,489	60,000	50,000
Realised and Unrealised Gains/Losses	0	0	3323	(195)	256	683	3,558
Closing balance	66,680	62,226	60,652	30,608	7,067	21,638	32,977

Note: The large legacy received between 2011 and 2013 is held in a Restricted Fund while decisions are made about its use (See note 19). Substantial transfers have been made from this fund to the General Reserve in recent years to offset the annual deficit. Income from this legacy has been credited to the General Fund from 2014 onwards, as were smaller legacies and donations.

17 Designated Funds

As stated in Accounting Policy 1b, specific Designated Funds are used to control the income and expenditure of the various Church organisations, activities and special projects. Grants are provided by the general fund of the Church to the organisations every year to help meet their costs. Some are also supported by grants from the Margery Price Legacy. These funds include:

Staff Funds: These funds are used to monitor and control the employment of our Youth Worker and Communications Manager. The costs incurred are met by transfers from the General Fund each year while maintaining a balance of £28,000 to meet the possible cost of any severance/redundancy payments that might prove necessary.

The Discipleship Fund which were set up in 2014 by a grant from the Margery Price Legacy to provide support for Church Members to attend training or other discipleship activities.

The movements in the Designated Funds during the year were as follows:

	Opening balance at 1st Jan 2021	Grants from/to General Funds	Transfers to/from MP Legacy Fund	Other Income, donations and grants	Expenditure in year	Closing balance at 31 Dec 2021
	£	£	£	£	£	£
Major Projects						
Church - Re-ordering and improvement (see Note a)	429	0	(429)	0	0	0
Sub-total Major Projects	429	0	(429)	0	0	0
Church Organisations and activities						
Bible Notes	0	0	0	0	0	0
Break-out	0	161	0	0	(161)	0
Church week-end	(200)	0	0	0	0	(200)
Eco Fund	0	0	0	50	0	50
Flower Fund	73	0	0	0	(10)	63
Gospel Choir	30	0	0	19	0	49
Holiday Club and Kidz Club	0	369	0	342	(711)	0
Something New	0	0	0	0	0	0
Time for God (see Note b)	6,832	0	(6,815)	0	(17)	0
Toddlers (see Note c)	574	0	0	2,122	(2,322)	374
Youth Activities	324	2,061	0	1,053	(3,114)	324
Sub-total Church Organisations and activities	7,633	2,591	(6,815)	3,586	(6,335)	660
Discipleship Fund	21,296	0	0	1,500	(3,343)	19,453
Outreach and Evangelism (see Note d)	0	683	0	848	(1,531)	0
Staff Funds	25,000	47,213	0	0	(44,213)	28,000
Total Designated Funds	64,368	60,487	(7,244)	5,934	(65,422)	48,113

Note a: The Church Major Projects Fund controlled the costs of the Re-ordering Project. The main work was completed in 2018 and residual work in 2019 and 2020. The remaining balance has now been transferred back to the Legacy fund.

Note b: This fund supported the Time for God Students working on Children and Youth projects. Grants by the Church and gifts from members supported this work. Unfortunately the Students had to withdraw early in 2020 and the balance of the fund has been transferred back to the Legacy Fund.

Note c: Expenditure by Toddlers for 2021 included £778 given to various charities (see note 11).

Note d: Outreach and Evangelism activities continued during the year when possible to maintain contact with and reach out to our community. Various events were held and we also provided plants for West Kirby Railway Station.

West Kirby United Reformed Church Charity

Notes to the statement of Financial activities - continued
for the year ended 31 December 2021

18 Restricted Funds

As stated in the Accounting Policy 1b, the Church uses specific Restricted Funds to control money donated by the Church and its fellowship to support Christian Charities and activities. In addition, the Church maintains three established Restricted Funds for specific purposes of which two (the Miss WO Evans Fund and the Margery Price Legacy) were set up on receipt of substantial legacies.

Movements in the Restricted Funds in 2021 were as follows:

	Opening balance at 1st Jan 21	Grants from the Tithe Fund and other transfers	Income, transfers and donations	Grants and Donations passed on	Unrealised and realised gains on Investments (see note 12)	Closing balance at 31 Dec 21
	£	£	£	£	£	£
Ann Furedon/AIM	2,106	2,500	0	(4,282)	0	324
Charles Thompson Mission	0	0	0	0	0	0
Church Week-end Bursary Fund	1,175	0	0	0	0	1,175
Evangelical Alliance	0	150	0	(150)	0	0
Leprosy Mission	0	300	355	(655)	0	0
Reach	0	3,000	0	(3,000)	0	0
Safe Families for Children	0	1,000	0	(1,000)	0	0
Tearfund (Malawi)	0	0	0	0	0	0
Visible Ministries	0	2,000	0	(2,000)	0	0
Wiral Youth for Christ	0	4,800	0	(4,800)	0	0
Miss WO Evans Fund	13,327	0	1,031	(1,089)	1,592	14,861
Other	0	597	25	(622)	0	0
Sub-total	16,808	14,347	1,411	(17,598)	1,592	16,360
Margery Price Legacy (see Note 19)	472,075	(50,000)	7,244	0	55,764	485,083
Tithe Fund (see Note 20)	40,832	(14,347)	4,558	0	3,769	34,810
Total	529,515	(50,000)	13,211	(17,598)	61,125	536,253

19 Margery Price legacy

The total received between 2011 and 2013 from Margery Price's estate was £1,083,392. 10% (£108,339) was set aside to create the Margery Price Tithe Fund (later merged with the Fund for Christian Organisations to form the Tithe Fund), leaving £975,053 in the main legacy fund.

From the legacy fund various grants have been made - at least partly offset by gains from investing the funds. However the substantial expenditure on the Re-ordering Project resulted in a significant reduction in this fund during 2016, 2017 and 2018.

From 2014 onwards, all income received from the interest and dividends generated by investing the Legacy Fund has been credited to the General Fund to help offset some of the underlying deficit in the regular income and expenditure of the Church. In 2020 £60,000 and in 2021 £50,000 was transferred to the General Fund to offset the continuing shortfall. Further similar transfers are likely to be necessary in future years.

20 Tithe Fund

The Tithe Fund was created at the beginning of 2015 by the merger of the established Fund for Christian Charities and the MP Tithe Fund, which was set up with 10% of the receipts from the Margery Price legacy. The combined fund is now the main channel by which the Church supports related Christian charities and good causes. 10% of the net regular income of the Church (excluding investment income from the Legacy Fund and after deducting its contribution to the URC Ministry and Mission Fund) along with the appropriate share of capital gains is credited to the fund each year. From the fund, one-off or regular gifts are made as agreed by the Church Meeting.

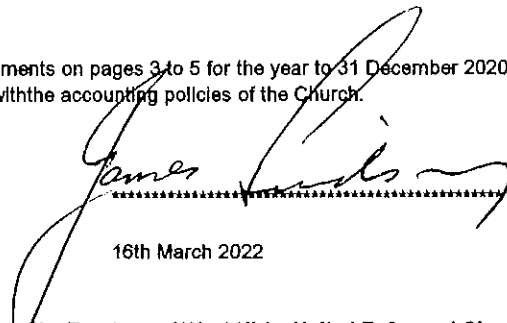
West Kirby United Reformed Church Charity

**Notes to the statement of Financial activities - continued
for the year ended 31 December 2021**

Treasurer's Statement

I have prepared the financial statements on pages 3 to 5 for the year to 31 December 2020 (and the supporting notes on pages 6 to 11) in accordance with the accounting policies of the Church.

James Lindsay



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16th March 2022

Independent Examiner's Report to the Trustees of West Kirby United Reformed Church

I report on the financial statements of West Kirby United Reformed Church for the year ended 31 December 2020, which are set out on pages 3 to 5 and the supporting notes on pages 6 to 11.

Respective 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 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Church and a comparison of the accounts presented 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.

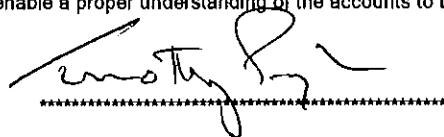
Independent Examiner's statement

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 by the Independent Examiner



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16th March 2022

Tim Pugh
30 Queensbury
West Kirby
Wirral
CH48 6EP