

MACCLESFIELD UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1134087

Details

Other names MACCLESFIELD URC CHARITY

Status Registered

Legal form Previously excepted

Registered 2010-02-04

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

Contact

Address Park Green
Macclesfield
Cheshire
SK11 7NA

Phone 01625 616138

Email secretary@thechurchparkgreen.co.uk

Website www.URC-Macclesfield-Bollington.co.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: Religious Activities

Classification

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

Geography

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

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£74,065	£102,574	-	-
2023-12-31	£77,886	£80,124	-	-
2022-12-31	£90,729	£82,868	-	-
2021-12-31	£77,693	£114,000	-	-
2020-12-31	£226,798	£85,704	-	-

Trustees

Name	Role	Appointed
Dr Rodger McMillan		2024-01-07
Heike Chapman		2023-01-08
JOANNE WILKIE		2023-01-08
Lisa Teagle		2022-01-01

MACCLESFIELD UNITED REFORMED CHURCH CHARITY

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Accounts

Trustees REPORT

In 2024 receipts from the offertory dropped by nearly 25%. This was partly offset by an increase in fundraising and donations, due to receiving 2 years worth of donations from the Potts Trust (no donation having been made in 2023.) Interest on investments increased, but our capital will be diminishing as the accounts are likely to show a loss for the foreseeable future.

Fortunately the move to the Mersey Synod has resulted in a reduction of nearly £11,000 in the Ministry & Mission payment. There are no Synod or Missional Partnership Levies. This was of course more than offset by the costs of employing an Outreach Worker and an Administrator. Church running costs were also up, largely due to increased energy costs.

During the year £200,000 was invested with Investec (since taken over by Rathbones), a company recommended by the Synod. At the end of the year this had increased in value by £9,109. The balance of the sale price for the schoolrooms, which was withheld for 18 months to cover any costs that might occur in connection with unknown burials, was paid over in August - £32,154 including interest.

In the short term the finances are healthy enough, but if losses continue at the present rate the long term future is less certain.

Sheet1

MACCLESFIELD UNITED REFORMED CHURCH						
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024						
RECEIPTS AND PAYMENTS ACCOUNT						
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2024 Total £	2023 Total £
RECEIPTS						
Offerings		24,292			24,292	31,215
Fund raising and donations		14,023			14,023	8,288
Monies raised for outside causes	3			2,503	2,503	2,394
Gift Aid tax repayments		5,104		112	5,216	8,123
Property – church/hall users	4	24,297			24,297	23,970
Interest on investments		5,749			5,749	3,896
Synod Grant		500			500	
Other		100			100	
Total receipts		74,065	0	2,615	76,680	77,886
PAYMENTS						
Ministry & Mission Fund		28,884			28,884	39,780
Outreach		19,111			19,111	0
Administrator		8,609			8,609	0
Church running costs	5	38,688			38,688	26,791
Support of outside causes	6			2,544	2,544	2,767
Maintenance of church buildings	7	7,055			7,055	10,786
Other		227		2	229	
Total payments		102,574	0	2,546	105,120	80,124
NET RECEIPTS (PAYMENTS)		(28,509)	0	69	(28,440)	(2,238)
CASH FUNDS b/fwd 1 January		312,567			312,567	125,530
Proceeds-sale of schoolrooms		32,154			32,154	189,275
Increase in value of investments		9,109			9,109	
CASH FUNDS c/fwd 31 December		325,321	0	69	325,390	312,567
STATEMENT OF ASSETS AND LIABILITIES						
Monetary assets						
Bank current account		10,752		69	10,821	218,568
Deposit account		50			50	8,719
Epworth cash plus account		105,410			105,410	85,280
Rathbones investment		209,109			209,109	
Total monetary assets		325,321	0	69	325,390	312,567
Other assets						
Gift Aid recoverable £ 5414						
Epworth investment (formerly Manse Fund) £80,878						
Assets used for church purposes						
Buildings under statutory trusts		Church buildings				
Church contents		Furnishings and equipment				

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MACCLESFIELD UNITED REFORMED CHURCH						
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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.						
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 in	Payments in	Balances	
		b/fwd £	year £	year £	c/fwd £	
Commitment for Life (incl Gift Aid)		(113)	485	418	(46)	
Other outside causes (incl Gift Aid)		10	2,130	2,126	14	
Brownies		180			180	
Wayfarers		265			265	
Traidcraft		141			141	
Guild		111			111	
Babies & Toddlers		172			172	
Totals for restricted funds		766	2,615	2,544	837	
3 MONIES RAISED FOR OUTSIDE CAUSES						
		Unrestricted	Designated	Restricted	2024	2023
		Funds £	Funds £	Funds £	Total £	Total £
Commitment for Life				373	373	597
Breadline				1,430	1,430	1135
Shelter				284	284	217
Bible Society				192	192	55
Christian Aid				224	224	220
Other charities						170
		0	0	2,503	2,503	2,394
4 PROPERTY INCOME						
Lettings		24,097			24,097	23,220
Weddings and Funerals		200			200	750
Total property income		24,297			24,297	23,970

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024					
NOTES – continued	Unrestricted	Designated	Restricted	2024	2023
	Funds	Funds	Funds	Total	Total
5 CHURCH RUNNING COSTS	£	£	£		£
Gas and electricity	14,401			14,401	5,899
Insurance	4,742			4,742	3,440
Water	759			759	1,370
Telephone	725			725	605
Stationery, advertising & photocopying	2,948			2,948	2,574
Licences and music	1,689			1,689	1,060
Worship expenses/gifts	1,918			1,918	1,296
Cleaning/caretaking	11,506			11,506	10,547
	38,688	0	0	38,688	26,791
6 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life			418	418	708
Breadline (Moldova)			1,428	1,428	1,354
Bible Society			192	192	118
Christian Aid			232	232	215
McMillan Cancer Care					110
Shelter			274	274	202
Toilet Twinning					60
Total support of outside causes		0	2,544	2,544	2,767
7 MAINTENANCE OF CHURCH BUILDINGS					
Electrical repairs	1,737			1,737	2,966
Plumbing repairs	125			125	1,735
Vermin control	240			240	410
Other property repairs & maintenance	4,151			4,151	3,108
Purchase of equipment	802			802	4,529
Total maintenance of buildings	7,055	0	0	7,055	12,748
8 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.					
9 ASSETS USED FOR CHURCH PURPOSES					
The church buildings are vested in URC Mersey Synod Trust as Trustees and are not church assets. They are held for the benefit of Macclesfield 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 £5,056,109					
The church contents are insured by the church for £252,023					
From books and records provided, accounts found correct					
R Fieldhouse, Independent Examiner					

MACCLESFIELD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1134087

Accounts

MACCLESFIELD AND BOLLINGTON UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2023

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION:

Macclesfield United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of North West Synod of the Church. It was registered on 4th February 2010 as Charity Number 1134087.

Macclesfield & Bollington United Reformed Church meet at 20 Park Green, Macclesfield, SK11 7NA. The church halls belonging to the church are behind the church in Townley Street, SK11 6HZ

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Those who served from 1st January 2023 and during the period of this report are:

Heike Chapman
Barbara Davis
George Eccleston
Ron Gould
Rev'd Fleur Houston
Alison Lea (Secretary)
Nick Teagle
Lisa Teagle
Anne Watson
Jo Wilkie
Gill North (Treasurer)

In 2022, the church building was vested in the North Western Synod Trust as trustees and held for the benefit of Macclesfield and Bollington URC in accordance with the trusts applicable to URC properties. (We moved from the North Western Synod to the Mersey Synod in May 2023.)

STRUCTURE, GOVERNANCE AND MANAGEMENT:

The activities of Macclesfield and Bollington United Reformed Church are overseen by the Elders' Meeting in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of Macclesfield and Bollington church. The governing document of the registered charity is a statement adopted by the Church Meeting on 15th November 2009. The Elders' Meeting is responsible for the spiritual oversight of the church, its financial administration and the care and maintenance of the church premises. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the church.

According to our constitution, there shall be a maximum of twelve elders, who, with the Church Treasurer, constitute the Elders' Meeting. Elders are elected initially for three years.

They may stand for re-election for a period of one year up to a maximum of five years. The period may be extended by special resolution.

The elders are the trustees of the registered charity during their period of service. The Elders' Meeting held in-person meetings 11 times during 2023. During 2023, we held a Church Meeting every 2 months and our Church Annual General Meeting in March 2023.

OBJECTIVES AND ACTIVITIES:

As a local congregation of the United Reformed Church, Macclesfield and Bollington United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement. 'We aim to be a welcoming church, open to all, working with and for our local community in active service, and to share the love of Christ through word and deed.'

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and has regard to it in the administration of the church and its mission. Through a system of pastoral groups, each with a designated leader, the elders exercise a duty of care for the welfare of members and associates. The Elders' Meeting believes that, the church provides benefit to the public by:

- Providing resources and facilities for public worship, spiritual and pastoral care, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers.
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS:

The church provides:

- weekly worship on Sunday mornings, with provision for young children.
- a weekly Bible Study class.
- a monthly tea gathering and worship for elderly and housebound members and friends of the church.
- A Women's Friendship Group meeting
- Church-sponsored Scouts groups
- A base for 'Street Angels', a Christian group providing a presence and support in the town on Saturday nights.
- a weekly accessible Disco held in the church for people with a disability
- a 'Fun & Friendship Time' in August, designed for people who would be at home during the summer holidays.

The church and its buildings are available to the community at very reasonable rates to accommodate adult education classes, art classes, choirs, self-help groups and occasional events. We offer rooms without charge to groups who accord with our mission e.g. Just Dop-In (*providing free and friendly services for children and young people from Macclesfield and surrounding areas to provide support to those who are struggling with*

their emotional health and wellbeing) The Hope Centre, East Cheshire Hospice, Bereavement Counselling and Citizens Advice.

As a church, we continued with charitable activities, donating to national and international causes and provided Easter eggs for the local Foodbank and charities, Christmas presents for a young people's hostel and also Christmas Shoeboxes for the charity, Samaritan's Purse.

FINANCIAL REVIEW

The accounts show a deficit of £1,976. There was a reduction in spending on building maintenance, but fund raising and donations were lower. Increased gift aid tax repayments and interest on our investments helped to reduce the deficit. Our reserves remain substantial.

This report was approved by the Elders on 24th March 2024 and is signed on its behalf by Alison Lea (Church Secretary)

Signed:

Alison Lea

Date: 24th March 2024

Sheet1

MACCLESFIELD UNITED REFORMED CHURCH						
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023						
RECEIPTS AND PAYMENTS ACCOUNT						
	Note	Unrestricted	Designated	Restricted	2023	2022
		Funds £	Funds £	Funds £	Total £	Total £
RECEIPTS						
Offerings		31,215			31,215	30,869
Fund raising and donations		8,288			8,288	10,795
Monies raised for outside causes	3			2,394	2,394	3,854
Gift Aid tax repayments		8,012		111	8,123	6,460
Property – church/hall users	4	23,970			23,970	23,937
Bank interest		3,896			3,896	103
Legacies						1,507
Insurance claim						13,204
Total receipts		75,381	0	2,505	77,886	90,729
PAYMENTS						
Ministry & Mission Fund		34,332			34,332	34,560
Synod levy		2,760			2,760	1,848
Missional Partnership levy		2,688			2,688	2,760
Church running costs	5	26,791			26,791	26,944
Support of outside causes	6			2,767	2,767	3,938
Maintenance of church buildings	7	10,786			10,786	12,748
Other						70
Total payments		77,357	0	2,767	80,124	82,868
NET RECEIPTS (PAYMENTS)		(1,976)		(262)	(2,238)	7,861
CASH FUNDS b/fwd 1 January		125,530			125,530	117,669
Proceeds-sale of schoolrooms		189,275			189,275	
CASH FUNDS c/fwd 31 December		312,829	0	(262)	312,567	125,530
STATEMENT OF ASSETS AND LIABILITIES						
Monetary assets						
Bank current account		218,830		(262)	218,568	45,427
Deposit account		8,719			8,719	80,103
Epworth cash plus account		85,280			85,280	
Total monetary assets		312,829	0	(262)	312,567	125,530
Other assets						
Gift Aid recoverable £5,199						
Epworth investment (formerly Manse Fund) £74,943						
Assets used for church purposes						
Buildings under statutory trusts			Church buildings			
Church contents			Furnishings and equipment			

Sheet2

MACCLESFIELD UNITED REFORMED CHURCH						
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2023						
NOTES						
1 ACCOUNTING POLICIES						
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2 FUND ACCOUNTING						
Unrestricted Funds may be used by the church for any of its ordinary purposes.						
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 in	Payments in	Balances		
	b/fwd £	year £	year £	c/fwd £		
Commitment for Life (incl Gift Aid)	(44)	639	(708)	(113)		
Other outside causes (incl Gift Aid)	205	1,865	(2,059)	10		
Brownies	180			180		
Wayfarers	265			265		
Traidcraft	141			141		
Guild	111			111		
Babies & Toddlers	172			172		
Totals for restricted funds	1,030	2,504	(2,767)	766		
3 MONIES RAISED FOR OUTSIDE CAUSES						
	Unrestricted	Designated	Restricted	2023	2022	
	Funds £	Funds £	Funds £	Total £	Total £	
Commitment for Life			597	597	469	
Breadline			1,135	1,135	3517	
McMillan Nurses			110	110		
Bible Society			55	55	128	
Christian Aid			220	220	178	
Other charities			277	277		
			2,394	2,394	4,292	
4 PROPERTY INCOME						
Lettings	23,220			23,220	22,742	
Weddings and Funerals	750			750	1,195	
Total property income	23,970			23,970	23,937	

Sheet3

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022					
NOTES – continued	Unrestricted	Designated	Restricted	2023	2022
	Funds	Funds	Funds	Total	Total
	£	£	£	£	£
5 CHURCH RUNNING COSTS					
Gas and electricity	5,899			5,899	5,158
Insurance	3,440			3,440	4,819
Water	1,370			1,370	3,260
Telephone	605			605	660
Stationery, advertising & photocopying	2,574			2,574	2,307
Licences and music	1,060			1,060	746
Worship expenses/gifts	1,296			1,296	1,552
Cleaning/caretaking	10,547			10,547	8,442
	26,791	0	0	26,791	26,944
6 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life			708	708	388
Breadline (Moldova)			1,354	1,354	3382
Bible Society			118	118	65
Christian Aid			215	215	103
McMillan Cancer Care			110	110	
Shelter			202	202	
Toilet Twinning			60	60	
Total support of outside causes		0	2,767	2,767	3,938
7 MAINTENANCE OF CHURCH BUILDINGS					
Electrical repairs	75			75	2,966
Plumbing repairs	2,686			2,686	1,735
Vermin control	320			320	410
Other property repairs & maintenance	7,217			7,217	3,108
Purchase of equipment	488			488	4,529
Total maintenance of buildings	10,786	0	0	10,786	12,748
8 MONETARY ASSETS					
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9 ASSETS USED FOR CHURCH PURPOSES					
The church buildings are vested in URC Mersey Synod Trust as Trustees and are not church assets. They are held for the benefit of Macclesfield 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 £4,514,383					
The church contents are insured by the church for £245,817					
From books and records provided, accounts found correct					
R Fieldhouse, Independent Examiner					

Independent examiner's report to the trustees of Macclesfield and Bollington United Reformed Church

I report to the trustees on my examination of the accounts of Macclesfield and Bollington United Reformed Church for the year ended 31st December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

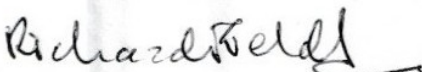
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Trust as required by section 130 of the Act;
2. or 2. the accounts do not accord with those records.

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: 

Name: RICHARD FIELDHOUSE.

Address: 17 Ryles Park Road Macclesfield SK11 8AH

Date: 23-3-2024.

MACCLESFIELD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1134087

Accounts

MACCLESFIELD AND BOLLINGTON UNITED REFORMED CHURCH CHARITY

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The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Those who served from 1st January 2022 and during the period of this report are:

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Ron Gould
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Nick Teagle
Lisa Teagle
Anne Watson
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Gill North (Treasurer)

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years. They may stand for re-election for a period of one year up to a maximum of five years. After five years' service, an elder shall not be eligible for appointment again for a period of twelve months.

The elders are the trustees of the registered charity during their period of service. The Elders' Meeting held in-person meetings 11 times during 2022. Committees established for Property and Church and Society provided assistance in the administration of the church and its mission. During 2022, we held a Church Meeting every 2 months and our Church Annual General Meeting in March 2022.

OBJECTIVES AND ACTIVITIES:

As a local congregation of the United Reformed Church, Macclesfield and Bollington United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement. 'We aim to be a welcoming church, open to all, working with and for our local community in active service, and to share the love of Christ through word and deed.'

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and has regard to it in the administration of the church and its mission. Through a system of pastoral groups, each with a designated leader, the elders exercise a duty of care for the welfare of members and associates. The Elders' Meeting believes that, the church provides benefit to the public by:

- Providing resources and facilities for public worship, spiritual and pastoral care, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers.
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS:

The church provides:

- weekly worship on Sunday mornings, with provision for young children.
- a weekly Bible Study class.
- a monthly tea gathering and worship for elderly and housebound members and friends of the church.
- A Women's Friendship Group meeting
- Church-sponsored Scouts groups
- A base for 'Street Angels', a Christian group providing a presence and support in the town on Saturday nights.
- a weekly accessible Disco held in the church for people with a disability
- a 'Fun & Friendship Time' in August, designed for people who would be at home during the summer holidays.

The church and its buildings are available to the community at very reasonable rates to accommodate adult education classes, art classes, choirs, self-help groups and occasional events. We offer rooms without charge to groups who accord with our mission e.g. Just Dop-In (*providing free and friendly services for children and young people from Macclesfield and surrounding areas to provide support to those who are struggling with their emotional health and wellbeing*) The Hope Centre, East Cheshire Hospice, Bereavement Counselling and Citizens Advice.

As a church, we continued with charitable activities, donating to national and international causes and provided Easter eggs for the local Foodbank and charities, Christmas presents for a young people's hostel and also Christmas Shoeboxes for the charity, Samaritan's Purse.

FINANCIAL REVIEW

The accounts show a surplus of £7,335, due entirely to the payment of £13,204 received from our insurers in respect of loss of income due to Covid.

There was a small reduction in offerings, more than compensated for by a reduction in payments to central funds. Lettings of the church halls have recovered to pre-pandemic levels and now account for almost one third of our income.

Our reserves remain substantial and have been further boosted in 2023 by the proceeds of the sale of the schoolrooms.

This report was approved by the Elders on 12th March 2022 and is signed on its behalf by Alison Lea (Church Secretary)

Signed:

Alison Lea

Date: 12th March 2022

MACCLESFIELD UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022
RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2022 Total £	2021 Total £
RECEIPTS						
Offerings		30,869			30,869	32,402
Fund raising and donations		10,795			10,795	9,210
Monies raised for outside causes	3			3,854	3,854	3,527
Gift Aid tax repayments		5,850		610	6,460	7,519
Property – church/hall users	4	23,937			23,937	8,898
Bank interest		103			103	0
Legacies		1,507			1,507	1,000
Insurance claim		13,204			13,204	8,000
HMRC CJRS payments		0			0	7,137
Total receipts		86,265	0	4,464	90,729	77,693
PAYMENTS						
Ministry & Mission Fund		34,560			34,560	37,080
Synod levy		1,848			1,848	2,130
Missional Partnership levy		2,760			2,760	3,270
Church running costs	5	26,944			26,944	31,604
Support of outside causes	6			3,938	3,938	4,756
Maintenance of church buildings	7	12,748			12,748	9,730
Church building improvements		0			0	14,629
Legal fees (sale of schoolrooms)		0			0	10,786
Other		70			70	15
Total payments		78,930	0	3,938	82,868	114,000
NET RECEIPTS (PAYMENTS)		7,335		526	7,861	(36,307)
CASH FUNDS b/fwd 1 January		117,669			117,669	153,976
CASH FUNDS c/fwd 31 December		125,004	0	526	125,530	117,669

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets

Bank current account	44,901		526	45,427	117,669
Deposit account	80,103			80,103	
Total monetary assets	125,004		526	125,530	117,669

Other assets

Gift Aid recoverable	6,353
Manse Fund	69,904

Assets used for church purposes

Buildings under statutory trusts	Church buildings
Church contents	Furnishings & equipment

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.

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 £	Overpayments written off £	Balance c/fwd £
Commitment for Life (incl Gift Aid)	(789)	469	(388)	664	(44)
Other outside causes (incl Gift Aid)	(1,335)	3,823	(3,550)	1,267	205
Brownies	180				180
Wayfarers	265				265
Traidcraft	141				141
Guild	111				111
Babies & Toddlers		172			172
Totals for restricted funds	(1,427)	4,464	(3,938)	1,931	1,030

3 MONIES RAISED FOR OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2022 Total £	2021 Total £
Commitment for Life			469	469	546
Breadline			3,517	3,517	1128
McMillan Nurses					1473
Bible Society			128	128	436
Christian Aid			178	178	495
Other charities					71
			4,292	4,292	4,149

4 PROPERTY INCOME

Lettings	22,742				6,525
Weddings and Funerals	1,195				260
Total property income	23,937				6,785

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

NOTES – continued

	Unrestricted Funds	Designated Funds	Restricted Funds	2022 Total	2021 Total
	£	£	£	£	£
5 CHURCH RUNNING COSTS					
Gas and electricity	5,158			5,158	6,557
Insurance	4,819			4,819	4,448
Water	3,260			3,260	1,842
Telephone	660			660	713
Stationery, advertising & photocopying	2,307			2,307	1,610
Other admin expenses					600
Licences and music	746			746	703
Worship expenses/gifts	1,552			1,552	1,204
Cleaning/caretaking	8,442			8,442	13,927
	26,944	0	0	26,944	31,604

6 SUPPORT OF OUTSIDE CAUSES

Commitment for Life			388	388	671
Breadline (Moldova)			3,382	3,382	1112
Bible Society			65	65	436
Christian Aid			103	103	574
McMillan Cancer Care					1837
Toilet Twinning					126
Total support of outside causes			3,938	3,938	4,756

7 MAINTENANCE OF CHURCH BUILDINGS

Electrical repairs	2,966			2,966	4,833
Plumbing repairs	1,735			1,735	1,203
Vermin control	410			410	435
Other property repairs & maintenance	3,108			3,108	3,124
Purchase of equipment	4,529			4,529	135
Total maintenance of church buildings	12,748			12,748	9,730

8 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.

9 ASSETS USED FOR CHURCH PURPOSES

The church buildings are vested in URC North West Synod Trust as Trustees and are not church assets. They are held for the benefit of Macclesfield 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 £5,118,213
The church contents are insured by the church for £364,443

From books and records provided, accounts found correct

R Fieldhouse
Independent Examiner

Independent examiner's report to the trustees of Macclesfield and Bollington United Reformed Church

I report to the trustees on my examination of the accounts of Macclesfield and Bollington United Reformed Church for the year ended 31st December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

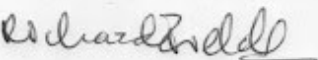
I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

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 Trust as required by section 130 of the Act;
2. or 2. the accounts do not accord with those records.

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: 

Name: RICHARD FIELDHOUSE

Address: 17 Ryles Park Road Macclesfield SK11 8AH

Date: 1-3-2023

MACCLESFIELD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1134087

Accounts

MACCLESFIELD AND BOLLINGTON UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2021

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION:

Macclesfield United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of North West Synod of the Church. It was registered on 4th February 2010 as Charity Number 1134087.

Macclesfield & Bollington United Reformed Church meet at 20 Park Green, Macclesfield, SK11 7NA and at Shrigley Court, Church Street, Bollington, SK10 5PY. The church halls belonging to the church are behind the church in Townley Street, SK11 6HZ

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Those who served from 1st January 2021 and during the period of this report are:

Barbara Davis
Vic Breeze
Chris Embrey
Liz Embrey
Ron Gould
Rev'd Fleur Houston
Alison Lea (Secretary)
Rachel Tugwood
Nick Teagle
Anne Watson
Brian Woodhall
Gill North (Treasurer)

The church building is vested in North West Synod Trust as trustees and held for the benefit of Macclesfield and Bollington URC in accordance with the trusts applicable to URC properties.

STRUCTURE, GOVERNANCE AND MANAGEMENT:

The activities of Macclesfield and Bollington United Reformed Church are overseen by the Elders' Meeting in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of Macclesfield and Bollington church. The governing document of the registered charity is a statement adopted by the Church Meeting on 15th November 2009. The Elders' Meeting is responsible for the spiritual oversight of the church, its financial administration and the care and maintenance of the church premises. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the church.

According to our constitution, there shall be a maximum of twelve elders, who, with the Church Treasurer, constitute the Elders' Meeting. Elders are elected initially for three

years. They may stand for re-election for a period of one year up to a maximum of five years. After five years' service, an elder shall not be eligible for appointment again for a period of twelve months.

The elders are the trustees of the registered charity during their period of service. The Elders' Meeting held online Zoom meetings 15 times during 2020. Committees established for Property and Church and Society provided assistance in the administration of the church and its mission. In usual times, we would hold a Church Meeting in our building every 2 months. However, due to the pandemic we held our Church Annual General Meeting in March 2021 on Zoom. In line with advice of the NW Synod, the decision was taken in 2020 that Church Meeting delegate authority to the Elders to make decisions on its behalf over this period. This continued until we resumed Church Meetings in our building in November 2021.

OBJECTIVES AND ACTIVITIES:

As a local congregation of the United Reformed Church, Macclesfield and Bollington United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement. 'We aim to be a welcoming church, open to all, working with and for our local community in active service, and to share the love of Christ through word and deed.'

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and has regard to it in the administration of the church and its mission. Through a system of pastoral groups, each with a designated leader, the elders exercise a duty of care for the welfare of members and associates. The Elders' Meeting believes that, the church provides benefit to the public by:

- Providing resources and facilities for public worship, spiritual and pastoral care, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers.
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS:

We have still been experiencing the resulting effects of the pandemic during 2021. In more normal times the church provides:

- weekly worship on Sunday mornings, with provision for Children and Young People's worship groups
- a weekly Bible Study class.
- weekly worship on Sunday evenings at Shrigley Court, Bollington
- a monthly tea gathering and worship for elderly and housebound members and friends of the church.
- A Women's Friendship Group meeting
- Church-sponsored Scouts groups
- a weekly coffee morning, which is open to the community
- a weekly Disco held in the church for people with a disability
- a 'Fun & Friendship Time' in August, designed for people who would be at home during the summer holidays

Due to the pandemic and the national lockdown, worship and church groups were suspended. However, we continued to worship and meet for groups online and we returned to our church building for worship and some activities on 23rd May 21.

In usual times, the church and its buildings are available to the community at very reasonable rates to accommodate adult education classes, art classes, Tai-Chi, dog-training classes, self-help groups and occasional events. Due to the pandemic, the number of hirers using the halls dropped dramatically however, a few more of our regular hirers began to return in the Autumn of 2021.

The church is also part of WHAM (Winter HOPE Assistance in Macclesfield) providing winter accommodation for homeless people in the community and is the base for 'Macclesfield Street Angels', a group of volunteers from local churches working closely with the local Police. However, due to the continuing pandemic, these organisations did not use our premises in 2021.

As a church, we continued with charitable activities, donating to national and international causes and provided Easter eggs for the local Foodbank and charities, Christmas presents for a young people's hostel and also Christmas Shoeboxes for the charity, Samaritan's Purse.

FINANCIAL REVIEW

This has been a difficult year financially. Income from offerings increased slightly, but this was more than offset by a reduction in fundraising and donations.

Running costs were also down, mainly due to the church being closed for some time over the colder months. Building maintenance costs were boosted by essential electrical and drainage repairs.

Income from hiring of the halls picked up when restrictions eased, and hopefully will return to something closer to pre-pandemic levels in 2022. There was an interim payment from our insurance company of £8,000 in respect of loss of income due to covid.

This report was approved by the Elders on 20th March 2022 and is signed on its behalf by Alison Lea (Church Secretary)

Signed:

Alison Lea

Date: 12.10.21

Sheet1

MACCLESFIELD UNITED REFORMED CHURCH						
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021						
RECEIPTS AND PAYMENTS ACCOUNT						
	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2021 Total £	2020 Total £
RECEIPTS						
Offerings		32,402			32,402	30,768
Fund raising and donations		9,080			9,210	11,780
Monies raised for outside causes	3			3,657	3,527	561
Gift Aid tax repayments		7,027		492	7,519	7,962
HMRC CJRS payments		7,137			7,137	5,198
Manse Fund		0			0	16,000
Legacies		1,000			1,000	147,744
Property – church/hall users	4	8,898			8,898	6,785
Insurance claim		8,000			8,000	
Total receipts		73,544		4,149	77,693	226,798
PAYMENTS						
Ministry & Mission Fund		37,080			37,080	39,300
Synod levy		2,130			2,130	2,172
Missional Partnership levy		3,270			3,270	3,480
Church running costs	5	31,604			31,604	35,424
Support of outside causes	6			4,756	4,756	1,869
Maintenance of church buildings	7	9,730			9,730	3,459
Church building improvements		14,629			14,629	0
Legal fees (sale of schoolrooms)		10,786			10,786	
Other		15			15	0
Total payments		109,244	0	4,756	114,000	85,704
NET RECEIPTS (PAYMENTS)		(35,700)		(607)	(36,307)	141,094
CASH FUNDS b/fwd 1 January		153,976			153,976	12,882
CASH FUNDS c/fwd 31 December		118,276	0	(607)	117,669	153,976
STATEMENT OF ASSETS AND LIABILITIES						
Monetary assets						
Bank current account		118,276		(607)	117,669	52,976
Deposit account						101,000
Total monetary assets		118,276	0	(607)	117,669	153,976
Other assets						
Gift Aid recoverable		5,160				
Manse Fund		71,913				
Assets used for church purposes						
Buildings under statutory trusts		Church buildings and manse				
Church contents		Furnishings and equipment				

Sheet2

MACCLESFIELD UNITED REFORMED CHURCH						
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.						
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	Payments in	Transfers	Balance c/fwd	
	£	year £	year £	year £	£	
Commitment for Life (incl Gift Aid)	(664)	546	(671)		(789)	
Other outside causes (incl Gift Aid)	(853)	3,473	(4,085)		(1,465)	
Brownies	180				180	
Wayfarers	265				265	
Traidcraft	141				141	
Guild	111				111	
Totals for restricted funds	(820)	4,019	(4,756)	0	(1,557)	
3 MONIES RAISED FOR OUTSIDE CAUSES						
	Unrestricted	Designated	Restricted	2021	2020	
	Funds £	Funds £	Funds £	Total £	Total £	
Commitment for Life			546	546		
Breadline			1,008	1,008		
McMillan Nurses			1,593	1,593	360	
Bible Society			436	436		
Christian Aid			495	495	110	
Shelter				0	73	
Other charities			71	71	18	
			4,149	4,149	561	
4 PROPERTY INCOME						
Lettings	8,878			8,878	6,525	
Weddings and Funerals	20			20	260	
Total property income	8,898			8,898	6,785	

MACCLESFIELD UNITED REFORMED CHURCH					
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021					
NOTES – continued	Unrestricted	Designated	Restricted	2021	2020
	Funds	Funds	Funds	Total	Total
	£	£	£	£	£
5 CHURCH RUNNING COSTS					
Gas and electricity	6,557			6,557	8,933
Insurance	4,448			4,448	4,204
Water	1,842			1,842	4,114
Telephone	713			713	1,783
Stationery, advertising & photocopying	1,610			1,610	1,614
Other admin expenses	600			600	0
Licences and music	703			703	775
Worship expenses/gifts	1,204			1,204	561
Cleaning/caretaking	13,927			13,927	13,440
	31,604			31,604	35,424
6 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life			671	671	0
Breadline (Moldova)			1,112	1,112	0
Bible Society			436	436	0
Christian Aid			574	574	115
McMillan Cancer Care			1,837	1,837	0
Shelter			0	0	285
Toilet Twinning			126	126	
Other charities				0	1469
Total support of outside causes	0		4,756	4,756	1,869
7 MAINTENANCE OF CHURCH BUILDINGS					
Electrical repairs	4,833			4,833	0
Plumbing repairs	1,203			1,203	0
Vermin control	435			435	0
Other property repairs & maintenance	3,124			3,124	1354
Purchase of equipment	135			135	2105
Total maintenance of church buildings	9,730	0	0	9,730	3,459
8 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.					
9 ASSETS USED FOR CHURCH PURPOSES					
The church buildings are vested in URC North West Synod Trust as Trustees and are not church assets. They are held for the benefit of Macclesfield 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 £4,626,388					
The church contents are insured by the church for £351,646					
From books and records provided, accounts found correct					
R Fieldhouse					
Independent Examiner					

Independent examiner's report to the trustees of Macclesfield and Bollington United Reformed Church

I report to the trustees on my examination of the accounts of Macclesfield and Bollington United Reformed Church for the year ended 31st December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust'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.

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 Trust as required by section 130 of the Act;
2. or 2. the accounts do not accord with those records.

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: 

Name: Richard Fieldhouse

Address: 17 Ryles Park Road Macclesfield SK11 8AH

Date: 13th March 2022

MACCLESFIELD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1134087

Accounts

MACCLESFIELD AND BOLLINGTON UNITED REFORMED CHURCH CHARITY

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31ST DECEMBER 2020

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION:

Macclesfield United Reformed Church Charity is a local church of the United Reformed Church in Great Britain and is a member church of North West Synod of the Church. It was registered on 4th February 2010 as Charity Number 1134087.

Macclesfield & Bollington United Reformed Church meet at 20 Park Green, Macclesfield, SK11 7NA and at Shrigley Court, Church Street, Bollington, SK10 5PY. The church halls belonging to the church are behind the church in Townley Street, SK11 6HZ

The members of the Elders' Meeting for the time being are recognised as the charity trustees.

Those who served from 1st January 2020 and during the period of this report are:

Barbara Davis
Vic Breeze
Chris Embrey
Liz Embrey
Alison Gee
Ron Gould
Rev'd Fleur Houston
Alison Lea
Anne Watson
Jo Wilkie
Brian Woodhall

The church building is vested in North West Synod Trust as trustees and held for the benefit of Macclesfield and Bollington URC in accordance with the trusts applicable to URC properties.

STRUCTURE, GOVERNANCE AND MANAGEMENT:

The activities of Macclesfield and Bollington United Reformed Church are overseen by the Elders' Meeting in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, and supplemented by the rules of Macclesfield and Bollington church. The governing document of the registered charity is a statement adopted by the Church Meeting on 15th November 2009. The Elders' Meeting is responsible for the spiritual oversight of the church, its financial administration and the care and maintenance of the church premises. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the church.

According to our constitution, there shall be a maximum of twelve elders, who, with the Church Treasurer, constitute the Elders' Meeting. Elders are elected initially for three

years. They may stand for re-election for a period of one year up to a maximum of five years. After five years' service, an elder shall not be eligible for appointment again for a period of twelve months.

The elders are the trustees of the registered charity during their period of service. The Elders' Meeting held online Zoom meetings 15 times during 2020. Committees established for Property and Church and Society provided assistance in the administration of the church and its mission. In usual times, we would hold a Church Meeting in our building every 2 months and we held our Church Annual General Meeting in March 2020. However, due to the pandemic and in line with advice of the NW Synod, the decision was taken that Church Meeting delegate authority to the Elders to make decisions on its behalf over this period.

OBJECTIVES AND ACTIVITIES:

As a local congregation of the United Reformed Church, Macclesfield and Bollington United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement. 'We aim to be a welcoming church, open to all, working with and for our local community in active service, and to share the love of Christ through word and deed.'

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in 'The Advancement of Religion for the Public Benefit' and has regard to it in the administration of the church and its mission. Through a system of pastoral groups, each with a designated leader, the elders exercise a duty of care for the welfare of members and associates. The Elders' Meeting believes that, the church provides benefit to the public by:

- Providing resources and facilities for public worship, spiritual and pastoral care, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the church offers.
- Promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS:

In more normal times the church provides:

- weekly worship on Sunday mornings, with provision for Children and Young People's worship groups
- a weekly Bible Study class.
- weekly worship on Sunday evenings at Shrigley Court, Bollington
- a monthly tea gathering and worship for elderly and housebound members and friends of the church.
- A Women's Friendship Group meeting
- Church-sponsored Scouts groups
- a weekly coffee morning, which is open to the community
- a weekly Disco held in the church for people with a disability
- a 'Fun & Friendship Week' in August, designed for people who would be at home during the summer holidays

Due to the pandemic and the national lockdown, worship and church groups were suspended. However, we began worship online on the 5th July 20. The Women's Friendship Group met outdoors in the summer months and in the Autumn, moved to an online meeting along with the Bible Study Group.

In usual times, the church and its buildings are available to the community at very reasonable rates to accommodate adult education classes, art classes, Tai-Chi, dog-training classes, self-help groups and occasional events. All classes and events stopped during the two lockdowns in 2020. Those hirers who were permitted to hold their classes returned to the halls from August 2020.

The church is also part of WHAM (Winter HOPE Assistance in Macclesfield) providing winter accommodation for homeless people in the community and is the base for 'Macclesfield Street Angels', a group of volunteers from local churches working closely with the local Police. However, due to the pandemic, these organisations did not use our premises after the start of the first lockdown.

As a church, we continued with charitable activities, donating to national and international causes and provided Christmas presents for a local young people's hostel and also Christmas Shoeboxes for the charity, Samaritan's Purse.

FINANCIAL REVIEW

The reserves at the end of the year were above the optimum working level, due to the very generous legacies received.

Offerings and fund raising were again down on last year by circa £5,000.

Unfortunately, due to Covid 19, the income from the Townley Street buildings was down by approximately £20,000 on the previous year as the buildings were closed for 9 months of the year.

The costs of running the church were down, as were the maintenance costs. Again, this was due to the pandemic saving circa £15,000 on the previous year's costs.

The unaudited accounts show a small deficit; however, the legacies have kept the bank balances healthy.

This report was approved by the Elders on 7th October 2021 and is signed on its behalf by Alison Lea (Church Secretary)

Signed:

Date: 12.10.21

Alison Lea

MACCLESFIELD UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020
RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2020 Total £	2019 Total £
RECEIPTS						
Offerings		30,768			30,768	36,488
Legacies		147,744			147,744	0
Fund raising and donations		11,780			11,780	12,687
Monies raised for outside causes	3	0	0	561	561	4,679
Gift Aid tax repayments		7,962			7,962	7,877
HMRC CJRS payments		5,198			5,198	0
Manse Fund		16,000			16,000	16,320
Property – church/hall users	4	6,785	0	0	6,785	26,332
Bank and investment income		0			0	0
Total receipts		226,237	0	561	226,798	104,383
PAYMENTS						
Ministry & Mission Fund		44,952			44,952	44,152
Church running costs	5	35,424	0	0	35,424	40,106
Programme activity costs	6	0	0	0	0	394
Support of outside causes	7	1,029	0	840	1,869	5,994
Maintenance of church buildings	8	3,459	0	0	3,459	12,317
Designated Manse monies					0	0
Church building improvements					0	18,360
Total payments		84,864	0	840	85,704	121,323
NET RECEIPTS (PAYMENTS)		141,373	0	(279)	141,094	(16,940)
CASH FUNDS b/fwd 1 January		12,603	0	279	12,882	29,822
CASH FUNDS c/fwd 31 December		153,976	0	0	153,976	12,882

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets

Development/Fund Raising Account					0	0
Bank current account		52,976			52,976	11,882
Deposit accounts		101,000			101,000	1,000
Total monetary assets		153,976	0	0	153,976	12,882

Other assets

Gift Aid recoverable		5,282			5,282	5,957
Other monies due to church					0	0

Assets used for church purposes

Buildings under statutory trusts	Church buildings
Church contents	Furnishings and equipment

MACCLESFIELD UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020
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 to general funds at the church's discretion.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Transfer to Church Funds	Balance c/fwd £
Manse maintenance fund	0	0	0	0
Totals for designated funds	0	0	0	0

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 £	
Commitment for Life	(664)			(664)	
Other outside causes	421	561	1,835	(853)	
Guild	111			111	
Traidcraft	174		33	141	
Wayfarers – outings & trips	265			265	
Brownies	180			180	
Totals for restricted funds	487	561	1,868	(820)	
Unrestricted Funds £		Designated Funds £	Restricted Funds £	2020 Total £	2019 Total £

3 MONIES RAISED FOR OTHER CAUSES

Commitment for Life				0	0
Breadline				0	1,395
East Cheshire Hospice				0	0
McMillan Nurses			360	360	710
Bible Society				0	10
Christian Aid			110	110	567
Shelter			73	73	207
Other charities			18	18	1,790
	0	0	561	561	4,679

4 PROPERTY INCOME

Lettings	6,525			6,525	24,642
Weddings and Funerals	260			260	1,690
Total property income	6,785	0	0	6,785	26,332

5 CHURCH RUNNING COSTS

Gas and electricity	8,933			8,933	12,068
Insurance	4,204			4,204	4,207
Rates and water	4,114			4,114	4,572
Telephone	1,783			1,783	1,907
Motor expenses				0	307
Stationery, advertising & photocopying	1,614			1,614	1,834
Bank charges				0	0
Licences and music	775			775	660
Worship expenses/Gifts	561			561	1,402
Cleaning/caretaking	13,440			13,440	13,149
	35,424	0	0	35,424	40,106

MACCLESFIELD UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

NOTES – continued

	Unrestricted Funds £	Desig. Funds £	Restricted Funds £	2020 Total £	2019 Total £
6 PROGRAMME ACTIVITY COSTS					
Children's activities				0	0
Training courses				0	200
Outreach				0	194
Church outings				0	0
Total programme activity costs	0	0	0	0	394
7 SUPPORT OF OUTSIDE CAUSES					
Commitment for Life				0	260
Breadline				0	1,450
Bible Society				0	500
Christian Aid			115	115	575
McMillan Cancer Care				0	1,470
National AIDS Trust				0	780
Shelter			285	285	110
Woodward Trust				0	100
Water Aid				0	0
East Cheshire Hospice			20	20	25
Other charities	1029		420	1,449	724
Total support of outside causes	1029	0	840	1869	5994
8 MAINTENANCE OF CHURCH BUILDINGS					
Electrical repairs				0	0
Plumbing repairs				0	0
Vermin control				0	0
Organ and Piano repairs				0	0
Other property repairs & maintenance	1,354			1,354	6637
Purchase of equipment	2,105			2,105	5680
Total maintenance of church buildings	3,459	0	0	3,459	12,317
9 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.					
10 ASSETS USED FOR CHURCH PURPOSES					
The church buildings are vested in URC North West Synod Trust as Trustees and are not church assets. They are held for the benefit of Macclesfield 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 £4,470,834					
The church and hall contents are insured by the church for £334,900					

From books and records provided, accounts found correct.

R Fieldhouse

Independent examiner's report to the trustees of Macclesfield and Bollington United Reformed Church

I report to the trustees on my examination of the accounts of the Macclesfield and Bollington United Reformed Church for the year ended 31st December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Trust'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(S)(b) of the Act.

Independent examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect;

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act;
2. the accounts do not accord with those records.

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: 

Name: Richard Fieldhouse

Address: 17 Ryles Park Road Macclesfield

SK11 8AH

Date: 11 March 2021