

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:

Alison Lea

Date: 12.10.21

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

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