



## **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 £
<b>Incoming resources</b>						
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
<b>Total incoming resources</b>		<b>111,261</b>	<b>35,882</b>	<b>3,907</b>	<b>151,050</b>	<b>145,663</b>
<b>Resources expended</b>						
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
<b>Total resources expended</b>		<b>88,520</b>	<b>94,287</b>	<b>11,463</b>	<b>194,270</b>	<b>180,411</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>22,741</b>	<b>(58,405)</b>	<b>(7,556)</b>	<b>(43,220)</b>	<b>(34,748)</b>
<b>Transfers</b>						
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
		<b>(73,062)</b>	<b>67,075</b>	<b>5,987</b>	<b>0</b>	<b>0</b>
<b>Net surplus/(deficit) for the year</b>		<b>(50,321)</b>	<b>8,670</b>	<b>(1,569)</b>	<b>(43,220)</b>	<b>(34,748)</b>

## West Kirby United Reformed Church Charity

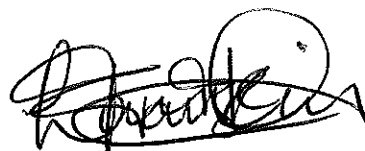
## Statement of Movement in Funds for the year ended 2024

	Notes	Unrestricted Funds General £	Unrestricted 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
<b>Total funds carried forward at 31 December</b>		<b>39,615</b>	<b>73,196</b>	<b>357,269</b>	<b>470,080</b>	<b>500,442</b>

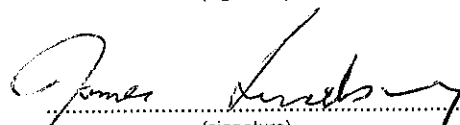
Approved by the Trustees at a meeting on 5th February 2025 and

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

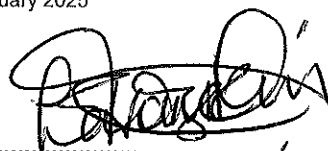
Balance Sheet  
As at 31 December 2024

	Notes	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2024 £	Total 2023 £
<b>Fixed Assets</b>						
Tangible assets	1c	0	0	0	0	0
<b>Investments</b>	12	25,128	64,995	347,734	437,857	477,999
<b>Current Assets</b>						
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
<b>Current Liabilities</b>						
Creditors payable within one year	15	2,123	0	0	2,123	3,054
<b>Net Current Assets</b>		14,487	8,201	9,535	32,223	22,443
<b>Total Net Assets</b>		<u>39,615</u>	<u>73,196</u>	<u>357,269</u>	<u>470,080</u>	<u>500,442</u>
<b>The Funds of the Charity</b>						
<b>Unrestricted income funds</b>						
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
<b>Restricted funds</b>	18	0	0	357,269	357,269	397,426
<b>Total Funds</b>		<u>39,615</u>	<u>73,196</u>	<u>357,269</u>	<u>470,080</u>	<u>500,442</u>

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

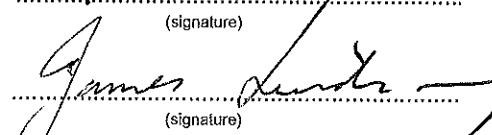
Accepted by the Annual General Meeting of the Church held on 26th February 2025

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	Total	Total
	General	Designated	Funds	2024	2023
	£	£	£	£	£
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	Total	Total
	General	Designated	Funds	2024	2023
	£	£	£	£	£
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
	<b>13,157</b>	<b>15,567</b>	<b>0</b>	<b>28,724</b>	<b>32,137</b>

4 Grants Received	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2024	2023
	£	£	£	£	£
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
	<b>0</b>	<b>17,750</b>	<b>0</b>	<b>17,750</b>	<b>15,080</b>

5 Investment Income	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2024	2023
	£	£	£	£	£
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
	<b>13,053</b>	<b>0</b>	<b>1,342</b>	<b>14,395</b>	<b>15,391</b>

6 Ministry and Mission Fund	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	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.				<b>38,508</b>	<b>37,500</b>

7 Ministerial costs	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2024	2023
	£	£	£	£	£
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
	<b>3,828</b>	<b>0</b>	<b>0</b>	<b>3,828</b>	<b>4,132</b>

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	2024	2023
	£	£	£	£	£
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
	<b>41,602</b>	<b>0</b>	<b>0</b>	<b>41,602</b>	<b>44,389</b>



## 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 Funds	Total 2024	Total 2023
	General £	Designated £	£	£	£
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
	<u>4,582</u>	<u>63,336</u>	<u>0</u>	<u>67,918</u>	<u>64,026</u>

10 Costs of Church organisations and activities (see Note 17)	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General £	Designated £	£	£	£
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
	<u>0</u>	<u>30,119</u>	<u>0</u>	<u>30,119</u>	<u>19,362</u>

11 Donations and Gifts passed on	Unrestricted Funds		Restricted Funds	Total 2024	Total 2023
	General £	Designated £	£	£	£
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
	<u>0</u>	<u>832</u>	<u>11,463</u>	<u>12,295</u>	<u>11,002</u>

## 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
<b>Church Organisations and activities</b>					
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
<b>Total Designated Funds</b>	<b>64,526</b>	<b>67,075</b>	<b>35,882</b>	<b>(94,287)</b>	<b>73,196</b>

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/Alm	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
<b>Sub-total</b>	<b>2,654</b>	<b>8,100</b>	<b>1,546</b>	<b>(11,151)</b>	<b>0</b>	<b>1,149</b>
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
<b>Total</b>	<b>397,426</b>	<b>(50,000)</b>	<b>9,894</b>	<b>(11,463)</b>	<b>11,412</b>	<b>357,269</b>

## 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.

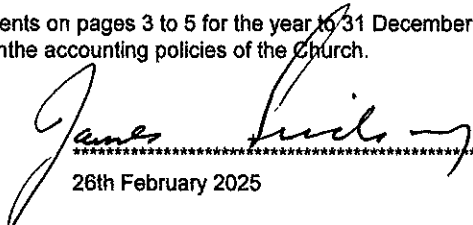
**West Kirby United Reformed Church Charity**

**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

