

HESWALL UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1129285

Details

Other names	HESWALL URC CHARITY
Status	Registered
Legal form	Previously excepted
Registered	2009-04-23
Register	View on the Charity Commission register

Contact

Address	3 Pipers Lane Heswall Wirral CH60 9HS
Phone	01513422525
Email	office.heswallurc@gmail.com
Website	www.heswallurc.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: Providing regular public worship for all. Promoting the Christian faith. Teaching the faith to all ages. Providing training, nurture and activities for children and young people. Serving the community. Giving pastoral care and support to members and others in need, particularly those in sickness, distress or poverty. Providing premises and resources for community groups and activities.

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£92,654	£96,809	-	-
2024-12-31	£109,320	£98,403	-	-
2023-12-31	£95,321	£98,403	-	-
2022-12-31	£83,924	£80,334	-	-
2021-12-31	£67,419	£86,160	-	-
2020-12-31	£113,436	£124,376	-	-

Trustees

Name	Role	Appointed
Dr Nick Jones	Chair	2018-03-17
Jenny Smith		2018-03-18
Marion Boden		2018-06-17
Raymond Craig		2022-02-13
STEPHEN CHANTLER		

HESWALL UNITED REFORMED CHURCH CHARITY

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Accounts

Heswall United Reformed Church Annual Report for the year ended 31st December 2025

Administrative Information

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The Elders who were serving on 31st December 2025 until the date this report was approved are as follows:

Stephen Chantler (Secretary) Ray Craig (Treasurer)

Dave Lock, Dave Dixon, Jonathan Gregson, Faith Hardie, Jenny Smith, Avril Lock, Ian Murphy, Decima Beecroft

Minister: Revd. Dr. Nick Jones

The church buildings are vested in the name of URC (Mersey Province) Trust Ltd from 1st January 2025 to the date this report was approved.

Structure, Governance and Management

The United Reformed Church is governed by the Scheme of Union of the URC its Constitution, set up under Section D: The United Reformed Church Acts 1972, 1981 and 2000 as amended from time to time by its Governing Body.

The Eldership is not a body corporate. Its composition, procedures and powers are regulated by The United Reformed Church Manual... Section B: The Structure of the United Reformed Church Clause 2.(2). Elders are elected at the AGM of the Church Meeting by the Members of Heswall United Reformed Church. The Eldership met 11 times during 2025 (75% average attendance). It dealt with all the affairs of the Church and received and considered reports by the Worship Group, Fabric and Finance Committee, Pastoral Team and Junior Church.

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The Eldership is aware of the Charity Commission's guidance on public benefit in "*The Advancement of Religion for the Public Benefit*" and have regard to it in their administration of Heswall United Reformed Church. The Eldership believes that, by fulfilling its responsibility to work together with the Minister and cooperate in all matters of concern and importance for the promotion of the whole mission of the church, pastoral, evangelistic, social and ecumenical, it provides a benefit to the public by:

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REVIEW OF HURC ACTIVITIES AND ACHIEVEMENTS

Minister

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Church Roll

The membership was 87 members compared to 84 in January 2025.

Elders' Elections

The Church Members voted on the re-election for Faith Hardie, Jenny Smith and David Dixson and election of Decima Beecroft. All candidates were duly re-elected/elected.

Employed Staff

The church employed one part-time staff as an Administrator.

Churches Together

HURC gave its ecumenical support for the activities of Churches Together in Heswall. The annual all denominational walk of witness through Heswall on Good Friday took place, followed by a joint service at HURC. A Christmas Coffee Morning was hosted at HURC to raise funds for Christian Aid. During Advent ecumenical Carol Singing took place in Heswall high street.

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Hiring Agreements for Church Premises: The documentation for those hiring the premises was reviewed and updated. Public Liability insurance extends to Church events only, it does not cover outside hirers and this was clarified in the documentation. In 2025 room hiring charges and on-site parking charges remained the unchanged.

Scales of Fees

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Security of Confidential Information

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Church Fabric

Progress has been made towards improving the environmental footprint of the church. Significant expenditure has been incurred during the year to attend to boiler issues which provide heating and hot water to the premises. Alternative forms of heating are being considered in the event that the boilers become unserviceable in the future. Following a review of the electrics a major distribution board required replacement.

Charity Commission Trustees.

Five Elders nominated by the Church are the designated trustees. The trustees were appointed at the AGM 2019.

Social & Spiritual Achievements

Live and online services continued throughout the year.

Contact with the congregation is also regularly maintained through either email or by post. The Pastoral group, regularly visit or telephone the members and friends of the church and where appropriate provide in person support.

The Second Sunday Lunches and the Monthly Midweek Communion with a Souper Lunches, and Healing Services continued throughout the year. The church organised regular Bible Study classes continued either in person or using online conference facilities. Prayer Days continued during the year. In addition, there is an established Prayer Group and support is provided for prayer time on an ad hoc basis to anyone who might wish to make use of the Quiet Room.

Open Table service continued through 2025 on a once per month basis. The Open Table Network is an ecumenical grouping, and registered charity, which began in Liverpool and aims to create communities where LGBTQIA+ people are made welcome. More than 40 churches now host Open Table Communities, and this has brought a number of people into the life of the church through a different style of worship. This is one of the ways we are seeking to live out our mission statement and ensuring that everyone is welcome in church, and has led us to engaging with a group who have historically often felt marginalised from church life. The congregation has grown over the months and the services have attracted strong support from within the existing church congregation.

Outreach

Weekly Keep Fit for the over 60s and Badminton together with regular Afternoon Guild meetings took place throughout the year. Regrettably there has been little scope for Youth activities due to the lack of youth presence at the church. Support is given by members of the church to a local Foodbank.

The Greet, Eat and Meet (GEM) initiative took place once per week throughout 2025 for individuals from the community to meet and socialise.

The church gave to charities and individuals were encouraged to donate to various local charities and to Christian Aid or alternatively contact charities directly.

HURC has continued with its policy to offer to provide ceremonies for same sex marriage.

FINANCIAL REVIEW

Independent Examiner's Report to the Trustees of Heswall United Reformed Church.

I report on the accounts of the church for the year ended 2025, set out on the next pages.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

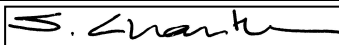
In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met;



Malcolm Cranfield F.C.A.
28 March 2026

8 Foxcover Road, Heswall, Wirral, CH60 1YB

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FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025						
RECEIPTS AND PAYMENTS ACCOUNT						
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
RECEIPTS						
Offerings		36,109	0	0	36,109	35,714
Fund raising and donations		2,659	0	0	2,659	4,190
Monies raised for outside causes	3	0	740	0	740	754
Gift Aid tax repayments		8,025	0	0	8,025	8,233
Legacies		0	0	0	0	1,000
Property - church/hall users	4	23,422	0	0	23,422	23,232
Afternoon Guild		0	75	0	75	150
FURY group		0	0	0	0	0
Grants received		325	0	0	325	725
Loans received		0	0	0	0	0
Offsets to payments made		1,249	0	0	1,249	5,222
Flower Fund		0	0	0	0	100
Bank interest & investment transfer		20,000	0	50	20,050	30,000
Total receipts		91,789	815	50	92,654	109,320
PAYMENTS						
Ministry & Mission Fund		34,420	0	0	34,420	35,067
Minister expenses inc Petrol		1,200	0	0	1,200	1,200
Church running costs	5	39,876	0	0	39,876	50,650
Programme activity costs	6	1,891	0	0	1,891	2,971
Support of outside causes	7	0	1,593	0	1,593	0
Maintenance of church buildings	8	14,881	0	0	14,881	19,075
Maintenance of manse	9	2,831	0	0	2,831	2,671
Flower Fund		0	73	0	73	23
Afternoon Guild		0	45	0	45	44
Total payments		95,099	1,710	0	96,809	111,701
NET RECEIPTS / (PAYMENTS)	2	-3,310	-895	50	-4,156	-2,381
TRANSFERS between funds		0	0	0	0	0
CASH FUNDS b/fwd 1 January		18,939	3,428	1,374	23,741	26,121
CASH FUNDS c/fwd 31 December		15,629	2,533	1,423	19,585	23,740
STATEMENT OF ASSETS AND LIABILITIES						
Monetary assets						
Cash		0	0	0	0	0
Bank current account		-1,127	2,533	0	1,406	22,367
Kalifi Current Account		0	0	0	0	0
Deposit accounts		0	0	1,373	1,423	1,373
Synod Trust deposit		0	0	0	0	0
Total monetary assets	10	-1,127	2,533	1,373	2,829	23,740
Other assets						
Gift Aid recoverable		0	0	0	0	0
Other monies due to church		0	0	0	0	0
Investments at Net Asset value	12	124,394	0	0	124,394	147,761
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding		0	0	0	0	0
Significant creditors		0	0	0	0	0
APPROVED by the Trustees on		03/5/2026	and signed on their behalf by			
The notes on pages 2 and 3 form part of this financial statement						

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025

NOTES

1	ACCOUNTING POLICIES					
	The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.					
2	FUND ACCOUNTING					
	Unrestricted Funds may be used by the church for any of its ordinary purposes.					
	Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.					
	Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
	Afternoon Guild	1,010	75	45	0	1,040
	Flower Fund	998	0	73	0	925
	Donation for Premises / Repair	0	0	0	0	0
	FURY FUND	456	0	0	0	456
	Totals for designated funds	2,464	75	73	0	2,421

	Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.					
	Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £	
	Kalifi Fund	0	0	0	0	
	Youth Fund	1,034	0	0	1,034	
	Benevolent Fund	316	0	0	316	
	Totals for restricted funds	1,350	0	0	1,350	

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
3	MONIES RAISED FOR OUTSIDE CAUSES				
	Christian Aid	0	208	0	208
	D.E.C	0	155	0	155
	Age UK	0	142	0	142
	Charles Thompson Mission (Birkenhead)	0	107	0	107
	Salvation Army	0	116	0	116
	The Ark	0	0	0	20
	Claire House	0	14	0	14
	Totals raised for outside causes	0	740	0	754
4	PROPERTY INCOME				
	Lettings income	23,422	0	0	23,422
	Weddings and funerals	325	0	0	325
	Total property income	23,747	0	0	23,957
5	CHURCH RUNNING COSTS				
	Gas, Electric and Water	14,441	0	0	14,441
	Insurance	3,018	0	0	3,018
	Cleaning	4,691	0	0	4,691
	Telephone & Internet	2,172	0	0	2,073
	Administration	792	0	0	958
	Photocopying	2,464	0	0	2,668
	Staffing	12,223	0	0	12,588
	Bank Charges	75	0	0	104
	Total church running costs	39,876	0	0	50,652

HESWALL UNITED REFORMED CHURCH						Page 3
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025						
NOTES – continued						
		Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
6	PROGRAMME ACTIVITY COSTS					
	Heswall Churches Together	75	0	0	75	75
	Missionary & Outreach	0	0	0	0	212
	Licenses & Refreshments	1,816			1,816	2,684
	Total programme activity costs	1,891	0	0	1,891	2,971
7	SUPPORT OF OUTSIDE CAUSES					
	Money paid for outside causes					
	Christian Aid	0	711	0	711	0
	Salvation Army	0	166	0	166	0
	DEC	0	155	0	155	0
	Age UK	0	142	0	142	0
	Wirral Ark	0	20	0	20	0
	Charles Thompson Mission	0	201	0	201	0
	Claire House	0	14	0	14	0
	Christmas Boxes	0	186	0	186	0
	Total support of outside causes	0	1,593	0	1,593	0
8	MAINTENANCE OF CHURCH BUILDINGS					
	Repairs & Renewals	9,448	0	0	9,448	11,589
	Maintenance Costs	2,821	0	0	2,821	2,788
	Gardens	1,548	0	0	1,548	4,698
	Total maintenance of church buildings	13,817	0	0	13,817	19,075
9	MANSE MAINTENANCE /RUNNING COSTS					
	Manse Maintenance	0	0	0	0	0
	Council Charge	2,547	0	0	2,547	2,425
	Water Rates	284	0	0	284	246
	Total maintenance of manse	2,831	0	0	2,831	2,671
10	MONETARY ASSETS					
	The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.					
11	ASSETS USED FOR CHURCH PURPOSES					
	The church building and the manse are vested in URC Mersey Synod Trust as trustees and are not church assets. They are held for the benefit of Heswall URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £2,816,439 The church contents are insured by the church for £285,558					
12	CCLA – INVESTMENT FUND					
	At 31/12/2024 Number of unit held was 27543.2742, valued at £147761.40 based upon a mid market value of £5.3647. By 20/06/2025 its value had decreased to £143864.03 and on 15/12/2025 3839.7287 units were sold at a value of £20,000. At 31/12/2025 the number of units held was 23703.5445 with a mid market value of £124393.83. The annual decrease in the value of our investment was therefore £23367.57					

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Open Table service, which commenced in 2023, continued through 2024 on a once per month basis. The Open Table Network is an ecumenical grouping, and registered charity, which began in Liverpool and aims to create communities where LGBTQIA+ people are made welcome. More than 40 churches now host Open Table Communities, and this has brought a number of people into the life of the church through a different style of worship. This is one of the ways we are seeking to live out our mission statement and ensuring that everyone is welcome in church, and has led us to engaging with a group who have historically often felt marginalised from church life. The congregation has grown over the months and the services have attracted strong support from within the existing church congregation.

Outreach

Weekly Keep Fit for the over 60s and Badminton together with regular Afternoon Guild meetings took place throughout the year. Regrettably there has been little scope for Youth activities due to the lack of youth presence at the church. Support is given by members of the church to a local Foodbank.

The Greet, Eat and Meet (GEM) initiative took place once per week throughout 2024 for individuals from the community to meet and socialise.

The church gave to charities and individuals were encouraged to donate to various local charities and to Christian Aid or alternatively contact charities directly.

HURC has continued with its policy to offer to provide ceremonies for same sex marriage. During the year one same sex marriage was performed.

FINANCIAL REVIEW

Independent Examiner's Report to the Trustees of Heswall United Reformed Church.

I report on the accounts of the church for the year ended 2024, set out on the next pages.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements

- to keep accounting records in accordance with section 130 of the 2011 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met;


In order to enable a proper understanding of the accounts to be reached, attention is drawn to the additional expenditure of £19,394 in Church running costs over the 2023 level. This increase mainly arose from a fault in the gas boiler which has since been rectified.



Malcolm Cranfield F.C.A.

24 March 2025

8 Foxcover Road, Heswall, Wirral, CH60 1YB

HESWALL UNITED REFORMED CHURCH						Page 1
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024						
RECEIPTS AND PAYMENTS ACCOUNT						
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
RECEIPTS						
Offerings		35,714	0	0	35,714	36,578
Fund raising and donations		4,190	0	0	4,190	2,659
Monies raised for outside causes	3	0	754	0	754	503
Gift Aid tax repayments		8,233	0	0	8,233	7,856
Legacies		1,000	0	0	1,000	1,200
Property - church/hall users	4	23,232	0	0	23,232	24,110
Afternoon Guild		0	150	0	150	0
FURY group		0	0	0	0	0
Grants received		725	0	0	725	0
Loans received		0	0	0	0	0
Offsets to payments made		5,222	0	0	5,222	2,399
Flower Fund		0	100	0	100	0
Bank interest & investment transfer		30,000	0	0	30,000	20,021
Total receipts		108,316	1,004	0	109,320	95,326
PAYMENTS						
Ministry & Mission Fund		35,067	0	0	35,067	35,678
Minister expenses inc Petrol		1,200	0	0	1,200	1,396
Church running costs	5	50,650	0	0	50,650	28,589
Programme activity costs	6	2,971	0	0	2,971	225
Support of outside causes	7	0	0	0	0	503
Maintenance of church buildings	8	19,075	0	0	19,075	28,701
Maintenance of manse	9	2,671	0	0	2,671	3,254
Flower Fund		0	23	0	23	0
Afternoon Guild		0	44	0	44	57
Total payments		111,634	67	0	111,701	98,403
NET RECEIPTS / (PAYMENTS)	2	-3,318	937	0	-2,381	-3,082
TRANSFERS between funds		0	0	0	0	0
CASH FUNDS b/fwd 1 January		22,257	2,491	1,373	26,121	29,204
CASH FUNDS c/fwd 31 December		18,939	3,428	1,373	23,740	26,122
STATEMENT OF ASSETS AND LIABILITIES						
Monetary assets						
Cash		0	0	0	0	0
Bank current account		18,940	3,428	0	22,367	24,748
Kalifi Current Account		0	0	0	0	0
Deposit accounts		0	0	1,373	1,373	1,373
Synod Trust deposit		0	0	0	0	0
Total monetary assets	10	18,940	3,428	1,373	23,740	26,121
Other assets						
Gift Aid recoverable		0	0	0	0	0
Other monies due to church		0	0	0	0	0
Investments at market value	12	168,157	0	0	147,761	168,157
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding		0	0	0	0	0
Significant creditors		0	0	0	0	0
APPROVED by the Trustees on		04/5/2025	and signed on their behalf by			
The notes on pages 2 and 3 form part of this financial statement						

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES

1	ACCOUNTING POLICIES					
	The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.					
2	FUND ACCOUNTING					
	Unrestricted Funds may be used by the church for any of its ordinary purposes.					
	Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.					
	Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
	Afternoon Guild	904	150	44	0	1,010
	Flower Fund	921	100	23	0	998
	Donation for Premises / Repair	0	0	0	0	0
	FURY FUND	456	0	0	0	456
	Totals for designated funds	2,281	250	67	0	2,464

	Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.					
	Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £	
	Kalifi Fund	0	0	0	0	
	Youth Fund	1,034	0	0	1,034	
	Benevolent Fund	316	0	0	316	
	Totals for restricted funds	1,350	0	0	1,350	

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Christian Aid	0	503	0	503	349
Jamie's Fund	0	0	0	0	0
McMillan Cancer Support	0	0	0	0	0
Charles Thompson Mission (Birkenhead)	0	181	0	181	0
Ukraine DEC	0	50	0	50	154
Charity Coffee Morning	0	20	0	20	0
Iona Abbey Appeal	0	0	0	0	0
Kalifi Fund	0	0	0	0	0
Totals raised for outside causes	0	754	0	754	503
4 PROPERTY INCOME					
Lettings income	23,232	0	0	23,232	24,110
Weddings and funerals	725	0	0	725	0
Total property income	23,957	0	0	23,957	24,110
5 CHURCH RUNNING COSTS					
Gas, Electric and Water	25,215	0	0	25,215	8,359
Insurance	2,956	0	0	2,956	2,795
Cleaning	4,090	0	0	4,090	3,003
Telephone & Internet	2,073	0	0	2,073	2,080
Administration	958	0	0	958	720
Photocopying	2,668	0	0	2,668	1,669
Staffing	12,588	0	0	12,588	10,328
Bank Charges	104	0	0	104	111
Licences, music & conduct of praise	0	0	0	0	2,192
Items moved from 2023 report into Programme activity costs					
Total church running costs	50,650	0	0	50,650	31,257

HESWALL UNITED REFORMED CHURCH				Page 3		
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023						
NOTES – continued						
	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £	
6	PROGRAMME ACTIVITY COSTS					
	Heswall Churches Together	75	0	0	75	0
	Missionary & Outreach	212	0	0	212	0
	Licenses & Refreshments	2,684			2,684	
	Total programme activity costs	2,971	0	0	2,971	0
7	SUPPORT OF OUTSIDE CAUSES					
		0				
	Dispersal of money raised for outside causes	0	0	0	0	0
	Christian Aid		0		0	349
	DEC - Ukraine		0		0	154
	Total support of outside causes	0	0	0	0	503
8	MAINTENANCE OF CHURCH BUILDINGS					
	Repairs & Renewals	11,589	0	0	11,589	25,263
	Maintenance Costs	2,788	0	0	2,788	2,619
	Gardens	4,698	0	0	4,698	1,819
	Total maintenance of church buildings	19,075	0	0	19,075	29,701
9	MANSE MAINTENANCE /RUNNING COSTS					
	Manse Maintenance	0	0	0	0	0
	Council Charge	2,425	0	0	2,425	2,209
	Water Rates	246	0	0	246	181
	Total maintenance of manse	2,671	0	0	2,671	2,390
10	MONETARY ASSETS					
	The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.					
11	ASSETS USED FOR CHURCH PURPOSES					
	The church building and the manse are vested in URC Mersey Synod Trust as trustees and are not church assets. They are held for the benefit of Heswall URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £2,816,439 The church contents are insured by the church for £285,558					
12	CCLA – INVESTMENT FUND					
	At 31/12/2023 Number of unit held was 33,128.45 valued at a mid-market value of £168,156.70, this increased in Value to £175,358.82 by 30/06/2024. On 28/08/2024 4,312.11 units were sold at a value of £10,000 as per church meeting for decoration to the building. On 27/12/2024 units were sold at a value of £20,000 to cover Utility bills. At 31/12/2024 Number of unit held was 27,543.2742 valued at a mid-market value of £147,761.40 A yearly decrease in the value of our investment of £20,395.30					

HESWALL UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1129285

Accounts

Heswall United Reformed Church Annual Report for the year ended 31st December 2023

Administrative Information

Heswall United Reformed Church (Registered Charity No. 1129285) is a Church on the Wirral Peninsula within Mersey Region Synod of the URC. It is centred on the village of Heswall. The Church Office is at the church at 199 Telegraph Road, Heswall, Wirral CH60 7SE (tel; 0151 342 8522).

The Elders who were serving on 31st December 2022 until the date this report was approved are as follows:

Stephen Chantler (Secretary) Ray Craig (Treasurer)

Dave Lock, Marion Boden, Dave Dixson, Jonathan Gregson, Faith Hardie, Jenny Smith, Avril Lock, Sheila Wadhams.

Minister: Revd. Dr. Nick Jones

The church buildings are vested in the name of URC (Mersey Province) Trust Ltd from 1st January 2023 to the date this report was approved.

Structure, Governance and Management

The United Reformed Church is governed by the Scheme of Union of the URC its Constitution, set up under Section D: The United Reformed Church Acts 1972, 1981 and 2000 as amended from time to time by its Governing Body.

The Eldership is not a body corporate. Its composition, procedures and powers are regulated by The United Reformed Church Manual... Section B: The Structure of the United Reformed Church Clause 2.(2). Elders are elected at the AGM of the Church Meeting by the Members of Heswall United Reformed Church. The Eldership met 11 times during 2020 (71% average attendance). It dealt with all the affairs of the Church and received and considered reports by the Worship Group, Fabric and Finance Committee, Pastoral Team and Junior Church.

Objectives and Activities

Heswall United Reformed Church is a Church within the United Reformed Church and seeks: (i) to further the Church's mission in the locality; (ii) to develop local ecumenical relationships; (iii) to further the Church's compassionate ministry in the locality and throughout the world; (iv) to consider and support the wider work of the Church at home and abroad; (v) to consider public questions in relation to the Christian faith; (vi) to bring concerns for consideration by the Elders' Meeting and wider councils of the church.

The Eldership's objectives are: (i) to foster in the congregation concern for witness and service to the community, evangelism at home and abroad, Christian education, ecumenical action, local inter-church relations and the wider responsibilities of the whole Church; (ii) to see that public worship is regularly offered and the sacraments are duly administered, and generally to promote the welfare of the congregation; (iii) to ensure pastoral care of the congregation, in which the minister is joined by elders having particular responsibility for groups of members; (iv) to nominate from among its members a Church secretary (or secretaries), to be elected by the Church Meeting, to serve both the Church Meeting and the Elders' meeting; (v) to arrange for pulpit supply in a vacancy; (vi) to keep the roll of members and (as an aid to the discharge of the congregation's pastoral and evangelistic responsibility) lists of names of adherents and children attached to the congregation, and in consultation with the Church Meeting to maintain standards of membership and to advise on the admission of members on profession of faith and by transfer, on the suspension of members, and on the removal of names from the roll; (vii) to be responsible for the institution and oversight of work among children and young people and of all organisations within the congregation; (viii) to call for the election of elders and advise on the number required; (ix) to consider the suitability of any applicant for recognition as a candidate for the ministry or for service as a CRCW and to advise the Church Meeting about its recommendation to the synod; (x) to recommend to the Church Meeting arrangements for the proper maintenance of buildings and the general oversight of all the financial responsibilities of the Local Church; (xi) to act on behalf of the Church Meeting and bring concerns to the wider councils of the United Reformed Church; (xii) to do such other things as may be necessary in pursuance of its responsibility for the common life of the Church.

The Eldership is aware of the Charity Commission's guidance on public benefit in "*The Advancement of Religion for the Public Benefit*" and have regard to it in their administration of Heswall United Reformed Church. The Eldership believes that, by fulfilling its responsibility to work together with the Minister and cooperate in all matters of concern and importance for the promotion of the whole mission of the church, pastoral, evangelistic, social and ecumenical, it provides a benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for its members and for anyone who wishes to benefit from what the church offers;
- promoting Christian values, and service by members of the church to their communities, to the benefit of individuals and society as a whole.

The Eldership is responsible, *inter alia*, for the Church budget and all expenditure thereunder, the care and maintenance of church fabric and its buildings, and for any action or other matter referred to it in accordance with the Constitution, and is the normal channel of communication between members and the Mersey Synod.

REVIEW OF HURC ACTIVITIES AND ACHIEVEMENTS

Minister

The Revd Dr Nick Jones provides a Joint Pastorate ministry to Heswall United Reformed Church [HURC] based on a 75% scoping and with Chester Road, Ellesmere Port URC on a 25% scoping. The minister provides both spiritual and pastoral leadership to the members and adherents of HURC.

Church Roll

The membership was 86 members compared to 89 in January 2023.

Elders' Elections

The Church Members voted on the re-election for Avril Lock, Steve Chantler and Ray Craig. All three candidates were duly re-elected.

Northern College Placement

Karen Jones, completed her studying and two year placement with HURC and was subsequently ordained as a URC Minister. Karen preached with a view at a church in Stoke and was subsequently called to minister in a group of churches in the Stoke area.

Employed Staff

The church employed one part-time staff as an Administrator. Based on an increased workload the Administrators hours were increased but still remains part-time.

Churches Together

HURC gave its ecumenical support for the activities of Churches Together in Heswall. The annual all denominational walk of witness through Heswall on Good Friday took place, followed by a joint service at HURC. The Big Brekkie was hosted at HURC to raise funds for Christian Aid. During Advent ecumenical Carol Singing took place in Heswall high street.

Web Content

The content of the Church Website is continuously reviewed to reflect policy and information is regularly updated.

Hiring Agreements for Church Premises: The documentation for those hiring the premises was reviewed and updated. Public Liability insurance extends to Church events only, it does not cover outside hirers and this was clarified in the documentation. In 2023 room hiring charges and on-site parking charges have remained unchanged.

Scales of Fees

The transparent fee scale agreed for weddings and funerals held at HURC remained unchanged.

Security of Confidential Information

The security of confidential information is continually reviewed. Old Church Directories are now brought to the office for shredding. HURC continues to review the currency of its compliance with the Data Protection Act and, from May 2018, the General Data Protection Regulations (GDPR). The New Church Directories contain only such information as permitted by the individual, for which a signed GDPR Consent Form has been received and securely filed. The New Church Directories are issued to individuals in a controlled manner, rather than being displayed for collection. The office computer has an updated PIN number to restrict access to sensitive information. All the filing cabinets have been checked to ensure any confidential information is segregated and contained within a locked cabinet.

Church Fabric

Progress has been made towards improving the environmental footprint of the church. Following a routine review of the lightning protection, for insurance purposes, further additional works on the earthing arrangements were undertaken to improve the earth resistance.

Charity Commission Trustees.

Five Elders nominated by the Church are the designated trustees. The trustees were appointed at the AGM 2019.

Social & Spiritual Achievements

Live and online services continued throughout the year.

Contact with the congregation is also regularly maintained through either email or by post. The Pastoral group, regularly visit or telephone the members and friends of the church and where appropriate provide in person support.

The Second Sunday Lunches and the Monthly Midweek Communion with a Souper Lunches, and Healing Services continued throughout the year. The church organised regular Bible Study classes continued either in person or using online conference facilities. Prayer Days resumed during the year. In addition, there is an established Prayer Group and support is provided for prayer time on an ad hoc basis to anyone who might wish to make use of the Quiet Room.

In June 2023 we began hosting an Open Table service once per month. The Open Table Network is an ecumenical grouping, and registered charity, which began in Liverpool and aims to create communities where LGBTQIA+ people are made welcome. More than 30 churches now host Open Table Communities, and this has brought a number of people into the life of the church through a different style of worship. This is one of the ways we are seeking to live out our mission statement and ensuring that everyone is welcome in church, and has led us to engaging with a group who have historically often felt marginalised from church life. The congregation has grown over the months and the services have attracted strong support from within the existing church congregation.

Outreach

Weekly Keep Fit for the over 60s and Badminton together with regular Afternoon Guild meetings took place throughout the year. The Toddlers+ group that closed in 2022 has been replaced by an independently operated group. Regrettably there has been little scope for Youth activities due to the lack of youth presence at the church. Support is given by members of the church to a local Foodbank.

As an initiative during the fuel crisis in 2022, HURC joined the Warm Hub scheme a safe and warm environment once per week for individuals from the community to meet and socialise. This initiative has continued throughout 2023 but has been rebranded as Greet, Eat and Meet (GEM).

The church gave to charities and individuals were encouraged to donate to various local charities and to Christian Aid or alternatively contact charities directly.

HURC has continued with its policy to offer to provide ceremonies for same sex marriage. During the year one same sex marriage was performed.

FINANCIAL REVIEW

Independent Examiner's Report to the Trustees of Heswall United Reformed Church.

I report on the accounts of the church for the year ended 2023, set out on the next pages.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

M Cranfield

Malcolm Cranfield F.C.A.

7th May 2024

8 Foxcover Road, Heswall, Wirral, CH60 1YB

Buildings under statutory trusts	11	Church buildings and manse
Church contents	11	Furnishings and equipment
Liabilities		
Loans outstanding		0 0 0 0 0
Significant creditors		0 0 0 0 0
APPROVED by the Trustees on	21/5/2024	and signed on their behalf by <i>S. Shank</i>

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023

NOTES

1 ACCOUNTING POLICIES						
	The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.					
2 FUND ACCOUNTING						
	Unrestricted Funds may be used by the church for any of its ordinary purposes.					
	Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.					
	Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
	Afternoon Guild	961	0	57	0	904
	Flower Fund	921	0	0	0	921
	Donation for Premises / Repair	0	0	0	0	0
	FURY FUND	456	0	0	0	456
	Totals for designated funds	2,338	0	0	0	2,281

	Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.				
	Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
	Kalifi Fund	0	0	0	0
	Youth Fund	1,034	0	0	1,034
	Benevolent Fund	316	0	0	316
	Totals for restricted funds	1,350	0	0	1,350

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Christian Aid	0	349	0	349	552
Jamie's Fund	0	0	0	0	0
McMillan Cancer Support	0	0	0	0	0
Charles Thompson Mission (Birkenhead)	0	0	0	0	0
Ukraine DEC	0	154	0	154	431
Charity Coffee Morning	0	0	0	0	328
Iona Abbey Appeal	0	0	0	0	0
Kalifi Fund	0	0	0	0	0
Totals raised for outside causes	0	503	0	503	1,311
4 PROPERTY INCOME					
Lettings income	24,110	0	0	24,110	16,230
Weddings and funerals	0	0	0	0	425
Total property income	24,110	0	0	24,110	16,655
5 CHURCH RUNNING COSTS					
Gas, Electric and Water	5,283	0	0	5,283	8,359
Insurance	2,903	0	0	2,903	2,795
Cleaning	3,278	0	0	3,278	3,003
Telephone & Internet	1,775	0	0	1,775	2,080
Administration	478	0	0	478	720
Photocopying	2,205	0	0	2,205	1,669
Staffing	9,514	0	0	9,514	10,328
Bank Charges	110	0	0	110	111
Licences, music & conduct of praise	3,041	0	0	3,041	2,192

	Total church running costs	28,589	0	0	28,589	31,256

HESWALL UNITED REFORMED CHURCH					Page 3	
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023						
NOTES – continued						
		Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2023 Total £	Last Year 2022 Total £
6	PROGRAMME ACTIVITY COSTS					
	Heswall Churches Together	75	0	0	75	0
	Missionary & Outreach	150	0	0	150	0
	Total programme activity costs	225	0	0	225	0
7	SUPPORT OF OUTSIDE CAUSES					
		0				
	Dispersal of money raised for outside causes	0	0	0	0	1,102
	Christian Aid		349		349	
	DEC - Ukraine		154		154	
	Total support of outside causes	0	503	0	503	1,102
8	MAINTENANCE OF CHURCH BUILDINGS					
	Repairs & Renewals	24,263	1,000	0	25,263	2,205
	Maintenance Costs	2,619	0	0	2,619	1,215
	Gardens	1,819	0	0	1,819	696
	Total maintenance of church buildings	28,701	1,000	0	29,701	5,392
9	MANSE MAINTENANCE /RUNNING COSTS					
	Manse Maintenance	720	0	0	720	0
	Council Charge	2,308	0	0	2,308	2,209
	Water Rates	226	0	0	226	181
	Total maintenance of manse	3,254	0	0	3,254	2,390
10	MONETARY ASSETS					
	The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.					
11	ASSETS USED FOR CHURCH PURPOSES					
	The church building and the manse are vested in URC Mersey Synod Trust as trustees and are not church assets. They are held for the benefit of Heswall URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £2,816,439. The church contents are insured by the church for £285,558.					
12	CCLA – INVESTMENT FUND					
	At 31/12/2022 the number of units held was 37,440.56 valued at a mid-market value of £167,935.89, this increased in value to £176,019.30 by 30/06/2023. On 05/11/2023 4,312.11 units were sold at a value of £20,000 as per Church Meeting for repairs and decoration to the building. At 31/12/2023 the number of units held was 33,128.45 valued at a mid-market value of £168,156.70. A yearly increase in the value of our investment of £220.81.					

HESWALL UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1129285

Accounts

Heswall United Reformed Church Annual Report for the year ended 31st December 2022

Administrative Information

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The Elders who were serving on 31st December 2021 until the date this report was approved are as follows:

Stephen Chantler (Secretary) Ray Craig (Treasurer)

Dave Lock, Marion Boden, Dave Dixson, Jonathan Gregson, Faith Hardie, Jenny Smith, Avril Lock, Sheila Wadhams, Frances O'Brien. (Frances O'Brien stood down as an Elder in July 2022 following an out of area relocation and transfer of membership.)

Minister: Revd. Dr. Nick Jones

The church buildings are vested in the name of URC (Mersey Province) Trust Ltd from 1st January 2022 to the date this report was approved.

Structure, Governance and Management

The United Reformed Church is governed by the Scheme of Union of the URC its Constitution, set up under Section D: The United Reformed Church Acts 1972, 1981 and 2000 as amended from time to time by its Governing Body.

The Eldership is not a body corporate. Its composition, procedures and powers are regulated by The United Reformed Church Manual... Section B: The Structure of the United Reformed Church Clause 2.(2). Elders are elected at the AGM of the Church Meeting by the Members of Heswall United Reformed Church. The Eldership met 11 times during 2020 (71% average attendance). It dealt with all the affairs of the Church and received and considered reports by the Worship Group, Fabric and Finance Committee, Pastoral Team and Junior Church.

Objectives and Activities

Heswall United Reformed Church is a Church within the United Reformed Church and seeks: (i) to further the Church's mission in the locality; (ii) to develop local ecumenical relationships; (iii) to further the Church's compassionate ministry in the locality and throughout the world; (iv) to consider and support the wider work of the Church at home and abroad; (v) to consider public questions in relation to the Christian faith; (vi) to bring concerns for consideration by the Elders' Meeting and wider councils of the church.

The Eldership's objectives are: (i) to foster in the congregation concern for witness and service to the community, evangelism at home and abroad, Christian education, ecumenical action, local inter-church relations and the wider responsibilities of the whole Church; (ii) to see that public worship is regularly offered and the sacraments are duly administered, and generally to promote the welfare of the congregation; (iii) to ensure pastoral care of the congregation, in which the minister is joined by elders having particular responsibility for groups of members; (iv) to nominate from among its members a Church secretary (or secretaries), to be elected by the Church Meeting, to serve both the Church Meeting and the Elders' meeting; (v) to arrange for pulpit supply in a vacancy; (vi) to keep the roll of members and (as an aid to the discharge of the congregation's pastoral and evangelistic responsibility) lists of names of adherents and children attached to the congregation, and in consultation with the Church Meeting to maintain standards of membership and to advise on the admission of members on profession of faith and by transfer, on the suspension of members, and on the removal of names from the roll; (vii) to be responsible for the institution and oversight of work among children and young people and of all organisations within the congregation; (viii) to call for the election of elders and advise on the number required; (ix) to consider the suitability of any applicant for recognition as a candidate for the ministry or for service as a CRCW and to advise the Church Meeting about its recommendation to the synod; (x) to recommend to the Church Meeting arrangements for the proper maintenance of buildings and the general oversight of all the financial responsibilities of the Local Church; (xi) to act on behalf of the Church Meeting and bring concerns to the wider councils of the United Reformed Church; (xii) to do such other things as may be necessary in pursuance of its responsibility for the common life of the Church.

The Eldership is aware of the Charity Commission's guidance on public benefit in "*The Advancement of Religion for the Public Benefit*" and have regard to it in their administration of Heswall United Reformed Church. The Eldership believes that, by fulfilling its responsibility to work together with the Minister and cooperate in all matters of concern and importance for the promotion of the whole mission of the church, pastoral, evangelistic, social and ecumenical, it provides a benefit to the public by:

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The Eldership is responsible, *inter alia*, for the Church budget and all expenditure thereunder, the care and maintenance of church fabric and its buildings, and for any action or other matter referred to it in accordance with the Constitution, and is the normal channel of communication between members and the Mersey Synod.

REVIEW OF HURC ACTIVITIES AND ACHIEVEMENTS

Minister

The Revd Dr Nick Jones provides ministry to Heswall United Reformed Church [HURC] based on a 75% scoping. Since December 2022, we entered into a Joint Pastorate with Chester Road, Ellesmere Port URC for which our minister provides support for the remaining 25% scoping. The minister provides both spiritual and pastoral leadership to the members and adherents of HURC.

Church Roll

The membership was 89 members compared to 94 in January 2022.

Elders' Elections

The Church Members voted on the re-election for Dave Dixson, Faith Hardie and Jenny Smith. All three candidates were duly re-elected.

Northern College Placement

Karen Jones, who is studying to become a Minister, continued with HURC as part of her two year placement on a part time basis. A support group had been set up to support Karen with her development.

Employed Staff

The church employed two part-time staff comprising a Youth Worker and an Administrator. Following Covid restrictions the re-establishment of Youth Club became unrealistic and the Youth Worker's contract was terminated in February 2022.

Churches Together

HURC gave its ecumenical support for the activities of Churches Together in Heswall. The monthly prayer breakfasts which are normally held at Our Lady and St Johns RC Church are still on hold post covid as were the pulpit exchanges. However, the annual all denominational walk of witness through Heswall on Good Friday resumed, post covid, followed by a joint service. The Big Brekkie was hosted at HURC to raise funds for Christian Aid.

Web Content

The content of the Church Website is continuously reviewed to reflect policy and information is regularly updated.

Hiring Agreements for Church Premises: The documentation for those hiring the premises was reviewed and updated. Public Liability insurance extends to Church events only, it does not cover outside hirers and this was clarified in the documentation. In 2022 room hiring charges and on-site parking charges have remained unchanged.

Scales of Fees

The transparent fee scale agreed for weddings and funerals held at HURC remained unchanged.

Security of Confidential Information

The security of confidential information is continually reviewed. Old Church Directories are now brought to the office for shredding. HURC continues to review the currency of its compliance with the Data Protection Act and, from May 2018, the General Data Protection Regulations (GDPR). The New Church Directories contain only such information as permitted by the individual, for which a signed GDPR Consent Form has been received and securely filed. The New Church Directories are issued to individuals in a controlled manner, rather than being displayed for collection. The office computer has an updated PIN number to restrict access to sensitive information. All the filing cabinets have been checked to ensure any confidential information is segregated and contained within a locked cabinet.

Church Fabric

Progress has been made towards improving the environmental footprint of the church. Following a routine review of the lightning protection, for insurance purposes, further additional works on the earthing arrangements were undertaken to improve the earth resistance.

Charity Commission Trustees.

Owing to changes in the Eldership, the six trustees previously nominated by the Church have been reduced to five. The trustees were appointed at the AGM 2019.

Social & Spiritual Achievements

Live and online services continued throughout the year.

Contact with the congregation is also regularly maintained through either email or by post. The Pastoral group, regularly visit or telephone the members and friends of the church and where appropriate provide in person support.

The Second Sunday Lunches and the Monthly Midweek Communion with a Souper Lunches, and Healing Services continued throughout the year. The church organised regular Bible Study classes continued either in person or using online conference facilities. Prayer Days resumed during the year.

Outreach

Weekly Keep Fit for the over 60s and Badminton together with regular Afternoon Guild meetings took place throughout the year. Owing to the lack of supervisory support the Toddlers+ group did not reconvene post covid and has been closed. Regrettably the dynamics of the Youth Club membership changed, due to the prolonged suspension during Covid restrictions, such that it became unviable to restart. Support is given by members of the church to a local Foodbank.

As an initiative during the fuel crisis, HURC joined the Warm Hub scheme a safe and warm environment once per week for individuals from the community to meet and socialise. It is intended for this initiative to continue into 2023 and beyond.

The church gave to charities and individuals were encouraged to donate to various local charities and to Christian Aid or alternatively contact charities directly.

HURC has continued with its policy to offer to provide ceremonies for same sex marriage.

FINANCIAL REVIEW

Independent Examiner's Report to the Trustees of Heswall United Reformed Church.

I report on the accounts of the church for the year ended 2022, set out on the next pages.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

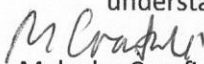
Basis of independent examiner's report

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Malcolm Cranfield F.C.A.

23rd June 2023

8 Foxcover Road, Heswall, Wirral, CH60 1YB

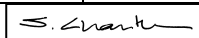
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

RECEIPTS AND PAYMENTS ACCOUNT

		Unrestricted	Designated	Restricted	This Year	Last Year
	Note	Funds £	Funds £	Funds £	2022	2021
					Total £	Total £
RECEIPTS						
Offerings		39,498	0	0	39,498	43,262
Fund raising and donations		5,594	1,000	0	6,594	3,788
Monies raised for outside causes	3	0	1,311	0	1,311	65
Gift Aid tax repayments		9,249	0	0	9,249	10,093
Legacies		10,000	0	0	10,000	0
Property - church/hall users	4	16,655	0	0	16,655	7,153
Afternoon Guild			339	0	339	647
FURY group		0	0	0	0	0
Grants received		0	0	0	0	0
Loans received		0	0	0	0	0
Offsets to payments made		110	0	0	110	2,412
Flower Fund		0	165	0	165	0
Bank interest & investment transfer		0	0	2	2	0
Total receipts		81,107	2,815	2	83,924	67,420
PAYMENTS						
Ministry & Mission Fund		38,927	0	0	38,927	40,500
Minister expenses inc Petrol		1,200	0	0	1,200	1,368
Church running costs	5	31,256	0	0	31,256	37,900
Programme activity costs	6	0	0	0	0	30
Support of outside causes	7	0	1,102	0	1,102	756
Maintenance of church buildings	8	4,392	1,000	0	5,392	3,260
Maintenance of manse	9	2,390	0	0	2,390	2,345
Flower Fund		0	42	0	42	0
Afternoon Guild		0	25	0	25	0
Total payments		78,166	2,169	0	80,334	86,159
NET RECEIPTS / (PAYMENTS)		2,941	647	0	3590	-18,739
TRANSFERS between funds	2	0	0	0	0	0
CASH FUNDS b/fwd 1 January		22,362	1,901	1,350	25,613	44,355
CASH FUNDS c/fwd 31 December		25,303	2548	1,353	29,203	25,613

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
Cash		0	0	0	0	0
Bank current account		25,303	2,548	0	27,851	24,263
Kalifi Current Account		0	0	0	0	0
Deposit accounts		0	0	1,353	1,353	1,350
Synod Trust deposit		0	0	0	0	0
Total monetary assets	10	25,303	2,548	1,353	29,204	25,613
Other assets						
Gift Aid recoverable		0	0	0	0	0
Other monies due to church		0	0	0	0	0
Investments at market value		167,936	0	0	167,936	185,698
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding		0	0	0	0	0
Significant creditors		0	0	0	0	0

APPROVED by the Trustees on 23/7/23 and signed on their behalf by 

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

Unrestricted Funds may be used by the church for any of its ordinary purposes.

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Afternoon Guild	647	339	25	0	961
Flower Fund	798	165	42	0	921
Donation for Premises / Repair	0	1,000	1,000	0	0
FURY FUND	456	0	0	0	456
Totals for designated funds	1,901	1,504	1,042	0	2,338

Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Kalifi Fund	0	0	0	0
Youth Fund	1,034	0	0	1,034
Benevolent Fund	316	0	0	316
Totals for restricted funds	1,350	0	0	1,350

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2022 Total £	Last Year 2021 Total £
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3 MONIES RAISED FOR OUTSIDE CAUSES

Christian Aid	0	0	0	552	0
Jamie's Fund	0	0	0	0	0
McMillan Cancer Support	0	0	0	0	0
Charles Thompson Mission (Birkenhead)	0	0	0	0	0
Ukraine DEC	0	0	0	431	0
Charity Coffee Morning	0	0	0	328	0
Iona Abbey Appeal	0	0	0	0	0
Kalifi Fund	0	0	0	0	65
Totals raised for outside causes	0	0	0	1,311	65

4 PROPERTY INCOME

Lettings income	16,230	0	0	16,230	7,153
Weddings and funerals	425	0	0	425	0
Total property income	16,655	0	0	16,655	7,153

5 CHURCH RUNNING COSTS

Gas, Electric and Water	8,359	0	0	8,359	8,287
Insurance	2,795	0	0	2,795	2,465
Cleaning	3,003	0	0	3,003	1,363
Telephone & Internet	2,080	0	0	2,080	2,039
Administration	720	0	0	720	370
Photocopying	1,669	0	0	1,669	1,700
Staffing	10,328	0	0	10,328	19,349
Bank Charges	111	0	0	111	
Licences, music & conduct of praise	2,192	0	0	2,192	1,264
Items moved from 2021 report (inc Water rates, Church building dev, Refreshments & one off)					1,063
Total church running costs	31,256	0	0	31,256	37,900

HESWALL UNITED REFORMED CHURCH					Page 3	
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022						
NOTES – continued						
				This Year	Last Year	
				2022	2021	
				Funds £	Funds £	Funds £
				Total £	Total £	Total £
6	PROGRAMME ACTIVITY COSTS					
	Heswall Churches Together	0	0	0	0	30
	Missionary & Outreach	0	0	0	0	0
	Total programme activity costs	0	0	0	0	30
7	SUPPORT OF OUTSIDE CAUSES					
		0				
	Dispersal of money raised for outside causes	0	1,102	0	1,102	701
	Christian Aid					
	DEC - Ukraine					
	Total support of outside causes	0	1,102	0	1,102	701
8	MAINTENANCE OF CHURCH BUILDINGS					
	Decorating	0	0	0	0	0
	Repairs & Renewals	1,205	1,000	0	2,205	2,223
	Maintenance Costs	1,215	0	0	1,215	733
	Gardens	696	0	0	696	29
	URC Building Scheme	330	0	0	330	0
	Sound & Lighting	947	0	0	947	276
	Total maintenance of church buildings	4,392	1,000	0	5,392	3,261
9	MANSE MAINTENANCE /RUNNING COSTS					
	Exterior repairs	0	0	0	0	0
	Manse improvements	0	0	0	0	0
	Council Charge	2,209	0	0	2,209	2,130
	Water Rates	181	0	0	181	215
	Total maintenance of manse	2,390	0	0	2,390	2,345
10	MONETARY ASSETS					
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Church Roll

The membership was 94 members compared to 103 in January 2021.

Elders' Elections

Seven Elders were re-elected during the year. Avril Lock, Ray Craig and Steve Chantler had been due for re-election in 2020 but their term had been extended by one year because of the pandemic. The other four Elders re-elected were Marion Boden, Frances O'Brien, Jonathan Gregson and David Lock.

Northern College Placement

Karen Jones, who is studying to become a Minister, joined HURC in September on a two year placement on a part time basis. A support group has been set up to support Karen with her development.

Employed Staff

The church employed three part-time staff comprising a Youth Worker, a Children's & Family Worker and an Administrator. The Children's & Family Worker resigned in November to allow her time to concentrate on her studies.

Churches Together

During the pandemic, HURC suspended its ecumenical support for the activities of Churches Together in Heswall which normally included attendance at monthly prayer breakfasts held at Our Lady and St Johns RC Church, pulpit exchanges and joint services. The annual all denominational walk of witness through Heswall on Good Friday did not take place due to the Covid-19 pandemic restrictions.

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access to sensitive information. All the filing cabinets have been checked to ensure any confidential information is segregated and contained within a locked cabinet.

Church Fabric

Progress has been made towards improving the environmental footprint of the church and we are seeking registration as an ECO Church. A review took place of the lighting within the premises and the emergency lighting has been renewed. Following a routine review of the lightning protection, for insurance purposes, additional works on the earthing arrangements were undertaken to improve the earth resistance.

Charity Commission Trustees.

Traditionally six trustees have been nominated by the Church. Following discussion with ACAT, HURC has a 3-year rotation policy and its trustees were reviewed in 2019 with a view to maintaining a better gender balance. The trustees were appointed at the AGM 2019.

Social & Spiritual Achievements

In accordance with the Covid-19 restrictions and based on the guidance from Government and the URC, worship for the beginning of the year was largely restricted to recorded online services. As the restrictions eased a few socially distanced live services with the congregation wearing face masks were conducted together with live online services. Following a subsequent increase in Covid-19 infection rates in February the live services were suspended and did not resume again until after Easter. Live and online services continued for the remainder of the year.

Contact with the congregation was regularly maintained through either email or by post. The Pastoral group, regularly telephoned the members and friends of the church and where appropriate provided in person support.

Following the easing of restrictions post Easter the church organised activities for church members and friends. The Second Sunday Lunches resumed in December 2021. The Monthly Midweek Communion and Souper Lunches, and Healing Services remained suspended during 2021. The church organised regular Bible Study classes which are held either at the church or within the homes of church members. Bible Study classes continued using online conference facilities. House Groups, Prayer Days and Taize Services did not resume during the year.

Outreach

Following the easing of Covid-19 restriction the church resumed its fulfilment of its role to the wider community, with the reestablishment of the Keep Fit for the over 60s, Badminton, and Afternoon Guild. Owing to the ongoing concerns and the lack of supervisory support, because of the resignation of the Children's & Family Worker, the Toddlers+ group has not reconvened. Whilst a decision had been taken to reopen the Youth Club, subject to ensuring a Covid Risk Assessment and the necessary volunteer support was in place, this had not occurred before the end of the year. Support is given by members of the church to a local Foodbank.

As normal charity donations organised through the church were restricted, owing to the Covid-19 pandemic, individuals were encouraged to contact the charities directly.

HURC has continued with its policy to offer to provide ceremonies for same sex marriage.

FINANCIAL REVIEW

Independent Examiner's Report to the Trustees of Heswall United Reformed Church.

I report on the accounts of the church for the year ended 2021, set out on the next pages.

Respective responsibilities of trustees and examiner

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

It is my responsibility to:

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

Basis of independent examiner's report

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

Independent examiner's statement

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

1. which gives me reasonable cause to believe that in any material respect the requirements
 - to keep accounting records in accordance with section 130 of the 2011 Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

M Cranfield
Malcolm Cranfield F.C.A.

31 May 2022

8 Foxcover Road, Heswall, Wirral, CH60 1YB

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

		Unrestricted	Designated	Restricted	This Year	Last Year
	Note	Funds £	Funds £	Funds £	2021	2020
					Total £	Total £
RECEIPTS						
Offerings		43,262	0	0	43,262	41,197
Fund raising and donations		3,788	0	0	3,788	7,174
Monies raised for outside causes	3	0	0	65	65	360
Gift Aid tax repayments		10,093	0	0	10,093	12,190
Legacies		0	0	0	0	5,500
Property - church/hall users	4	7,153	0	0	7,153	7,440
Evening Guild		0	647	0	647	0
FURY group		0	0	0	0	0
Grants received		0	0	0	0	0
Loans received		0	0	0	0	0
Offsets to payments made		2,412	0	0	2,412	1,709
Flower Fund			0	0	0	44
Bank interest & investment transfer		0	0	0	0	37,822
Total receipts		66,707	647	65	67,419	113,436
PAYMENTS						
Ministry & Mission Fund		40,500	0	0	40,500	39,792
Minister expenses inc Petrol		1,368	0	0	1,368	1,584
Church running costs	5	37,900	0	0	37,900	36,504
Programme activity costs	6	30	0	0	30	0
Support of outside causes	7	55	0	701	756	166
Maintenance of church buildings	8	3,260	0	0	3,260	1,407
Maintenance of manse	9	2,345	0	0	2,345	2,244
Flower Fund		0	0	0	0	27
Family and Youth worker Expences		0	0	0	0	42,653
Total payments		85,459	0	701	86,160	124,377
NET RECEIPTS / (PAYMENTS)		-18,752	647	-636	-18,741	-10,941
TRANSFERS between funds	2	0	0	0	0	0
CASH FUNDS b/fwd 1 January		41,115	1,254	1,986	44,355	55,413
CASH FUNDS c/fwd 31 December		22,363	1,901	1,350	25,613	44,473

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
Cash		0	0	0	0	119
Bank current account		22,362	1,901	0	24,263	42,368
Kalifi Current Account		0	0	0	0	636
Deposit accounts		0	0	1,350	1,350	1,350
Synod Trust deposit		0	0	0	0	0
Total monetary assets	10	22,362	1,901	1,350	25,613	44,473
Other assets						
Gift Aid recoverable		0	0	0	0	0
Other monies due to church		0	0	0	0	0
Investments at market value		185,698	0	0	185,698	159,291
Assets used for church purposes						
Buildings under statutory trusts	11	Church buildings and manse				
Church contents	11	Furnishings and equipment				
Liabilities						
Loans outstanding		0	0	0	0	0
Significant creditors		0	0	0	0	0

APPROVED by the Trustees on 24/7/2022 and signed on their behalf by S Chantler

S. Chantler

HESWALL UNITED REFORMED CHURCH						Page 2
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021						
NOTES						
1	ACCOUNTING POLICIES					
	The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.					
2	FUND ACCOUNTING					
	Unrestricted Funds may be used by the church for any of its ordinary purposes.					
	Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.					
	Fund name & purpose:	Balance	Receipts	Payments	Transfers	Balance
		b/fwd £	in year £	in year £	for year £	c/fwd £
	Afternoon Guild	0	647	0	0	647
	Flower Fund	798	0	0	0	798
	Donation for Premises / Repair	0	1,000	0	0	1,000
	FURY FUND	456	0	0	0	456
	Totals for designated funds	1,254	1,000	0	0	2,901
	Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.					
	Fund name & purpose:	Balance	Receipts	Payments	Balance	
		b/fwd £	in year £	in year £	c/fwd £	
	Kalifi Fund	636	65	701	0	
	Youth Fund	1,034	0	0	1,034	
	Benevolent Fund	316	0	0	316	
	Totals for restricted funds	1,986	65	701	1,350	
		Unrestricted	Designated	Restricted	This Year	Last Year
		Funds £	Funds £	Funds £	2021	2020
					Total £	Total £
3	MONIES RAISED FOR OUTSIDE CAUSES					
	Christian Aid	0	0	0	0	0
	Jamie's Fund	0	0	0	0	0
	McMillan Cancer Support	0	0	0	0	0
	Charles Thompson Mission (Birkenhead)	0	0	0	0	0
	Save the Children	0	0	0	0	0
	North West Air Ambulance	0	0	0	0	0
	Iona Abbey Appeal	0	0	0	0	0
	Kalifi Fund	0	0	65	65	330
	Totals raised for outside causes	0	0	65	65	330
4	PROPERTY INCOME					
	Lettings income	7,153	0	0	7,153	7,320
	Weddings and funerals	0	0	0	0	120
	Total property income	7,153	0	0	7,153	7,440
5	CHURCH RUNNING COSTS					
	Gas and electricity	8,287	0	0	8,287	6,160
	Insurance	2,465	0	0	2,465	2,360
	Water rates	172	0	0	172	246
	Telephone & Internet	2,039	0	0	2,039	1,803
	Post & Stationery	370	0	0	370	419
	Photocopying	1,700	0	0	1,700	2,059
	Other admin expenses	0	0	0	0	683
	Purchase of equipment		0	0		0
	Licences, music & conduct of praise	1,251	0	0	1,251	1,462
	Cleaning	1,363	0	0	1,363	501
	Church Building Developments	172	0	0	172	0
	Staffing	19,349	0	0	19,349	20,810
	Refreshments	162	0	0	162	0
	One off costs	571	0	0	571	0
	Total church running costs	37,900	0	0	37,900	36,503

HESWALL UNITED REFORMED CHURCH					Page 3	
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020						
NOTES – continued						
					This Year	Last Year
					2021	2020
					Total £	Total £
					Funds £	Funds £
					Unrestricted	Designated
					Restricted	
6	PROGRAMME ACTIVITY COSTS					
	Pulpit Supply / Funeral Fees	30	0	0	30	0
	Missionary & Outreach	0	0	0	0	0
	FURY activities	0	0	0	0	0
	Total programme activity costs	30	0	0	30	0
7	SUPPORT OF OUTSIDE CAUSES					
	Heswall Churches Together	0				75
	Dispersal of money raised for outside causes	0	0	701	701	0
	Subscriptions	55	0	0	55	
	Compass					25
	UNA-UK					30
	Bible A Month					36
	Total support of outside causes	55	0	701	756	166
8	MAINTENANCE OF CHURCH BUILDINGS					
	Decorating	0	0	0	0	0
	Repairs & Renewals	2,223	0	0	2,223	230
	Maintenance Costs	733	0	0	733	547
	Gardens	29	0	0	29	214
	URC Building Scheme	0	0	0	0	165
	Sound & Lighting	276	0	0	276	251
	Total maintenance of church buildings	3,260	0	0	3,260	1,407
9	MANSE MAINTENANCE /RUNNING COSTS					
	Exterior repairs	0	0	0	0	0
	Manse improvements	0	0	0	0	0
	Council Charge	2,130	0	0	2,130	2,036
	Water Rates	215	0	0	215	208
	Total maintenance of manse	2,345	0	0	2,345	2,244
10	MONETARY ASSETS					
	The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.					
11	ASSETS USED FOR CHURCH PURPOSES					
	The church building and the manse are vested in URC Mersey Synod Trust as trustees and are not church assets. They are held for the benefit of Heswall URC in accordance with the statutory trusts applicable to URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £2,816,439 The church contents are insured by the church for £285,558					