

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

England & Wales · Charity number 1145831

Details

Other names	ORMSKIRK STREET URC, ST HELENS
Status	Registered
Legal form	Other
Registered	2012-02-09
Register	View on the Charity Commission register

Contact

Address	7 Julian Way Widnes WA8 9AB
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Website	www.ormskirkstreet.urch.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: WorshipTo participate in the wider work of the United Reformed Church in Great BritainProvision of meals to the elderly and infirmCharitable givingCommunity workProvision of rooms for the benefit of the community and to provide income

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Other Charitable Activities
- **What:** Education/training, Disability, Religious Activities, Arts/culture/heritage/science, Other Charitable Purposes
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, Other Defined Groups, The General Public/mankind

Geography

- St Helens

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£120,257	£143,514	-	-
2024-12-31	£124,242	£132,964	-	-
2023-12-31	£111,026	£124,245	-	-
2022-12-31	£264,195	£137,115	-	-
2021-12-31	£89,248	£94,536	-	-
2020-12-31	£86,792	£19,139	-	-

Trustees

Name	Role	Appointed
ANN ROBY		2018-04-01
COPELAND KNIGHT JP, ACII		2012-01-08
Donald Christopher Swift		2012-02-09
Glenda O'Donnell		2022-06-01
IAN THOMAS		2013-09-09
Jean Mill		2023-04-01
Joan Reakes		2022-06-01
MARGARET HORABIN		2026-04-05
Monica Lesley Mason		2018-04-01
RHONA ALISON NEWBY		2012-02-09
Rev Catherine Angela Atkinson		2019-08-31
SYLVIA SWIFT		2018-04-01

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

England & Wales - Charity number 1145831

Accounts

Report of Ormskirk Street URC (Charity No.1445631) to the Charity Commission for 2025

Annual Report for 2025

Ministers Report 2025

Dear friends,

Our Synod theme for 2025 became 'Living Faith' – how we live out our faith as individuals and as a church. Many of our events and activities this year reveal a small selection of the ways in which we live out our faith...

People

Many of us have had ups and downs this past year with hospital visits and treatment, but also of getting better and recovery.

Sadly, we held the funerals of 2 church members, Marian Wright and Nancy Ashcroft, during this year, as well as for members of our Memory Cafe, Sid Green and John Kilgannon.

We also marked the death of Revd Alison Hall, a local preacher, former member and friend of this church.

In February, I officiated at the wedding of Lilian and Andy Hallwood and of course, in September the baptism of baby Mila Rose Thompson.

Events and Activities

One of the ways we live out our faith is through creating opportunities to share the good news of Jesus, seeking ways to connect with those around us.

- As in previous years, we had our hot cross bun giveaway - 100 take away bags were given away with a palm cross, Easter services card, chocolate eggs and hot cross bun.
- Our joint Taize service took place at St Thomas this year and many of us attended.
- Many friends from groups who use our church attended our traditional harvest service with much of the produce going to the Salvation Army and those who live alone.
- This year on 9 December some of us enjoyed carol singing in Church foyer including some members of the ladies choir.
- As usual, our Christmas jumper service was enjoyed by many of our user groups and church friends, followed by light lunch together.
- We also had our Christmas mince pie giveaway; volunteers braved the cold to meet people on the street and share a little bit of good news and a mince pie.

Young People

- Students from Queens Park URC/CofE school joined us for 'Experiencing Easter' this year-learning more about what Easter is all about. Another year group joined us for 'Experiencing Harvest' thinking about the Jewish festival of weeks and also our own harvest.

- Education Sunday – In October friends from church gathered at Queens Park School for their annual Education Sunday service, led by teaching staff, students and members of the clergy.
- Advent Praise- we are always grateful to St Helens Youth Brass Band for their input and leading of our advent praise service which starts the advent season.

Giving

Another way we live out our faith is through our giving and besides the usual giving, this year as a church we supported-

- **Christian Aid week**- holding a 'big breakfast' offering Bacon butty or vegan options – donations for Christian aid
- **Easter egg donations** – During Lent we collected donations of Easter eggs which were then shared between the Young Carers group and the foodbank.
- **Nazareth house, Uganda** – after hearing the work of Nazareth House and those who support it, the church decided to make a regular donation to help provide education to Ugandan orphans.- the church also decided to make a regular donation to the Stroke association.
- **Christmas Tree festival**- - the church also uses this annual event to support young carers.

Grappling with issues

- Israel/Palestine- following on from our Prayers for Israel/Palestine, a joint peace vigil took place at St Helens Parish Church in April to which some of us attended. and in July Mersey synod released a statement asking churches to pray and do what we can for the cause of justice.
- Homelessness- rough sleepers – discussions took place around balancing the needs of the homeless together with the safety of people using the building and those passing through the grounds, resulting in new security measures being introduced.
- A request from Lighthouse International Church for use of rooms to conduct worship was discussed.
- Climate change – our eco group introduced a church environmental policy and have been carefully working towards the introduction of solar panels along with other actions to combat climate change.

Thank you

Once more I thank our church secretary Rhona, our treasurer Copeland, and all our elders for their faithful and diligent service over the past twelve months, not forgetting David for all he does in stewardship and care of the building to enable all of us to enjoy it and make use of it.

I thank all those involved in the many different ways, whether its lunch club, memory café, in music, and PowerPoints, finance, oversight, eco group and the many more ways we serve and are connected here. God sees, God knows.

Looking forward

Next year, 2026 will see the 50th anniversary of the church building and a planning group has been set up to oversee any events or activities. And with this in mind, I invite you to join with me in thanking God for all that has been and joyfully looking to Him for all that will be.

And to Him be the glory now and forever,

Your friend and minister

Cath

Church Secretary's Report

Once again, I have to thank Cath for her comprehensive report of what has gone on in our Church over 2025. This makes my report a lot easier to complete. The following are items I have picked up on and are not in any particular order.

Elders Elections took place in our February Church meeting, and Glenda O'Donnell, Joan Reakes, Ann Roby and Sylvia Swift were re-elected as Elders. We thank them all for their continued service to this church in their Eldership.

Pastorate Bible studies took place at Haresfinch URC for Lent/Easter and Advent. While not many people attend there are some good discussions.

The Chapel Book of Remembrance was updated, and it was decided to put it on more general display. After various ways of doing this were considered, it is now positioned on its lectern (a base was added to make it more steady) in the Sanctuary for all to see and remember all the names of former members of this church from the past 50 years.

10th April 2026 marks the 50th anniversary of the opening of this building. It was felt that this should be celebrated, and to this end an Anniversary Group was started under the excellent guidance of Copeland Knight. Planning was started on how we could celebrate in the year ahead.

During Holy Week the Moderator of Mersey Synod, Rev Geoff Felton, spends 4 days walking between various URC churches in the Synod. On Maundy Thursday he visited St. Helens and came to us for the lunch period. He then went on to Haresfinch, ending with attending a Maundy Thursday service at Peasley Cross. He leaves all the churches he visits a small wooden cross.

Ours is attached to the front of the communion table lectern.

An important part of church life these days is ensuring that we have policies in place stating what our stand on various issues is, and the guidelines under which we operate on these issues. They are necessary not only in making our principles clear to everyone, but they are increasingly a demonstration to our insurers and the Charities Commission that we are compliant with all legislation that affects us. This year we have adopted an Eco Church policy, a Conflict-of-Interest policy, and updated our Safeguarding policy adopting the most up-to-date guidance of the URC. All are necessary and need to be reviewed regularly.

Finishing on a personal note, following my completion of the Stepwise Faith-filled Discipleship I took on the Faith-filled Worship course. It is done on Zoom with members of North-Western Synod. It is a yearlong with monthly meetings and course work to complete. It is gradually getting harder, but I am getting a lot out of it. We started in May and will finish next April. My thanks to Rev Bill Fraser for being my mentor again. I think this is challenging him as well as me.

Again, my thanks to all those who are continuing to ask about and pray for Ian. Prayers continue to be answered as he makes slow progress.

Rhona Newby

Ormskirk Street URC Eco Group Report 2026

Over the past year, the vast majority of our time has been taken up with trying to get solar panels fitted to the church roof.

The group had a meeting with our preferred provider at which it was suggested that, as we intended to reduce or remove our gas dependency altogether in the long term, that we fit the maximum number of solar panels at the start, to avoid paying extra costs of fitting additional panels in future. GGRS supplied us with a plan for a suggested 106 panels. At church meetings, this plan, together with the costs was agreed, and we began to look at possible grants towards the costs.

However, in order to proceed, we needed the agreement of Synod. The eco-group had asked Synod for advice on a suitable surveyor to look at the condition of the church roof at least 6 months ago, but no name had been forthcoming. At the Synod's Premises Meeting in February, while not rejecting Ormskirk Street's plan, they did ask many questions and insisted on an independent surveyor.

The Eco-group are working to find a suitable cost-effective solution to the situation and we will continue to report back to church meetings.

We are keen to make progress – not only are energy costs rising significantly again, but also the demand for solar panels is also increasing. We will need to wait to find out the effects of the Iran/USA war on these costs.

Ian Thomas

Afternoon Friendship Group Annual Report 2025

The Afternoon Friendship Group meets in the Sanctuary, at 2.00pm, normally every third Tuesday in the month, with the exceptions of January, July and August. We also may change the day of the December Meeting, for we usually meet with the Luncheon Club to share a Christmas meal together.

We usually have a Speaker, following which, we adjourn to the coffee bar for tea/coffee, biscuits and sometimes cake! There is always a small raffle, which is our main source of income, along with voluntary donations for the tea/coffee. We have no need for money save we try and give our Speakers a small donation to them, all of them have given this to a Charity of their choosing. We are really fortunate in that all of our Speakers have never asked for a fee or expenses.

Our group is open to all, everyone is welcome, it really is a very pleasant hour and a half spent together, with really interesting and entertaining Speakers.

This last year we have been entertained by several of our own family, Mrs Margaret Bellis, Mrs Eileen Dry, Mr Norman Lea, Mrs Monica Mason, additionally we had Mr David O'Neil and his wife, Pat, challenge us with a really interesting quiz.

We also welcomed Helen O'Neil (David and Pat's daughter in law) who told us all about Nazareth Children's Home, Uganda, an Orphanage to which Helen and her husband Andrew are heavily committed and involved. We as a group and as a Church were so moved by this presentation regarding this Children's Home, that the Church adopted it as one of its overseas aid Projects. Even though we are just an informal group, we need people to look after various elements. So thank you to Mrs Christine Hickman, who looks after the money, to Mr and Mrs David and Pat O'Neil who look after the raffle, to our regular attenders, who help out with refreshments, raffle prizes and so on.

I personally find it interesting for people to share their life experiences with us, for we may meet people often, but it is always surprising that we know little about them. We have shared some interesting times together learning about various interests, activities and cultures. It is always interesting when people "lift the corner of the envelope" on interests and activities that are "foreign" to us.

A warm invitation is offered to all, Church members, family, friends. Please come and join us.

John Peet

Social Group. Annual Report 2025

In December we once again shared a meal together at the Mercure. This has now seemingly become a tradition, and it is good that we meet together, spend time together and share a meal together.

The Social Group meet regularly to plan events and outings for the Church and our friends. It is sad to report that this year we did not have a coach outing. This is primarily down to costs.

The price of hiring a coach, arranging a meal together and finding a suitable destination is becoming more and more difficult. We did arrange a trip to Keswick with lunch at the Skiddaw Hotel. Even though we got good discounts from the Coach firm and the hotel, the cost proved to be the determining factor, which led to people not "signing up". Our Chairperson, Joan Reakes, frequently asks Church members for suggestions regarding trips out and/or activities.

Thursday 8th May was the day we celebrated Victory in Europe 1945. The Lower Hall was suitably decorated with plenty of Union Jacks on show. Outside the Church also was decorated with bunting of Union Jacks.

We started the afternoon with our (almost now traditional) game of stand-up bingo, called by Kathleen Knight, which still proves to be popular and gets the afternoon off to a fine start. Congratulations to winner David Hickman, who literally was the last man standing. Following "Grace" offered by Rev. W Wright, We enjoyed a delicious afternoon tea of sandwiches, the sandwiches courtesy of Willowbrook Hospice catering, both cakes and scones were home-made. (Thank you Ann Lenton and Monica Mason).

Following tea, we were led into song by our friends Norman and Steph Lea, Norma Naylor, Yvonne Fletcher and David Charlson. Our good friend Ernie accompanied them on the piano. We sang many well-known songs of the 1940s era, interspersed with verses written by Norman. Prosecco and Schloer was served before Chairperson Joan Reakes asked us to raise our glasses in "The Toast". She reminded us all of the occasion of what the day was all about, those who made such a sacrifice both in the services and at home, remembering that their sacrifice gave us the freedom we have today.

She also thanked all those who had helped in any way and we all showed our appreciation to those who had spent the afternoon preparing and serving the tea, not to mention the washing up! So big thanks to Ann Lenton, Pam Hughes and Monica Mason. Also, thanks to Committee members, Kathleen Knight, Norma Naylor, Yvonne Fletcher, Jean Mill, Joan and John Peet. On the 7th November we had a "Rock and Roll" night organised, with all arranged and tickets sold. Sadly, we had to cancel this event, a first in our history, simply due to the entertainer being admitted to hospital and we had no time to find an alternative.

The Social Group continue to meet regularly and to find social activities for our Church family and friends.

Pp Mrs Joan Reakes, Chairperson.

Oversight and General Purposes Group

2025/26 Annual Report to the Church Meeting

During the Year the various routines and inspections have been carried out along with other repairs. At the start, the Lower Hall wooden floor was refurbished by sanding to obtain a clean smooth finish. It then received three coatings of 100% polyurethane, giving a glass finish. Hall users have been asked to take care when moving furniture around the room and if spillages occur, to clean them up straightaway.

Each week our caretaker Colin endeavours to maintain the finish by applying cleaner and buffing it.

Block Paving Walkway from the Car Park to Pavement

Investigations had commenced in November the year previous to find the cause of the sinkage in part of the walkway. This was finally diagnosed and was found to be a fracture in the storm drain pipework prior to it entering the pavement manhole.

Part of the Block Paving has been re-laid with a more gradual gradient. The cost to have this undertaken was covered, almost, by donations from two members of the church.

Lecture Theatre

The projection equipment in the theatre had become outdated being a number of years old and the U3A Photographic Group (who hire the facility) had complained about the picture quality that was being displayed.

An interactive display 4K UHD touch screen has been installed, this display transforms the way to engage with Wi-Fi, using a computer with Windows and Office applications making it an indispensable tool for a modern educational setting.

We now have a modern facility for showing pictures via a computer or a DVD player or just using it as a touchscreen as a mean of communication.

Platform Lift

It is a requirement to have the Lift independently examined 'Loler' (Lifting Operation & Lifting Equipment Regulation 1998) every 6 months to ensure it is safe for use. No direct danger had been reported. On the last occasion it was reported that two matters required repair or remedial action. Only the day previous to this examination the lift had been examined by the company who have been responsible for the servicing & repairs, and they had reported that everything was in order.

We have now changed the company who carry out the servicing and repairs having lost confidence in the original one. They have repaired one of the problems identified by the Loler visit and are investigating the other. Their agreement is for four service visits per year and the cost is considerably less than we were paying previously.

New Fencing

In June the church was visited by the police who wished to make the area around the Church safe from anti-social behaviour and that there was funding available towards fencing off problem areas. It appeared that the softly approach to moving on rough sleepers was not working and they wished to introduce a more forceful tactic. In looking at a more preventable solution to the problem, they suggest we consider 2-metre-high fencing across the garden and across the parking spaces at the rear of church.

This required planning permission, asking for us to provide drawings showing the existing and proposed elevations and the site boundaries. It was suggested by Town Planning that we consult a local architect to provide the drawings. I took the decision to personally produce the necessary drawings and provide any information requested.

Planning permission was finally granted on 5th February this year having submitted the proposal on November 18th, 2025.

Since erection of the fencing Church hasn't experienced any anti-social behaviour around the building and the caretaker is pleased at not having to remove rubbish or bedding from the garden or at the . rear church entrance.

Inspection of Roof Areas

In 2016 the Main flat slopping roof and those over the Toilet Block, Elders/Memorial Chapel were covered in Sika Liquid Plastic with a 20 year guarantee. As a condition of the guarantee, we are required to have periodic inspections These have been undertaken by Design Roof Systems Ltd in February 2022 and again in March this year.

The Final Inspection Certificate from Sika Liquid Plastics was issued on 05/09/2016 and it states that the guarantee is a 20 year period providing we have it inspected regularly at intervals of no more than 5 years and the last inspection is carried out before the guarantee ends. The final inspection is to be carried out before September 2036 as part of the guaranteed terms.

Quinquennial Survey

The Synod Provincial Trust holds our church building in trust, and the elders are the operating trustees with responsibility for the operation and care of the church building. The quinquennial survey report is to provide an independent assessment of our building.

A survey was undertaken on January 29th covering external & internal areas, building services installations and statutory compliance.

The report summary is: *'Ormskirk Street URC Church is in reasonable, well-kept condition given the high use of the church for varied activities. Some items identified during the inspection require attention to ensure further deterioration does not occur during the current Quinquennial period'*. The elders together with members of the Care and Oversight Group are in the process of looking at the report and assessing any works to be undertaken.

Thanks

I wish to thank Colin our caretaker who on finding any small items requiring attention has carried out the work without being asked and to acknowledge the help and assistance he has given me during the year.

David Hickman
On behalf of the Care & Oversight Group

Lunch Club

In January I took over running the Lunch Club from Sylvia Swift, who after many years faithful service felt it was time to step down. I inherited a well-stocked, well-organised and run kitchen. My thanks to Sylvia for leaving everything I needed.

She also left me a team of willing and hard workers who all work well together. Besides me as the main cook, there is Sheila Cleworth and Sue Black who help prepare the vegetables, set tables and serve the meals; Anne Lenton and Pam Hughes who plan and prepare the desserts; Ann Roby and Kathleen Knight who serve out the meals. We all help in the clearing up.

The other important member of the team is Anne Greatorox who is in charge of collecting the money and making sure expenses get paid.

It is a good team, and we manage to have a good laugh as we work. My grateful thanks to them all for their work in making a good meal and a pleasant working environment.

At the beginning of the year numbers began to decline. Rita Brown sadly died early in the year. She had been a stalwart of the Lunch Club for many years and several of us paid our respects to her at her service. Circumstances changed for others and they were unable to come any longer. I had been left a waiting list and brought new people in. They enjoyed it and word of mouth led to others asking to come. Other Church Members joined as well. There are now over 40 names on our list and we are officially full. I still have a waiting list.

We serve a variety of meals, with fresh meat from Gavins, our butchers, fresh vegetables and a wide variety of desserts, followed by tea or coffee. While the meal is enjoyed the best part is the chance for all have a good chat, make new friends and enjoy each other's company.

At Christmas, the Afternoon Fellowship joined us for our Christmas meal. A full 3 course meal was served to 47 people. This is certainly the biggest group I have ever catered for. It was enjoyed by everyone.

While I only took over organising the Lunch Club and not catering generally, I would like to thank all of those who have helped in other catering roles throughout the year. To Gwyn and Barbara who organise the Friday morning coffee rota, and the teams involved; to Ernie, Pam and all who provide the Tuesday morning coffee; the Sunday morning coffee teams, and all of those who have stepped up and volunteered to help provide refreshments at all the other events we host.

Hospitality is an important part of a Christian welcome and witness and is something we do well. Blessings on all who are involved in this.

Rhona Newby

Trusteeship

The Minister, Revd Cath Atkinson is Chair of Trustees. The trustees are the elected elders elected for a three-year term. They meet ten times a year and work to an agenda which will from January 26 will contain an additional item – Conflict of interest for which training has been provided by Mersey Synod. For some time an agenda item has been 'safeguarding' for which all elders receive training and regular re-training and currently all are up-to-date. All are DAB checked to the basic standard and one enhanced. This is checked by the Synod Safeguarding Officer, the record keeper. No safeguarding issues are reported.

At all meetings a finance report is presented by the treasurer who is an Elder. Elders are given the opportunity to ask questions and regularly do although the clarity of the report is outstanding and trustees are satisfied that the Church finances are in order. The treasurer is assisted by a cashier but currently has no assistant. There are concerns that we have had to withdraw money to cover increasing deficits due to a shortfall of giving. A gift day is scheduled for early 2026.

The trustees meet as trustees and elders and one record is kept. The concerns of Elders as trustees and spiritual elders are often the same and it is sensible to hold one meeting with a dual function. We consider that there is no need for an artificial duplication.

Donald C Swift, Secretary to Trustees.

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
INCOME		
Direct Giving	51,052	50,739
Endowment and Investment	2	-
Bank Interest	529	596
Capital Gift Fund	6,771	8,510
Internal Donations	1,320	1,200
Use of Rooms	48,546	51,283
Other Income - Coffee	2,354	2,374
Other Income - Other	9,683	9,540
Special Appeals :- Income	1,542	1,750
Less Donations	(1,542)	(1,750)
	<u>120,257</u>	<u>124,242</u>
EXPENDITURE		
Ministry	34,934	33,139
Wider Work	2,365	2,503
Church Expenses - Wages and Utilities	75,833	67,524
Church Expenses - Other Items	18,142	18,002
Fabric Maintenance - Church	11,740	11,296
Fabric Maintenance - Manse	500	500
	<u>143,514</u>	<u>132,964</u>
Excess of (Expenditure) over Income	<u>(23,257)</u>	<u>(8,722)</u>
GENERAL RESERVE		
Balance at 1 January	34,824	43,546
Excess of (Expenditure) over Income	(23,257)	(8,722)
	<u>11,567</u>	<u>34,824</u>
Non Recurring Expenditure		
Lecture Theatre Equipment	5,139	-
Flooring	4,740	-
	<u>9,879</u>	<u>-</u>
Less Legacy	(2,737)	-
Less Grant	(5,000)	-
	<u>2,142</u>	<u>-</u>
Balance at 31 December	<u>9,425</u>	<u>34,824</u>

BALANCE SHEET AS AT DECEMBER 2025

	2025 £	2024 £
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	32,075	43,384
Rathbones/Investec	2,242	2,833
HSBC	4,411	14,240
Petty Cash	150	150
Cash	36	23
	<u>38,914</u>	<u>60,630</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	9,425	34,824
Music Fund	647	647
Youth and Education Fund	4,770	5,270
Benevolent Fund	1,281	1,281
Capital Gift Fund	2,242	2,833
Organ Fund	8,726	7,691
Afternoon Fellowship	347	347
Funds Held on Behalf of Social Fund	1,476	-
Specific Grant for expenditure not incurred until 2025	-	5,000
Suspense Account (Note 6)	10,000	2,737
	<u>38,914</u>	<u>60,630</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2025 at £8,493,293

2. Stock held for capital and other purposes and valued at 31 December

	2025	2024
	£	£
Corporate Bonds	56,242	54,766
UK Equities	44,924	42,922
Property Bond	6,416	10,989
International Equities	144,379	116,147
Alternative Assets	25,692	30,174
	<u>277,653</u>	<u>254,998</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2025 at £1,768,921

4. Members and Adherents

Number of Members	65	65
Number of Adherents	10	10
	<u>75</u>	<u>75</u>
	2025	2024
	£	£

5. Special Appeals

Donations made from Income from Special Appeals were as follows

Embrace	155	
Myanmar Appeal	180	
Christian Aid	300	
Willowbrook Hospice	210	
Alzheimers	162	
Operation Smile	157	
Clair House	320	
Jumper Service	58	
	<u>1,542</u>	<u>1,750</u>

6. Suspense Account

In July, we received a legacy of £10,000 from the estate of May Latimer. This is being held in a Suspense Account pending a decision on its use

These Accounts were agreed by the Elders on 6 May 2026



C Knight - Treasurer



R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831) on the Accounts for the year ended 31 December 2025 set out on pages 1 to 7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025

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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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.

Dated 6 May 2026

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

INCOME

	2025	2024
	£	£
DIRECT GIVING		
Freewill Offering	34,649	36,107
Loose Collections	4,311	4,043
Income Tax Refunds on Covenants	10,101	9,744
Subscriptions and Donations	1,991	845
	<u>51,052</u>	<u>50,739</u>
ENDOWMENT AND INVESTMENT		
Sarah Cowley Trust	<u>2</u>	<u>-</u>
CAPITAL GIFT FUND		
Investment Income	<u>6,771</u>	<u>8,510</u>
INTERNAL DONATIONS		
Luncheon Club	1,200	1,200
Mixed Fellowship	120	-
	<u>1,320</u>	<u>1,200</u>
OTHER INCOME - OTHER		
Funeral Fees	10	-
Wedding Fees	150	100
Phone & Photocopier	747	1,029
Fundraising Events	4,415	4,950
Contribution to Ministers Expenses from Rainford URC and Haresfinch URC	3,530	2,789
Sale of Cards/Books etc.	95	187
Sundry Income	736	485
	<u>9,683</u>	<u>9,540</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

EXPENDITURE

	2025	2024
	£	£
MINISTRY		
Ministry and Mission Contributions	27,264	26,184
Ministers Expenses	3,196	2,577
Manse Council Tax	2,455	2,335
Manse Water Charges	396	306
Manse Telephone	523	532
Pulpit Supply	1,100	1,205
	<u>34,934</u>	<u>33,139</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>2,365</u>	<u>2,503</u>
CHURCH EXPENSES		
Wages	49,885	46,750
Insurance	5,180	4,892
Gas	11,843	7,498
Electricity	7,600	7,381
Water	1,325	1,003
	<u>75,833</u>	<u>67,524</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,264	1,406
Organist Gratuity	1,921	1,757
Telephone	1,666	1,706
Maintenance Office Machines etc.	4,201	3,288
Fees etc.	550	500
Cleaning Materials etc.	5,198	5,070
Worship	2,077	2,385
Bank Charges	152	155
Sundries	1,113	1,735
	<u>18,142</u>	<u>18,002</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	791	
Alarm Maintenance	450	
Building Survey	138	
Lift Maintenance & Repairs	2,637	
External Maintenance	3,303	
Internal Maintenance	979	
Gardening	420	
Electrical	864	
Lighting	418	
Painting & Decorating	1,164	
Plumbing	147	
Health & Safety	429	
	<u>11,740</u>	<u>11,296</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FUND FOR YEAR TO 31 DECEMBER 2025

	2025	2024
	£	£
Balance brought forward	647	532
Income	-	115
	<u>647</u>	<u>647</u>
Expenditure	-	-
Balance carried forward	<u><u>647</u></u>	<u><u>647</u></u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2025

	2025	2024
	£	£
Balance brought forward	5,270	6,224
Income	1,500	1,400
	<u>6,770</u>	<u>7,624</u>
Expenditure	2,000	2,354
Balance carried forward	<u><u>4,770</u></u>	<u><u>5,270</u></u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2025**

	2025	2024
	£	£
Balance brought forward	1,281	1,210
Income		
Bank Interest	-	71
	<u>-</u>	<u>71</u>
Expenditure		
Benevolent Payments	-	-
	<u>-</u>	<u>-</u>
Balance carried forward	<u><u>1,281</u></u>	<u><u>1,281</u></u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2025**

	2025	2024
	£	£
Balance brought forward	2,833	664
Add Sale Of Investments	113,608	46,408
Dividend	8	-
	<u>113,616</u>	<u>46,408</u>
	116,449	47,072
Less Purchase of Investments	112,628	42,380
Brokers Charges	1,579	1,859
	<u>114,207</u>	<u>44,239</u>
Balance carried forward	<u><u>2,242</u></u>	<u><u>2,833</u></u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Rathbones/Investec	<u>2,242</u>	<u>2,833</u>
	<u><u>2,242</u></u>	<u><u>2,833</u></u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2025**

	2025		2024
	£		£
Balance Brought Forward	7,691		4,434
Add Donations Received	1,035	3,133	
Bank Interest	-	124	3,257
	<u>8,726</u>		<u>7,691</u>
Less Expenditure	-		-
	<u><u>8,726</u></u>		<u><u>7,691</u></u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2025		2024
	£		£
Afternoon Fellowship	556		466
Flower Fund	689		400
Catering Committee	255		194
Social Group	2,846		5,168
	<u>4,346</u>		<u>6,228</u>
	<u><u>4,346</u></u>		<u><u>6,228</u></u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
INCOME		
Direct Giving	51,052	50,739
Endowment and Investment	2	-
Bank Interest	529	596
Capital Gift Fund	6,771	8,510
Internal Donations	1,320	1,200
Use of Rooms	48,546	51,283
Other Income - Coffee	2,354	2,374
Other Income - Other	9,683	9,540
Special Appeals :- Income	1,542	1,750
Less Donations	(1,542)	(1,750)
	<u>120,257</u>	<u>124,242</u>
EXPENDITURE		
Ministry	34,934	33,139
Wider Work	2,365	2,503
Church Expenses - Wages and Utilities	75,833	67,524
Church Expenses - Other Items	18,142	18,002
Fabric Maintenance - Church	11,740	11,296
Fabric Maintenance - Manse	500	500
	<u>143,514</u>	<u>132,964</u>
Excess of (Expenditure) over Income	<u>(23,257)</u>	<u>(8,722)</u>
GENERAL RESERVE		
Balance at 1 January	34,824	43,546
Excess of (Expenditure) over Income	(23,257)	(8,722)
	<u>11,567</u>	<u>34,824</u>
Non Recurring Expenditure		
Lecture Theatre Equipment	5,139	-
Flooring	4,740	-
	<u>9,879</u>	<u>-</u>
Less Legacy	(2,737)	-
Less Grant	(5,000)	-
	<u>2,142</u>	<u>-</u>
Balance at 31 December	<u>9,425</u>	<u>34,824</u>

BALANCE SHEET AS AT DECEMBER 2025

	2025 £	2024 £
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	32,075	43,384
Rathbones/Investec	2,242	2,833
HSBC	4,411	14,240
Petty Cash	150	150
Cash	36	23
	<u>38,914</u>	<u>60,630</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	9,425	34,824
Music Fund	647	647
Youth and Education Fund	4,770	5,270
Benevolent Fund	1,281	1,281
Capital Gift Fund	2,242	2,833
Organ Fund	8,726	7,691
Afternoon Fellowship	347	347
Funds Held on Behalf of Social Fund	1,476	-
Specific Grant for expenditure not incurred until 2025	-	5,000
Suspense Account (Note 6)	10,000	2,737
	<u>38,914</u>	<u>60,630</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2025 at £8,493,293

2. Stock held for capital and other purposes and valued at 31 December

	2025	2024
	£	£
Corporate Bonds	56,242	54,766
UK Equities	44,924	42,922
Property Bond	6,416	10,989
International Equities	144,379	116,147
Alternative Assets	25,692	30,174
	<u>277,653</u>	<u>254,998</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2025 at £1,768,921

4. Members and Adherents

Number of Members	65	65
Number of Adherents	10	10
	<u>75</u>	<u>75</u>
	2025	2024
	£	£

5. Special Appeals

Donations made from Income from Special Appeals were as follows

Embrace	155	
Myanmar Appeal	180	
Christian Aid	300	
Willowbrook Hospice	210	
Alzheimers	162	
Operation Smile	157	
Clair House	320	
Jumper Service	58	
	<u>1,542</u>	<u>1,750</u>

6. Suspense Account

In July, we received a legacy of £10,000 from the estate of May Latimer. This is being held in a Suspense Account pending a decision on its use

These Accounts were agreed by the Elders on 6 May 2026



C Knight - Treasurer



R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831) on the Accounts for the year ended 31 December 2025 set out on pages 1 to 7

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025

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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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.

Dated 6 May 2026

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

INCOME

	2025	2024
	£	£
DIRECT GIVING		
Freewill Offering	34,649	36,107
Loose Collections	4,311	4,043
Income Tax Refunds on Covenants	10,101	9,744
Subscriptions and Donations	1,991	845
	<u>51,052</u>	<u>50,739</u>
ENDOWMENT AND INVESTMENT		
Sarah Cowley Trust	<u>2</u>	<u>-</u>
CAPITAL GIFT FUND		
Investment Income	<u>6,771</u>	<u>8,510</u>
INTERNAL DONATIONS		
Luncheon Club	1,200	1,200
Mixed Fellowship	120	-
	<u>1,320</u>	<u>1,200</u>
OTHER INCOME - OTHER		
Funeral Fees	10	-
Wedding Fees	150	100
Phone & Photocopier	747	1,029
Fundraising Events	4,415	4,950
Contribution to Ministers Expenses from Rainford URC and Haresfinch URC	3,530	2,789
Sale of Cards/Books etc.	95	187
Sundry Income	736	485
	<u>9,683</u>	<u>9,540</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

EXPENDITURE

	2025	2024
	£	£
MINISTRY		
Ministry and Mission Contributions	27,264	26,184
Ministers Expenses	3,196	2,577
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	<u>34,934</u>	<u>33,139</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>2,365</u>	<u>2,503</u>
CHURCH EXPENSES		
Wages	49,885	46,750
Insurance	5,180	4,892
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	<u>75,833</u>	<u>67,524</u>
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Bank Charges	152	155
Sundries	1,113	1,735
	<u>18,142</u>	<u>18,002</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	791	
Alarm Maintenance	450	
Building Survey	138	
Lift Maintenance & Repairs	2,637	
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Internal Maintenance	979	
Gardening	420	
Electrical	864	
Lighting	418	
Painting & Decorating	1,164	
Plumbing	147	
Health & Safety	429	
	<u>11,740</u>	<u>11,296</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FUND FOR YEAR TO 31 DECEMBER 2025

	2025	2024
	£	£
Balance brought forward	647	532
Income	-	115
	<u>647</u>	<u>647</u>
Expenditure	-	-
Balance carried forward	<u><u>647</u></u>	<u><u>647</u></u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2025

	2025	2024
	£	£
Balance brought forward	5,270	6,224
Income	1,500	1,400
	<u>6,770</u>	<u>7,624</u>
Expenditure	2,000	2,354
Balance carried forward	<u><u>4,770</u></u>	<u><u>5,270</u></u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2025**

	2025	2024
	£	£
Balance brought forward	1,281	1,210
Income		
Bank Interest	-	71
	<u>-</u>	<u>71</u>
Expenditure		
Benevolent Payments	-	-
	<u>-</u>	<u>-</u>
Balance carried forward	<u><u>1,281</u></u>	<u><u>1,281</u></u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2025**

	2025	2024
	£	£
Balance brought forward	2,833	664
Add Sale Of Investments	113,608	46,408
Dividend	8	-
	<u>113,616</u>	<u>46,408</u>
	116,449	47,072
Less Purchase of Investments	112,628	42,380
Brokers Charges	1,579	1,859
	<u>114,207</u>	<u>44,239</u>
Balance carried forward	<u><u>2,242</u></u>	<u><u>2,833</u></u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Rathbones/Investec	<u>2,242</u>	<u>2,833</u>
	<u><u>2,242</u></u>	<u><u>2,833</u></u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2025**

	2025		2024
	£		£
Balance Brought Forward	7,691		4,434
Add Donations Received	1,035	3,133	
Bank Interest	-	124	3,257
	<u>8,726</u>		<u>7,691</u>
Less Expenditure	-		-
	<u><u>8,726</u></u>		<u><u>7,691</u></u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2025		2024
	£		£
Afternoon Fellowship	556		466
Flower Fund	689		400
Catering Committee	255		194
Social Group	2,846		5,168
	<u>4,346</u>		<u>6,228</u>
	<u><u>4,346</u></u>		<u><u>6,228</u></u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

England & Wales - Charity number 1145831

Accounts

Trustees Annual Report

for 2024

Trustees Introduction

“We are here to worship God, to serve the community and bring others into a relationship with Jesus Christ, with the help of the Holy Spirit

This is the mission statement of Ormskirk Street URC and says in few words what we are about. We adopt the church reports and add what we need to make clear – what guides us in the way we carry out our mission. We are now much more inclusive but have followed the community involvement of our forefathers. They concentrated on educating the children in the community by founding a Sunday School which was for adults and children because few were formally educated.

Now we continue to offer worship as our primary purpose but now involve ourselves working in the community for its benefit. Both require us to actively pursue a safeguarding policy. The minister and all serving elders are trustees and have continued to update their DBS checks and regularly update their training. The URC has resolved that now minister and elders require intermediate safeguarding training. This will be provided by the Synod through its recently appointed safeguarding officer.

The trustee/elders meet ten times a year and at each meeting address a finance report and are pleased to report that we have no concerns and we receive an update at each meeting

We have has an ‘eco-group’ for some time and we have slowly begun to implement an eco-policy by updating heating, lighting and actively encouraged energy saving. We are currently considering the installation of solar panels on our considerable roof area and energy-saving measures.

In accordance with Charity Trustee Regulations - We have no concerns to report.

Ministers Report - 2024

Our synod theme for last year, continued with ‘Talking Faith’ – i.e. how we communicate the gospel to each other and to the community around us. Many of our events and activities have been about doing just that.

People

Sadly, last year, we lost some of our long-standing members- all faithful examples of how to communicate the gospel in their lives.

We remember :-

- Bill Wilcock
- John Glover
- May Latimer
- Marian Wright

We mark their passing and give thanks for their lives and their example.

John and May were able to celebrate attaining their centuries, before their death, and we give thanks for their long, rich and fulfilling lives.

One other achievement was that Rhona completed the Stepwise basic foundation course, receiving her certificate. Another way of exploring how to communicate our faith.

Events and activities

Many of our events and activities have been planned with the intention of connecting with those around us and sharing the good news of Jesus- communicating our faith.

- Lent and Easter saw us uniting with our friends at St Thomas, Lowe House and St Julie's to share a Taize service together as a witness to our unity in Christ.
- We planned our hot cross bun giveaway, which was again successful, with lots of passers-by receiving the gift of a hot cross bun, palm cross, Easter card, etc and hot drink as well as a balloon for the little ones. All well received.
- For harvest this year, a 'traditional' harvest service was planned with lots of seasonal produce brought for a really colourful display in church. The service was led by the Moderator and the produce went to the Salvation Army and other local recipients.
- Once more as we approached Christmas, we worked alongside St Helens Youth Brass Band who led our advent service allowing us to connect with them.
- Later we held another Christmas jumper carol service with lunch afterwards. Cards and posters invited all to join us.

Connecting with young people

- As in previous years we had the privilege of spending time with children from Queens Park school in Experiencing Easter and Experiencing Harvest events.
- Our church was invited to the Education Sunday service at school in October to which some of us were able to support.
- This year we made some changes to the start of the Christmas Tree festival holding it in the afternoon which meant friends from our memory café were able to attend and Queen Park school choir opened the festival and were a great success. (walking down from school in the rain to sing for us!).
- This year also saw plans for a summer play session which due to unforeseen issues, we postponed to October half term. Volunteers came together from a number of churches to share activities with primary age children here at Ormskirk St, led by Steven Mitchell the URC youth enabler. A good time was had by all.

Other activities and events

- 2024 also saw a number of events to connect with other, other opportunities to communicate our faith. These included
- The Warm hub to which several people returned at the start of the year.
- Our memory café continues to build relationship with those who attend.
- Our eco group also demonstrates another way the church communicates its faith- caring about Gods world and the environment.
- Cath held a 'Prayers for peace' session in March last year as the church prayed for the ongoing situation in Gaza and beyond.

Nurturing our faith

- To help us explore questions of faith, we held a 'Hope Explored' course in January 2024 both at Rainford and at Ormskirk Street, running for three weeks.
- We continued exploring our faith with a Lent bible study course shared with St Helens network of churches using resources from Embrace- the charity which supports projects in the middle east.
- Regular bible studies also took place in the home of one of our members.

Synod

- In May, the synod held a day entitled 'Mersey does Mercy' in which we thought about our global relationships and how we might connect globally. Many churches to commitment for life and speakers from Christian aid attended.
- A few members attended an online course entitled 'Mental Health first aid' to enable us to support those we come into contact with who need mental health support.
- And one of our members attended a 'Walk through the bible' event at Warrington exploring the new testament.

Thankyou's

Finally, I want to thank our Church Secretary, Our Treasurer and Elders for all their faithful and diligent service over the past twelve months. Not forgetting all those who hold roles within the church – and those who exercise their own ministry in different ways – I think of the coffee bar, lunch club, Rainbows, Brownies and Guides, memory café, social events, concerts, fellowship group, prayer time, bible study group, those who create PowerPoints and operate screens, our organist, those overseeing stewardship and care of the building, and all the other ministries within our fellowship - together we are the body of Christ.

So, another year of diverse events and activities, yet hopefully with an intentional theme of sharing the good news of Jesus, 'Talking faith' not just with our mouths but with our lives.

May God continue to bless us and grow us as we seek to do his will.

Your friend and minister,
Cath

Church Secretary's Report 2024

My thanks to Cath for her excellent and comprehensive report of the last year at Ormskirk Street URC. I don't think there is a lot for me to add.

I wasn't around much during this year due to the illness of our oldest son Ian. He went into hospital on 22nd February and after 5 hospitals and 15 hospital beds he came home on 2nd October. Most of my time during this period was spent hospital visiting and I drastically cut down my involvement at church.

I was there on a Sunday to make sure the service went smoothly, I attended Elders and made sure that Elders, the church meeting and everything was running smoothly, and I kept on with the Rainbows. There is nothing like the enthusiasm of young children to lift your spirits.

I, and my family, would like to thank everyone for their prayers during this period, and also your continuing prayers for us. We felt buoyed by your prayers and also saw the improvement in Ian as the days went on. He has achieved so much more than what was expected from his initial prognosis. It is good to see prayers answered. God is good!

Some items that are not mentioned elsewhere are

- Elders Elections. Copeland Knight, Monica Mason, Donald Swift and Ian Thomas were all re-elected as Elders. I thank them for their continuing service and dedication to this church.
- After much discussion a new notice board was put up outside opposite the road crossing where it is easily seen.
- Rev Bill Fraser took our service on Father's day and posed the question "Can Fathers have a cake as well as mothers.? The answer was yes. Thanks to Anne Lenton for baking and decorating it, and thanks to Neville Hardman for cutting it.
- A Film Night/Afternoon was started.

I would like to thank everyone for the support during what has been a difficult year.

On a personal note. after listening to God's calling to follow though I had no idea what to, I decided to do the URC Stepwise course Faith-Filled Life. I was due to have the second session days after Ian was taken ill. I thought carefully and decided to carry on doing the course. It gave me a focus outside of the hospital. I am glad I carried on . It has been a tremendous help to me during the year as well as changing my thinking and enabling me to become a better disciple. My thanks to Bill Fraser for being my mentor and the support he gave me throughout the course.

Rhona Newby

Afternoon Friendship Group Report 2024

The Afternoon Friendship Group was formed when it was decided to amalgamate the Mixed Fellowship and The Afternoon Fellowship. We meet on a Tuesday afternoon (normally the third Tuesday in the month) We start at 2.00pm, we are entertained by an invited speaker, we then adjourn for a cup of tea, biscuits, sometimes even cake, we have a small raffle, continue our chat, then disperse at 3.00 – 3.30pm.

We are not a Constituted group in the sense that we do not have a membership list, everyone is welcome. We do not have a fee, all we ask is a small donation for refreshments and invite you to participate in our raffle. We aim to give our Speakers a small donation for their chosen Charity as our thanks to them for their time and trouble in preparing their presentation to us.

Nonetheless, we do hold an Annual General Meeting just to ensure that we have people to help with the various small tasks needed to keep the group going. I think that I can confidently say that we are a happy group, who enjoy our time spent together and leave with a smile and take with us some new knowledge about the Speaker's subject and the Speaker themselves.

This last year we have had a diversity of Speakers, from Glen Rickard (Chaplain, Wigan warriors RLFC) David Bill (Water Aid Ambassador) our own friends Mrs Eileen Dry, Reverend Bill Wright, Mrs Monica Mason and David and Pat O'Neill. Our congregation has a wealth of talent and knowledge for we have also been had the pleasure of being addressed by Mrs Betty Guest, Reverend Heather Gabbott, Mr Ian Thomas and Mrs Margaret Bellis. It always interests me that people we "rub shoulders with" on a regular basis have such interesting stories to tell of themselves and of their life experiences.

An added bonus is that we are invited to join with the Luncheon Club for our December meeting, so we always share an enjoyable meal together.

A warm welcome is offered to all who would like to come to any of our meetings.

Jdp

Eco Group Report 2024

The Eco group has met on 3 occasions since this time last year. It can be reported that our carbon footprint has been reduced due to the change in the supplier of gas and electricity, which gets its electricity from renewable sources. The thermostat on the first floor was moved to make the system more effective.

The group met with Richard who is the chair of the synod eco group. He has suggested among other things that we complete the questionnaire for the eco church award scheme. This has still to

be done. A suggested link with John Moore's University students to undertake a survey and make recommendations has not developed.

The group also agreed an eco-policy for the church and this was agreed at the church meeting in February.

David and Ian have attended, via zoom, several synod eco group meetings.

We are awaiting the report of the survey undertaken by an energy usage consultant firm, which has been asked to give advice on the best steps to take forward. The surveyor did comment that the church had been kept in good condition and its heating systems kept up to date. However, it would appear that the current system which was installed when the church was built - the radiators and pipe work etc. – would need replacing sometime in the next 10 – 15 years and this would be costly.

Ian Thomas

Chair – OSURC Eco group

Lunch Club and Catering Annual Report for 2024

The Lunch Club returned after the Christmas break on 10th January with an average of 22 members present and continued fortnightly with a break for summer.

Thank you to our helpers including Rhona, Pam, Ann (Roby), Anne (Lenton), Sheila Cleworth and Sue Black.

Members of the group with regular additional help from Jean Mill and Joan Reakes and Monica Mason have served teas, coffees and light refreshments for concerts on Saturdays. The group with additional helpers catered for afternoon tea on 28th May.

We lost three of our senior members – Bill Wilcock on 5th May, May Latimer on 10th October and a memorial service for John Glover on 14th November. On each occasion we had additional help to cater for the events.

We also help provide refreshments for the Memory Café and this is a big part of our fellowship and this year included a full afternoon tea kindly donated by a well-wisher.

After 32 years I have decided to retire and thank Rhona for taking on the Lunch Club. Throughout the time, I have received wonderful support, had a great time and I am sure Rhona will also receive the same support.

Thanks, and best wishes
Sylvia Swift

Report of the Oversight and General Purposes Group **2024 Annual Report**

During the Year the usual routine Inspections have been carried out together with minor repairs undertaken as follows:

Routine Inspections & Repairs

- Fire Extinguishers situated around the building received their annual check, one required to be replaced.
- Repairs carried out to the Main Entrance automatic door operation.
- Intruder Alarm, Fire Alarm were serviced twice during the year along with the Emergency Lighting, a number of luminaries were replaced due 3 hour test failure.
- Lightning conductor system was inspected and tested and certification issued.
- The Lift received its twice yearly service
- Heating System – The boilers received an annual service and satisfactory certification issued.

The monitoring stat for the first floor meeting rooms was re-sited from rooms 1 & 2 and placed in room 4.

- Portable Appliance Testing – has been carried out

External Signage – The notice board was re-sited from by the flag pole to the wall by the small gate entrance to the car park, having been replaced by a new welcoming sign.

Main Kitchen – The hot water boiler failed and a new one installed.

Mersey Synod – In March Synod representatives visited the church holding their monthly meeting and to enable them to carry out a building inspection.

Church Insurance Renewal – Our long term agreement with our insurer was due to expire in 2025 and they offered to arrange to have a free survey and valuation of the church. The survey also required certain documentation to be made available:

Electrical Installation Test Certificate

Gas Safe annual inspection Certificate(s)

Fire Alarm & Emergency Lighting - Any servicing agreement and evidence of inspections / testing etc

Fire Extinguisher annual testing certificate by a competent person.

Fire Risk Assessment and Annual reviews

Lightning Conductor - Annual Inspection Certificate

Lift LOLER Inspection records & Maintenance Records

PAT testing certificate evidence of inspections/testing

Intruder alarm details, servicing and any monitoring arrangements

CCTV - general details

Health and Safety Risk Assessment and annual reviews

Safe Guarding policy

Asbestos Register / copy of Asbestos management survey.

Details of any lettings / hire of the building and a copy of the Hire Agreement.

I am pleased to report that church surveyed extremely well and has again been granted a long-term undertaking with our Insurer who have recommended a small increase in valuation from £7,397,500 to £7,559,000.

Manse Inspection

We are required by Synod to carry out an annual inspection of the Manse regarding maintenance and up keep. A number of double glazed units were identified as having failed and they have since been replaced.

Major Repairs – which are still ongoing is the problem we experienced with the block paved walkway from the car park to the pavement sinking has found to be the result of a broken drain.

David Hickman
On behalf of the Care & Oversight Group

Social Group Annual Report January – December 2024

The Social group continue to meet with Mrs Joan Reakes as our Chairperson. We constantly seek to provide activities to extend the fellowship of the Church for we see our raison d'être to be adding to the Church family life, not as a finance raising venture. We do often make a small profit from the generous donations of all who come to our activities, for we usually have raffles which helps, any monies we do raise goes into Church funds.

Although we have had another successful year we have been unable to arrange a day trip, as many of you have requested. The challenge we have is the cost of coach hire, this added to buying a meal makes a day trip too expensive. We do, as a Social Group Committee, believe that it is important that we all have a meal together on our day out, rather than let people " fend for themselves" so this adds further challenges to our planning.

We did arrange two trips, both of which became overly expensive, one was a return visit to the National Arboretum in Staffordshire, the other was a day out to Keswick. Sadly we had to postpone these due to the cost deterring members.

Nonetheless we continue to look for activities and diversions. Should anyone have any suggestions please let us know, we will happily follow up your ideas. Having said all the above, I believe that we had another good year.

May was the month in which we held our Afternoon Tea. A good time was enjoyed by all and we had the pleasure of being entertained by Norman Lea who enthralled us with his own poetic journey through life and changing times. Sadly his wife Steph was not well, for they had been 'booked' to sing to us, however Norman rescued the afternoon for us.

July was the month of our annual Garden party at the home of Mrs Joan Reakes. Again another highly successful event. Sadly this is to be the last Garden Party at Eccleston Gardens, for Joan has now removed to pastures new. Many many thanks Joan for hosting this event for the last 10 years.

October was the planned outing to Keswick which, sadly, had to be cancelled.

November saw a new diversion for us, we were entertained by the Merseyside Trio, all the members had been members of famous Merseyside Groups in their heyday. We had a full enjoyable evening of Rock and Roll. This went down so well and was enjoyed by so many that a repeat booking was requested.

December we once again went to The Mercure for our Christmas Meal. Another successful event and one that has become a fixture on our events calendar.

Thank you to all who have helped us in the past year, I hesitate to name you should I leave anyone out, but to those who have helped with the catering, with preparing for the events, with doing all those small, unseen yet necessary things that are done, thank you.

Our biggest thank you goes to you, Church members, your family and friends, to those people who use our building and others who support us, who help us come together in friendship and fun thereby helping us to grow as a family and as a Church.

Joan Reakes

Social Group members

Joan Reakes, Jean Mill, Margaret Bellis, Kathleen Knight, Sylvia Swift, Joan Peet, John Peet.
For 2025 we are pleased that Norma Naylor and Yvonne Fletcher have also joined this
Committee.

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

INCOME	2024	2023
	£	£
Direct Giving	50,739	50,506
Endowment and Investment	-	1,201
Bank Interest	596	409
Capital Gift Fund	8,510	7,696
Internal Donations	1,200	300
Use of Rooms	51,283	42,437
Other Income - Coffee	2,374	1,915
Other Income - Other	9,540	9,624
Special Appeals :- Income	1,750	771
Less Donations	(1,750)	(771)
	<u>124,242</u>	<u>114,088</u>
EXPENDITURE		
Ministry	33,139	33,034
Wider Work	2,503	2,419
Church Expenses - Wages and Utilities	67,524	58,652
Church Expenses - Other Items	18,002	18,809
Fabric Maintenance - Church	11,296	13,893
Fabric Maintenance - Manse	500	500
	<u>132,964</u>	<u>127,307</u>
Net Surplus of (Expenditure) Over Income	<u>(8,722)</u>	<u>(13,219)</u>
GENERAL RESERVE		
Balance at 1 January	43,546	64,132
Surplus of (Expenditure) Over Income	(8,722)	(13,219)
	<u>34,824</u>	<u>50,913</u>
Non Recurring Expenditure		
New Chairs	-	2945
Coffee Machine	-	1260
Water Boilers	-	1169
Cross	-	1993
	<u>-</u>	<u>7,367</u>
Balance at 31 December	<u>34,824</u>	<u>43,546</u>

BALANCE SHEET AS AT DECEMBER 2024

ASSETS	2024	2023
	£	£
Cash at Bank / Brokers		
HSBC Deposit Account	43,384	47,561
Investec	2,833	664
HSBC	14,240	8,557
Petty Cash	150	150
Cash	23	25
	<u>60,630</u>	<u>56,957</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	34,824	43,546
Music Fund	647	532
Youth and Education Fund	5,270	6,224
Benevolent Fund	1,281	1,210
Capital Gift Fund	2,833	664
Organ Fund	7,691	4,434
Afternoon Fellowship	347	347
Specific Grant for expenditure not incurred until 2025	5,000	-
Suspense Account	2,737	-
	<u>60,630</u>	<u>56,957</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2024 at £7,397,500

2. Stock held for capital and other purposes and valued at 31 December

	2024	2023
	£	£
Corporate Bonds	54,766	51,942
UK Equities	42,922	69,477
Property Bond	10,989	11,737
International Equities	116,147	86,780
Alternative Assets	30,174	32,482
	<u>254,998</u>	<u>252,418</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2024 at £1,587,428

4. Members and Adherents

Number of Members	65	69
Number of Adherents	10	10
	<u>75</u>	<u>79</u>

5. Special Appeals

Donations made from Income from Special Appeals were as follows

	2024	2023
	£	£
Gaza Appeal	371	
Christian Aid	298	
Willowbrook Hospice	271	
Nazareth House	195	
Young Carers	80	
MND	118	
Food Bank	417	
	<u>1,750</u>	<u>771</u>

These Accounts were agreed by the Elders on 7 May 2025



C Knight - Treasurer



R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2024 set out on pages 1 to 7**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024

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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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.

Dated 7 May 2025

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

INCOME

	2024 £	2023 £
DIRECT GIVING		
Freewill Offering	36,107	36,050
Loose Collections	4,043	3,580
Income Tax Refunds on Covenants	9,744	9,501
Subscriptions and Donations	845	1,375
	<u>50,739</u>	<u>50,506</u>
ENDOWMENT AND INVESTMENT		
Sarah Cowley Trust	-	1
Cross Trust	-	1,200
	<u>-</u>	<u>1,201</u>
CAPITAL GIFT FUND		
Investment Income	<u>8,510</u>	<u>7,696</u>
INTERNAL DONATIONS		
Luncheon Club	<u>1,200</u>	<u>300</u>
OTHER INCOME - OTHER		
Funeral Fees	-	200
Wedding Fees	100	100
Legacy	-	1,000
Phone & Photocopier	1,029	788
Fundraising Events	4,950	3,419
Contribution to Ministers Expenses from Rainford URC and Haresfinch URC	2,789	3,062
Sale of Cards/Books etc.	187	301
Sundry Income	485	754
	<u>9,540</u>	<u>9,624</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

EXPENDITURE

	2024 £	2023 £
MINISTRY		
Ministry and Mission Contributions	26,184	25,872
Ministers Expenses	2,577	2,673
Manse Council Tax	2,335	2,327
Manse Water Charges	306	214
Manse Telephone	532	653
Pulpit Supply	1,205	1,295
	<u>33,139</u>	<u>33,034</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>2,503</u>	<u>2,419</u>
CHURCH EXPENSES		
Wages	46,750	44,570
Insurance	4,892	4,109
Gas	7,498	4,369
Electricity	7,381	4,568
Water	1,003	1,036
	<u>67,524</u>	<u>58,652</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,406	1,820
Organ and Choir	1,757	1,757
Telephone	1,706	1,457
Maintenance Office Machines etc.	3,288	3,552
Fees etc.	500	500
Cleaning Materials etc.	5,070	5,008
Worship	2,385	3,175
Bank Charges	155	170
Sundries	1,735	1,370
	<u>18,002</u>	<u>18,809</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	1,574	
Alarm Maintenance	1,417	
Building Survey	138	
Automatic Door Maintenance	251	
Lift Maintenance & Repairs	921	
External Maintenance	880	
Internal Maintenance	1,502	
Gardening	460	
Electrical	1,063	
Emergency Lighting	1,445	
Sign	642	
Plumbing	125	
Health & Safety	878	
	<u>11,296</u>	<u>13,893</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FUND FOR YEAR TO 31 DECEMBER 2024

	2024	2023
	£	£
Balance brought forward	532	547
Income	115	585
	<u>647</u>	<u>1,132</u>
Expenditure	-	600
Balance carried forward	<u>647</u>	<u>532</u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2024

	2024	2023
	£	£
Balance brought forward	6,224	6,604
Income	1,400	1,400
	<u>7,624</u>	<u>8,004</u>
Expenditure	2,354	1,780
Balance carried forward	<u>5,270</u>	<u>6,224</u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2024**

	2024	2023
	£	£
Balance brought forward	1,210	870
Income		
Bank Interest	71	340
	<u>71</u>	<u>340</u>
Expenditure		
Benevolent Payments	-	-
	<u>-</u>	<u>-</u>
Balance carried forward	<u>1,281</u>	<u>1,210</u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2024**

	2024	2023
	£	£
Balance brought forward	664	1,189
Add Sale Of Investments	46,408	23,791
Dividends	-	20
	<u>46,408</u>	<u>23,811</u>
	<u>47,072</u>	<u>25,000</u>
Less Purchase of Investments	42,380	22,562
Brokers Charges	1,859	1,774
Balance carried forward	<u>2,833</u>	<u>664</u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Investec	2,833	664
	<u>2,833</u>	<u>664</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2024**

	2024		2023
	£		£
Balance Brought Forward			
Add Donations Received	3,133		3,646
Bank Interest	124	788	
		-	788
	<u>7,691</u>		<u>4,434</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2024		2023
	£		£
Afternoon Fellowship	466		483
Flower Fund	400		371
Catering Committee	194		200
Social Group	5,168		3,636
	<u>6,228</u>		<u>4,690</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2024

INCOME	2024	2023
	£	£
Direct Giving	50,739	50,506
Endowment and Investment	-	1,201
Bank Interest	596	409
Capital Gift Fund	8,510	7,696
Internal Donations	1,200	300
Use of Rooms	51,283	42,437
Other Income - Coffee	2,374	1,915
Other Income - Other	9,540	9,624
Special Appeals :- Income	1,750	771
Less Donations	(1,750)	(771)
	<u>124,242</u>	<u>114,088</u>
EXPENDITURE		
Ministry	33,139	33,034
Wider Work	2,503	2,419
Church Expenses - Wages and Utilities	67,524	58,652
Church Expenses - Other Items	18,002	18,809
Fabric Maintenance - Church	11,296	13,893
Fabric Maintenance - Manse	500	500
	<u>132,964</u>	<u>127,307</u>
Net Surplus of (Expenditure) Over Income	<u>(8,722)</u>	<u>(13,219)</u>
GENERAL RESERVE		
Balance at 1 January	43,546	64,132
Surplus of (Expenditure) Over Income	(8,722)	(13,219)
	<u>34,824</u>	<u>50,913</u>
Non Recurring Expenditure		
New Chairs	-	2945
Coffee Machine	-	1260
Water Boilers	-	1169
Cross	-	1993
	<u>-</u>	<u>7,367</u>
Balance at 31 December	<u>34,824</u>	<u>43,546</u>

BALANCE SHEET AS AT DECEMBER 2024

ASSETS	2024	2023
	£	£
Cash at Bank / Brokers		
HSBC Deposit Account	43,384	47,561
Investec	2,833	664
HSBC	14,240	8,557
Petty Cash	150	150
Cash	23	25
	<u>60,630</u>	<u>56,957</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	34,824	43,546
Music Fund	647	532
Youth and Education Fund	5,270	6,224
Benevolent Fund	1,281	1,210
Capital Gift Fund	2,833	664
Organ Fund	7,691	4,434
Afternoon Fellowship	347	347
Specific Grant for expenditure not incurred until 2025	5,000	-
Suspense Account	2,737	-
	<u>60,630</u>	<u>56,957</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2024 at £7,397,500

2. Stock held for capital and other purposes and valued at 31 December

	2024	2023
	£	£
Corporate Bonds	54,766	51,942
UK Equities	42,922	69,477
Property Bond	10,989	11,737
International Equities	116,147	86,780
Alternative Assets	30,174	32,482
	<u>254,998</u>	<u>252,418</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2024 at £1,587,428

4. Members and Adherents

Number of Members	65	69
Number of Adherents	10	10
	<u>75</u>	<u>79</u>

5. Special Appeals

Donations made from Income from Special Appeals were as follows

	2024	2023
	£	£
Gaza Appeal	371	
Christian Aid	298	
Willowbrook Hospice	271	
Nazareth House	195	
Young Carers	80	
MND	118	
Food Bank	417	
	<u>1,750</u>	<u>771</u>

These Accounts were agreed by the Elders on 7 May 2025



C Knight - Treasurer



R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2024 set out on pages 1 to 7**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2024

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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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.

Dated 7 May 2025

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

INCOME

	2024 £	2023 £
DIRECT GIVING		
Freewill Offering	36,107	36,050
Loose Collections	4,043	3,580
Income Tax Refunds on Covenants	9,744	9,501
Subscriptions and Donations	845	1,375
	<u>50,739</u>	<u>50,506</u>
ENDOWMENT AND INVESTMENT		
Sarah Cowley Trust	-	1
Cross Trust	-	1,200
	<u>-</u>	<u>1,201</u>
CAPITAL GIFT FUND		
Investment Income	<u>8,510</u>	<u>7,696</u>
INTERNAL DONATIONS		
Luncheon Club	<u>1,200</u>	<u>300</u>
OTHER INCOME - OTHER		
Funeral Fees	-	200
Wedding Fees	100	100
Legacy	-	1,000
Phone & Photocopier	1,029	788
Fundraising Events	4,950	3,419
Contribution to Ministers Expenses from Rainford URC and Haresfinch URC	2,789	3,062
Sale of Cards/Books etc.	187	301
Sundry Income	485	754
	<u>9,540</u>	<u>9,624</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2024

EXPENDITURE

	2024 £	2023 £
MINISTRY		
Ministry and Mission Contributions	26,184	25,872
Ministers Expenses	2,577	2,673
Manse Council Tax	2,335	2,327
Manse Water Charges	306	214
Manse Telephone	532	653
Pulpit Supply	1,205	1,295
	<u>33,139</u>	<u>33,034</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>2,503</u>	<u>2,419</u>
CHURCH EXPENSES		
Wages	46,750	44,570
Insurance	4,892	4,109
Gas	7,498	4,369
Electricity	7,381	4,568
Water	1,003	1,036
	<u>67,524</u>	<u>58,652</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,406	1,820
Organ and Choir	1,757	1,757
Telephone	1,706	1,457
Maintenance Office Machines etc.	3,288	3,552
Fees etc.	500	500
Cleaning Materials etc.	5,070	5,008
Worship	2,385	3,175
Bank Charges	155	170
Sundries	1,735	1,370
	<u>18,002</u>	<u>18,809</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	1,574	
Alarm Maintenance	1,417	
Building Survey	138	
Automatic Door Maintenance	251	
Lift Maintenance & Repairs	921	
External Maintenance	880	
Internal Maintenance	1,502	
Gardening	460	
Electrical	1,063	
Emergency Lighting	1,445	
Sign	642	
Plumbing	125	
Health & Safety	878	
	<u>11,296</u>	<u>13,893</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FUND FOR YEAR TO 31 DECEMBER 2024

	2024	2023
	£	£
Balance brought forward	532	547
Income	115	585
	<u>647</u>	<u>1,132</u>
Expenditure	-	600
Balance carried forward	<u>647</u>	<u>532</u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2024

	2024	2023
	£	£
Balance brought forward	6,224	6,604
Income	1,400	1,400
	<u>7,624</u>	<u>8,004</u>
Expenditure	2,354	1,780
Balance carried forward	<u>5,270</u>	<u>6,224</u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2024**

	2024	2023
	£	£
Balance brought forward	1,210	870
Income	71	340
Bank Interest	<u>71</u>	<u>340</u>
Expenditure	-	-
Benevolent Payments	<u>-</u>	<u>-</u>
Balance carried forward	<u>1,281</u>	<u>1,210</u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2024**

	2024	2023
	£	£
Balance brought forward	664	1,189
Add Sale Of Investments	46,408	23,791
Dividends	-	20
	<u>46,408</u>	<u>23,811</u>
	<u>47,072</u>	<u>25,000</u>
Less Purchase of Investments	42,380	22,562
Brokers Charges	1,859	1,774
Balance carried forward	<u>2,833</u>	<u>664</u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Investec	2,833	664
	<u>2,833</u>	<u>664</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2024**

	2024		2023
	£		£
Balance Brought Forward			
Add Donations Received	3,133		3,646
Bank Interest	124	788	
		-	788
	<u>7,691</u>		<u>4,434</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2024		2023
	£		£
Afternoon Fellowship	466		483
Flower Fund	400		371
Catering Committee	194		200
Social Group	5,168		3,636
	<u>6,228</u>		<u>4,690</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

England & Wales - Charity number 1145831

Accounts

The final group to report was the Oversight Group, which is responsible for repairs, improvements and monitoring of the building but also for compliance with the regulations, which relate to health and safety, and regular servicing of machinery etc. The church has good reason to be grateful for this vital group and to the others, which enhance church life and governance.

Safeguarding

The Elders are responsible and appoint a church safeguarding officer and deputy. They ensure elders, church members with certain functions and employees are updated with information and training as necessary. The church is aware that its policy must be kept updated and advertised to members of the public who use the building.

Financial safeguards

The Elders at their monthly meeting and the church at its quarterly meeting are presented with the latest financial information and summary accounts. The accounts are audited annual, which is beyond legislative requirements but gives extra confidence to the church.

Compliance is excellent and there has been nothing adverse to report during the year. A new treasurer has been elected who will receive assistance and training from the retiring treasurer who will head a new group – the finance committee. This will be able to assist the treasurer with advice and support. The Church is indeed most grateful to the retiring treasurer who has carried out his duties with total integrity and humanity, offering help and advice as well as carrying out his duties in a Christian manner.

Donald Swift, secretary of trustees, 12 July 2024

Ormskirk Street United Reformed Church (Charity Registration No 1145831)

ANNUAL REPORT OF THE TRUSTEES FOR 2023

Trust Chair, THE MINISTER, REVD CATH ATKINSON who also has Haresfinch and Rainford United Reformed Churches in her care presented her report, which highlighted the new friends who worship with us, sadly as a result of the closure of a number of Methodist churches.

One of our centenarians has moved to be nearer his large family in Cambridgeshire. But we sadly said goodbye to three worshipping friends.

She highlighted some events including the course for the three pastorate churches by Synod Mission Enabler, Stuart Radcliffe. We continued to connect with users of the building. We put our welcome into action to give away hot cross buns at Easter with Easter bag giveaways.

The Christmas Jumper carol service and Advent Praise service led again by St Helens Youth Brass Band, another user of our building both connected further with building users. She gave a list of visits and services with Queens Park School. We welcomed visitors from a number of St Helens to share a Taizé service. All were welcomed to a Day of Prayer, which attracted many visitors and worshippers.

A notable addition to the Worship area was the fixing of a large illuminated cross to the rear wall so it is visible by to all during worship (when facing the window) and on entering the sanctuary.

The Church Secretary, Rhona Newby reported on the year. A new Elder was elected, Jean Mill while a very long serving Elder, Tony Whalley, retired from active service. The Elders had taken part in elders training further equipping them for service and each one had updated their safeguarding qualifications as required.

An eco-group was established to lead the church in reaching its eco-goals. It is actively looking at insulation, solar panels on roofs. Many improvements have already been made including the near total conversion to LED lighting which not only saves a large proportion on lighting but also improved the appearance of the lighting at the same time.

The Church Meeting also resolved to resume collections for local and national charities, mostly Christian or improving the lives of people. Our mission statement has been enlarged to make it clear that 'helping our local community' is included in our mission.

The luncheon club continues to serve pensioners living alone and/or in need of social contact. The social group organises social events throughout the year, which also raise considerable sums towards church funds. The Afternoon Friendship Group has replaced an evening meeting and one held in the afternoon. The time is more appropriate for the age group who attend and has proved very successful, attracting interesting speakers.

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2023

	2023 £	2022 £
INCOME		
Direct Giving	50,506	51,525
Endowment and Investment	1,201	3,000
Bank Interest	409	-
Capital Gift Fund	7,696	6,656
Internal Donations	300	745
Use of Rooms	42,437	41,488
Other Income - Coffee	1,915	1,547
Other Income - Other	6,562	1,671
Special Appeals :- Income	771	2,857
Less Donations	(771)	(2,857)
	<u>111,026</u>	<u>106,632</u>
EXPENDITURE		
Ministry	29,972	29,816
Wider Work	2,419	860
Church Expenses - Wages and Utilities	58,652	50,253
Church Expenses - Other Items	18,809	18,169
Fabric Maintenance - Church	13,893	8,048
Fabric Maintenance - Manse	500	-
	<u>124,245</u>	<u>107,146</u>
Net Surplus of (Expenditure) Over Income	<u>(13,219)</u>	<u>(514)</u>
GENERAL RESERVE		
Balance at 1 January	64,132	34,909
Surplus of (Expenditure) Over Income	(13,219)	(514)
	50,913	34,395
Non Recurring Income	-	59,706
	50,913	94,101
Non Recurring Expenditure		
New Chairs	2,945	
Coffee Machine	1,260	
Water Boilers	1,169	
Cross	1,993	
	<u>7,367</u>	29,969
Balance at 31 December	<u>43,546</u>	<u>64,132</u>

BALANCE SHEET AS AT DECEMBER 2023

	2023 £	2022 £
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	47,561	56,072
Investec	664	1,189
HSBC	8,557	19,544
Petty Cash	150	150
Cash	25	33
	<u>56,957</u>	<u>76,988</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	43,546	64,132
Music Festival Fund	532	547
Youth and Education Fund	6,224	6,604
Benevolent Fund	1,210	870
Capital Gift Fund	664	1,189
Organ Fund	4,434	3,646
Afternoon Fellowship	347	-
	<u>56,957</u>	<u>76,988</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2023 at £6,604,910

2. Stock held for capital and other purposes and valued at 31 December

	2023	2022
	£	£
Corporate Bonds	51,942	42,722
UK Equities	69,477	67,512
Property Bond	11,737	11,875
International Equities	86,780	88,552
Alternative Assets	32,482	35,745
	<u>252,418</u>	<u>246,406</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2023 at £1,505,099

4. Members and Adherents

Number of Members	69	68
Number of Adherents	10	16
	<u>79</u>	<u>84</u>
	2023	2022
	£	£

5. Special Appeals

Donations made from Income from Special Appeals were as follows

Earthquake Appeal	368	
North West Air Ambulance	403	
	<u>771</u>	<u>2,857</u>

These Accounts were agreed by the Elders on 8 May 2024



C Knight - Treasurer

R Newby - Church Secretary



ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2023 set out on pages 1 to 7**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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

Dated 8 May 2024

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

INCOME

	2023		2022
	£		£
DIRECT GIVING			
Freewill Offering	36,050		35,845
Loose Collections	3,580		3,635
Income Tax Refunds on Covenants	9,501		10,695
Subscriptions and Donations	1,375		1,350
	<u>50,506</u>		<u>51,525</u>
ENDOWMENT AND INVESTMENT			
Sarah Cowley Trust	1		-
Cross Trust	1,200		-
Ravensdale Trust	-		3,000
	<u>1,201</u>		<u>3,000</u>
CAPITAL GIFT FUND			
Investment Income	<u>7,696</u>		<u>6,656</u>
INTERNAL DONATIONS			
Luncheon Club	300		600
Mixed Fellowship	-		100
Mums & Tots	-		45
	<u>300</u>		<u>745</u>
OTHER INCOME - OTHER			
Funeral Fees	200		426
Wedding Fees	100		
Legacy from Ada Knapton dec'd	-	88151	
Less Transferred to Capital Gift Fund	-	<u>88151</u>	-
Legacy	1,000		
Phone & Photocopier	788		506
Fundraising Events	3,419		253
Sale of Cards/Books etc.	301		177
Sundry Income	754		309
	<u>6,562</u>		<u>1,671</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

EXPENDITURE

	2023	2022
	£	£
MINISTRY		
Ministry and Mission Contributions	22,810	23,520
Ministers Expenses	2,673	2,439
Manse Council Tax	2,327	2,046
Manse Water Charges	214	196
Manse Telephone	653	680
Pulpit Supply	1,295	935
	<u>29,972</u>	<u>29,816</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>2,419</u>	<u>860</u>
CHURCH EXPENSES		
Wages	44,570	36,453
Insurance	4,109	3,654
Gas	4,369	5,303
Electricity	4,568	4,226
Water	1,036	617
	<u>58,652</u>	<u>50,253</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,820	1,869
Organ and Choir	1,757	1,761
Telephone	1,457	1,230
Maintenance Office Machines etc.	3,552	3,259
Fees etc.	500	450
Cleaning Materials etc.	5,008	4,589
Worship	3,175	3,863
Bank Charges	170	177
Sundries	1,370	971
	<u>18,809</u>	<u>18,169</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	1,240	
Alarm Maintenance	1,848	
Building Survey	138	
Automatic Door Maintenance	477	
Lift Maintenance & Repairs	715	
Replacing Windows	686	
Repairs to Lightning Conductor	1,160	
Gardening	530	
Lighting	382	
Painting & Decorating	2,356	
Plumbing	690	
Sundry Repairs	580	
Health & Safety	241	
Sundry Electrical Work	2,850	
	<u>13,893</u>	<u>8,048</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FESTIVAL FUND FOR YEAR TO 31 DECEMBER 2023

	2023	2022
	£	£
Balance brought forward	547	627
Income	585	70
	<u>1,132</u>	<u>697</u>
Expenditure	600	150
Balance carried forward	<u>532</u>	<u>547</u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2023

	2023	2022
	£	£
Balance brought forward	6,604	7,692
Income	1,400	1,300
	<u>8,004</u>	<u>8,992</u>
Expenditure	1,780	2,388
Balance carried forward	<u>6,224</u>	<u>6,604</u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2023**

	2023	2022
	£	£
Balance brought forward	870	1,726
Income		
Bank Interest	340	107
	<u>340</u>	<u>107</u>
Expenditure		
Benevolent Payments	-	963
	<u>-</u>	<u>963</u>
Balance carried forward	<u>1,210</u>	<u>870</u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2023**

	2023	2022
	£	£
Balance brought forward	1,189	9,575
Add Sale Of Investments	23,791	46,109
Dividends	20	232
Transferred from General Fund	-	88,151
	<u>23,811</u>	<u>134,492</u>
	25,000	144,067
Less Purchase of Investments	22,562	137,238
Transfer to General Fund	-	3,963
Brokers Charges	1,774	1,677
	<u>1,774</u>	<u>142,878</u>
Balance carried forward	<u>664</u>	<u>1,189</u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Investec	664	1,189
	<u>664</u>	<u>1,189</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2023**

	2023	2022
	£	£
Balance Brought Forward	3,646	3,546
Add Donations Received	788	100
	<u>4,434</u>	<u>3,646</u>

**ROOF REPAIR FUND
YEAR ENDED 31 DECEMBER 2023**

	2023	2022
	£	£
Balance Brought Forward	-	29,686
Income Tax Refunds	-	273
Grants Received	-	18,000
	<u>-</u>	<u>47,959</u>
Expenditure to Date	-	47,959
Consultants Fees	-	848
Contractors Charges	-	47,111
	<u>-</u>	<u>47,959</u>
Balance Carried Forward	<u>-</u>	<u>-</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2023	2022
	£	£
Afternoon Fellowship	483	93
Flower Fund	371	246
Mixed Fellowship	-	346
Catering Committee	200	283
Social Group	3,636	2,544
	<u>4,690</u>	<u>3,512</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2023

	2023 £	2022 £
INCOME		
Direct Giving	50,506	51,525
Endowment and Investment	1,201	3,000
Bank Interest	409	-
Capital Gift Fund	7,696	6,656
Internal Donations	300	745
Use of Rooms	42,437	41,488
Other Income - Coffee	1,915	1,547
Other Income - Other	6,562	1,671
Special Appeals :- Income	771	2,857
Less Donations	(771)	(2,857)
	<u>111,026</u>	<u>106,632</u>
EXPENDITURE		
Ministry	29,972	29,816
Wider Work	2,419	860
Church Expenses - Wages and Utilities	58,652	50,253
Church Expenses - Other Items	18,809	18,169
Fabric Maintenance - Church	13,893	8,048
Fabric Maintenance - Manse	500	-
	<u>124,245</u>	<u>107,146</u>
Net Surplus of (Expenditure) Over Income	<u>(13,219)</u>	<u>(514)</u>
GENERAL RESERVE		
Balance at 1 January	64,132	34,909
Surplus of (Expenditure) Over Income	(13,219)	(514)
	<u>50,913</u>	<u>34,395</u>
Non Recurring Income	-	59,706
	<u>50,913</u>	<u>94,101</u>
Non Recurring Expenditure		
New Chairs	2,945	
Coffee Machine	1,260	
Water Boilers	1,169	
Cross	1,993	
	<u>7,367</u>	<u>29,969</u>
Balance at 31 December	<u>43,546</u>	<u>64,132</u>

BALANCE SHEET AS AT DECEMBER 2023

	2023 £	2022 £
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	47,561	56,072
Investec	664	1,189
HSBC	8,557	19,544
Petty Cash	150	150
Cash	25	33
	<u>56,957</u>	<u>76,988</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	43,546	64,132
Music Festival Fund	532	547
Youth and Education Fund	6,224	6,604
Benevolent Fund	1,210	870
Capital Gift Fund	664	1,189
Organ Fund	4,434	3,646
Afternoon Fellowship	347	-
	<u>56,957</u>	<u>76,988</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2023 at £6,604,910

2. Stock held for capital and other purposes and valued at 31 December

	2023	2022
	£	£
Corporate Bonds	51,942	42,722
UK Equities	69,477	67,512
Property Bond	11,737	11,875
International Equities	86,780	88,552
Alternative Assets	32,482	35,745
	<u>252,418</u>	<u>246,406</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2023 at £1,505,099

4. Members and Adherents

Number of Members	69	68
Number of Adherents	10	16
	<u>79</u>	<u>84</u>
	2023	2022
	£	£

5. Special Appeals

Donations made from Income from Special Appeals were as follows

Earthquake Appeal	368	
North West Air Ambulance	403	
	<u>771</u>	<u>2,857</u>

These Accounts were agreed by the Elders on 8 May 2024



C Knight - Treasurer

R Newby - Church Secretary



ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2023 set out on pages 1 to 7**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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

Dated 8 May 2024

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

INCOME

	2023		2022
	£		£
DIRECT GIVING			
Freewill Offering	36,050		35,845
Loose Collections	3,580		3,635
Income Tax Refunds on Covenants	9,501		10,695
Subscriptions and Donations	1,375		1,350
	<u>50,506</u>		<u>51,525</u>
ENDOWMENT AND INVESTMENT			
Sarah Cowley Trust	1		-
Cross Trust	1,200		-
Ravensdale Trust	-		3,000
	<u>1,201</u>		<u>3,000</u>
CAPITAL GIFT FUND			
Investment Income	<u>7,696</u>		<u>6,656</u>
INTERNAL DONATIONS			
Luncheon Club	300		600
Mixed Fellowship	-		100
Mums & Tots	-		45
	<u>300</u>		<u>745</u>
OTHER INCOME - OTHER			
Funeral Fees	200		426
Wedding Fees	100		
Legacy from Ada Knapton dec'd	-	88151	
Less Transferred to Capital Gift Fund	-	<u>88151</u>	-
Legacy	1,000		
Phone & Photocopier	788		506
Fundraising Events	3,419		253
Sale of Cards/Books etc.	301		177
Sundry Income	754		309
	<u>6,562</u>		<u>1,671</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2023

EXPENDITURE

	2023	2022
	£	£
MINISTRY		
Ministry and Mission Contributions	22,810	23,520
Ministers Expenses	2,673	2,439
Manse Council Tax	2,327	2,046
Manse Water Charges	214	196
Manse Telephone	653	680
Pulpit Supply	1,295	935
	<u>29,972</u>	<u>29,816</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>2,419</u>	<u>860</u>
CHURCH EXPENSES		
Wages	44,570	36,453
Insurance	4,109	3,654
Gas	4,369	5,303
Electricity	4,568	4,226
Water	1,036	617
	<u>58,652</u>	<u>50,253</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,820	1,869
Organ and Choir	1,757	1,761
Telephone	1,457	1,230
Maintenance Office Machines etc.	3,552	3,259
Fees etc.	500	450
Cleaning Materials etc.	5,008	4,589
Worship	3,175	3,863
Bank Charges	170	177
Sundries	1,370	971
	<u>18,809</u>	<u>18,169</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	1,240	
Alarm Maintenance	1,848	
Building Survey	138	
Automatic Door Maintenance	477	
Lift Maintenance & Repairs	715	
Replacing Windows	686	
Repairs to Lightning Conductor	1,160	
Gardening	530	
Lighting	382	
Painting & Decorating	2,356	
Plumbing	690	
Sundry Repairs	580	
Health & Safety	241	
Sundry Electrical Work	2,850	
	<u>13,893</u>	<u>8,048</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FESTIVAL FUND FOR YEAR TO 31 DECEMBER 2023

	2023	2022
	£	£
Balance brought forward	547	627
Income	585	70
	<u>1,132</u>	<u>697</u>
Expenditure	600	150
Balance carried forward	<u>532</u>	<u>547</u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2023

	2023	2022
	£	£
Balance brought forward	6,604	7,692
Income	1,400	1,300
	<u>8,004</u>	<u>8,992</u>
Expenditure	1,780	2,388
Balance carried forward	<u>6,224</u>	<u>6,604</u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2023**

	2023	2022
	£	£
Balance brought forward	870	1,726
Income		
Bank Interest	340	107
	<u>340</u>	<u>107</u>
Expenditure		
Benevolent Payments	-	963
	<u>-</u>	<u>963</u>
Balance carried forward	<u>1,210</u>	<u>870</u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2023**

	2023	2022
	£	£
Balance brought forward	1,189	9,575
Add		
Sale Of Investments	23,791	46,109
Dividends	20	232
Transferred from General Fund	-	88,151
	<u>23,811</u>	<u>134,492</u>
	25,000	144,067
Less		
Purchase of Investments	22,562	137,238
Transfer to General Fund	-	3,963
Brokers Charges	1,774	1,677
	<u>1,774</u>	<u>142,878</u>
Balance carried forward	<u>664</u>	<u>1,189</u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Investec	664	1,189
	<u>664</u>	<u>1,189</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2023**

	2023	2022
	£	£
Balance Brought Forward	3,646	3,546
Add Donations Received	788	100
	<u>4,434</u>	<u>3,646</u>

**ROOF REPAIR FUND
YEAR ENDED 31 DECEMBER 2023**

	2023	2022
	£	£
Balance Brought Forward	-	29,686
Income Tax Refunds	-	273
Grants Received	-	18,000
	<u>-</u>	<u>47,959</u>
Expenditure to Date	-	47,959
Consultants Fees	-	848
Contractors Charges	-	47,111
	<u>-</u>	<u>47,959</u>
Balance Carried Forward	<u>-</u>	<u>-</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2023	2022
	£	£
Afternoon Fellowship	483	93
Flower Fund	371	246
Mixed Fellowship	-	346
Catering Committee	200	283
Social Group	3,636	2,544
	<u>4,690</u>	<u>3,512</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

England & Wales - Charity number 1145831

Accounts

TRUSTEES ANNUAL REPORT FOR 2022

The Charity Trustees are as notified and registered with the Charity Commission. They have met on ten occasions as is their usual custom with short additional meetings to resolve immediate problems. Nothing significant was reported.

The trustees meet monthly and consider the financial report presented by the treasurer which has disclosed considerable expenditure which had been authorised by the Church Meeting.

The Minister, Revd Catherine Atkinson, also Chair of Trustees, reported the continued and active involvement with Queens Park Primary School through weekly assemblies, Experiencing Harvest and Easter and latterly with a number of Christmas events.

The Future group had been established to try to plan for the short- and long-term future of the church. A number of events had been held with a view to increasing the profile of the church in the town centre. A Warm Hub had been established on Monday afternoons and a small number had taken advantage of the space, limited activities and refreshment offered.

The three churches in the pastorate had together participated in a Local Church Growth course, assisted by the Synod Mission Enabler, Rev Stuart Radcliffe. The pastorate continues to work together where possible including Bible studies but will only meet together on special occasions.

The Church Secretary, Rhona Newby reported on the first full year back after the Pandemic. It had been agreed, as elders' elections had not been held during that period, that all elders would resign and be available for election and resume a three-year cycle. This had been agreed unanimously. Prayer was being emphasised and encouraged with sessions held monthly. Prayer was at the centre of the future initiatives.

Afternoon Fellowship had merged with the Ladies' Guild and because the result was still not a viable group, a merger was agreed with the Mixed Fellowship which moved its meetings to afternoon, producing a strong and viable group. We had been grateful to each group now merging into one and hoped for a successful future. Over this year the normal variety of events had been held.

Lunch Club – This long-standing outreach of the church had continued on its normal fortnightly timetable, lost some older members but welcomed new members over the year. The preparation of the meals continued to be in-house with some additional helpers recruited over the year.

Social Group – the group had resumed organising events which included an afternoon tea, garden party, trip to Llandudno and a Christmas Lunch. Social events had drawn many from outside the fellowship to participate and bring people into church. The group continued to organise coffee after worship which contributed much to the fellowship but also financially successful also contributed with profits from the events to a substantial gift to the church.

We celebrate the happiness the group brings to the church and its friends for which the URC is well known nationally.

Oversight and General Purposes Committee – this is the umbrella group covering all the work done on the buildings, some done by members who also oversee the work of contractors. The flat roof was the third part of the roof to have failed and considerable remedial work was very costly. It also included work on walls which had design faults. Repairs to the block paving near the entrance were done for safety and appearance. Routine work included servicing equipment including lift, fire alarm, automatic entrance doors and portable appliance testing.

Lighting has been updated to LED. Streaming equipment had been installed and a new and expanded camera and surveillance had been installed inside and outside the building. New stronger emergency escape doors had been fitted to the Henry Street boundary wall. To prevent tripping on the steps leading to the front entrance, railings were fitted preventing use of the steps completely.

Henry Berry – a Heritage plaque had been donated and attached to the wall by the front entrance commemorating the canal pioneer and church trustee. It is positioned above his gravestone. He is actually now buried in St Helens cemetery.

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2022

INCOME	2022 £	2021 £
Direct Giving	51,525	48,937
Endowment and Investment	3,000	4,868
Capital Gift Fund	6,656	3,199
Internal Donations	745	-
Use of Rooms	41,488	27,718
Other Income - Coffee	1,547	357
Other Income - Other	1,671	4,169
Special Appeals :- Income	2,857	10
Less Donations	<u>(2,857)</u>	<u>(10)</u>
	<u>106,632</u>	<u>89,248</u>
EXPENDITURE		
Ministry	29,816	29,924
Wider Work	860	876
Church Expenses - Wages and Utilities	50,253	39,202
Church Expenses - Other Items	18,169	14,556
Fabric Maintenance - Church	8,048	9,978
	<u>107,146</u>	<u>94,536</u>
Net Surplus of (Expenditure) Over Income	<u>(514)</u>	<u>(5,288)</u>
GENERAL RESERVE		
Balance at 1 January	34,909	51,271
Surplus of (Expenditure) Over Income	<u>(514)</u>	<u>(5,288)</u>
	34,395	45,983
Non Recurring Income		
Transfer from Capital Gift Fund	3,963	-
Winding up of Allansons Charity	11,338	-
Winding up of Ravensdale Trust	22,500	-
Insurance Claim (Loss of Income)	<u>21,905</u>	20,000
	59,706	20,000
Non Recurring Expenditure		
CCTV Equipment	6,673	-
Roof & Door Repairs	3,776	-
Repairs to Block Paving	6,980	-
Erection of Railings	9,720	-
Replacement of Rear Fire Exit	<u>2,820</u>	-
Transfer to Roof Repair Fund	-	(31,074)
	29,969	-
Balance at 31 December	<u>64,132</u>	<u>34,909</u>

BALANCE SHEET AS AT DECEMBER 2022

ASSETS	2022 £	2021 £
Cash at Bank / Brokers		
HSBC Deposit Account	56,072	16,591
Royal Bank of Scotland	-	3,963
Investec	1,189	5,612
HSBC	19,544	61,242
Petty Cash	150	150
Cash	33	203
	<u>76,988</u>	<u>87,761</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	64,132	34,909
Music Festival Fund	547	627
Youth and Education Fund	6,604	7,692
Benevolent Fund	870	1,726
Capital Gift Fund	1,189	9,575
Organ Fund	3,646	3,546
Roof Repair Fund	-	29,686
	<u>76,988</u>	<u>87,761</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2022

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2022 at £5,897,241

2. Stock held for capital and other purposes and valued at

	2022	2021
	£	£
Corporate Bonds	42,722	15,783
UK Equities	67,512	41,504
Property Bond	11,875	4,620
International Equities	88,552	41,545
Alternative Assets	35,745	7,020
	<u>246,406</u>	<u>110,472</u>

The increase in the value of the investments is as a result of a transfer on the winding up of Allansons Trust of £67,444 and the purchase of investments following the legacy from Ada Knapton

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2022 at £1,347,706

4. Members and Adherents

Number of Members	68	68
Number of Adherents	16	13
	<u>84</u>	<u>81</u>

5. Special Appeals

Donations made from Income from Special Appeals were as follows

	2022	2021
	£	£
Ukraine Appeal	1,116	-
Christian Aid	427	10
Pakistan Appeal	287	-
Young Carers	553	-
Zoe's Place	474	-
	<u>2,857</u>	<u>10</u>

These Accounts were agreed by the Elders on 3 May 2023



C Knight - Treasurer

R Newby - Church Secretary



ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2022 set out on pages 1 to 7**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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

Dated 3 May 2023

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2022

INCOME

	2022 £	2021 £
DIRECT GIVING		
Freewill Offering	35,845	36,381
Loose Collections	3,635	1,782
Income Tax Refunds on Covenants	10,695	9,263
Subscriptions and Donations	<u>1,350</u>	<u>1,511</u>
	<u>51,525</u>	<u>48,937</u>
ENDOWMENT AND INVESTMENT		
Investments held by United Reformed Church (Mersey Provenance) Trust Limited	-	275
Allanson Charity	-	993
Cross Trust	-	600
Ravensdale Trust	<u>3,000</u>	<u>3,000</u>
	<u>3,000</u>	<u>4,868</u>
CAPITAL GIFT FUND		
Investment Income	<u>6,656</u>	<u>3,199</u>
INTERNAL DONATIONS		
Luncheon Club	<u>600</u>	<u>-</u>
OTHER INCOME - OTHER		
Funeral Fees	426	-
General Legacies	-	3,000
Additional Legacy from Ada Knapton dec'd	88,151	-
Less Transferred to Capital Gift Fund	<u>88,151</u>	<u>-</u>
Phone & Photocopier	506	141
Fundraising Events	253	999
Sale of Cards/Books etc.	177	13
Sundry Income	<u>309</u>	<u>16</u>
	<u>1,671</u>	<u>4,169</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2022

EXPENDITURE

	2022	2021
	£	£
MINISTRY		
Ministry and Mission Contributions	23,520	23,181
Ministers Expenses	2,439	2,401
Manse Council Tax	2,046	2,759
Manse Water Charges	196	237
Manse Telephone	680	643
Pulpit Supply	935	703
	<u>29,816</u>	<u>29,924</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>860</u>	<u>876</u>
CHURCH EXPENSES		
Wages	36,453	28,144
Insurance	3,654	3,271
Gas	5,303	4,952
Electricity	4,226	2,525
Water	617	310
	<u>50,253</u>	<u>39,202</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,869	972
Organ and Choir	1,761	1,602
Telephone	1,230	1,225
Maintenance Office Machines etc.	3,259	3,182
Fees etc.	450	425
Cleaning Materials etc.	4,589	5,014
Worship	3,863	1,659
Bank Charges	177	-
Sundries	971	477
	<u>18,169</u>	<u>14,556</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	869	
Alarm Maintenance	1,478	
Building Survey	138	
Automatic Door Maintenance	474	
Lift Maintenance & Repairs	631	
Miscellaneous	162	
Tree Felling	350	
Gardening	280	
Lighting	1,494	
Painting & Decorating	140	
Deposit on Equipment Cover	324	
Tables & Trolley	1,171	
Health & Safety	336	
Sundry Electrical Work	201	
	<u>8,048</u>	<u>9,978</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FESTIVAL FUND FOR YEAR TO 31 DECEMBER 2022

	2022 £	2021 £
Balance brought forward	627	1,427
Income	<u>70</u>	<u>-</u>
	697	1,427
Expenditure	<u>150</u>	<u>800</u>
Balance carried forward	<u><u>547</u></u>	<u><u>627</u></u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2022

	2022 £	2021 £
Balance brought forward	7,692	7,249
Income	<u>1,300</u>	<u>1,790</u>
	8,992	9,039
Expenditure	<u>2,388</u>	<u>1,347</u>
Balance carried forward	<u><u>6,604</u></u>	<u><u>7,692</u></u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2022**

	2022 £	2021 £
Balance brought forward	<u>1,726</u>	<u>1,278</u>
Income		
Bank Interest	107	3
Annual Distribution - Allansons Charity	<u>-</u>	<u>695</u>
	107	698
Expenditure		
Benevolent Payments	<u>963</u>	<u>250</u>
	963	250
Balance carried forward	<u><u>870</u></u>	<u><u>1,726</u></u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2022**

	2022 £	2021 £
Balance brought forward	9,575	10,274
Add		
Sale Of Investments	46,109	12,316
Dividends	232	
Transferred from General Fund	<u>88,151</u>	<u>134,492</u>
	144,067	22,590
Less		
Purchase of Investments	137,238	12,251
Transfer to General Fund	3,963	-
Brokers Charges	<u>1,677</u>	<u>764</u>
Balance carried forward	<u><u>1,189</u></u>	<u><u>9,575</u></u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Royal Bank of Scotland	-	3,963
Investec	<u>1,189</u>	<u>5,612</u>
	<u><u>1,189</u></u>	<u><u>9,575</u></u>

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2022**

	2022 £	2021 £
Balance Brought Forward	3,546	3,286
Add Donations Received	<u>100</u>	<u>260</u>
	<u><u>3,646</u></u>	<u><u>3,546</u></u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ROOF REPAIR FUND
YEAR ENDED 31 DECEMBER 2022**

Balance Brought Forward				
Donations Received	29,686		-	
Income Tax Refunds	-		15,000	
Grants Received	273		-	
Transfer from General Reserve	18,000		1,080	
	<u>-</u>		<u>31,074</u>	
	47,959		47,154	
Expenditure to Date				
Consultants Fees	848		8,848	
Insurance Premiums	-		122	
Contractors Charges	<u>47,111</u>	47,959	8,498	17,468
Balance Carried Forward		<u>-</u>		<u>29,686</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2022 £	2021 £
Afternoon Fellowship	93	155
Flower Fund	246	26
Mixed Fellowship	346	189
Mother & Toddler	-	389
Catering Committee	283	322
Social Group	2,544	744
Ladies Guild	-	72
	<u>3,512</u>	<u>1,897</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2022

INCOME	2022 £	2021 £
Direct Giving	51,525	48,937
Endowment and Investment	3,000	4,868
Capital Gift Fund	6,656	3,199
Internal Donations	745	-
Use of Rooms	41,488	27,718
Other Income - Coffee	1,547	357
Other Income - Other	1,671	4,169
Special Appeals :- Income	2,857	10
Less Donations	<u>(2,857)</u>	<u>(10)</u>
	<u>106,632</u>	<u>89,248</u>
EXPENDITURE		
Ministry	29,816	29,924
Wider Work	860	876
Church Expenses - Wages and Utilities	50,253	39,202
Church Expenses - Other Items	18,169	14,556
Fabric Maintenance - Church	8,048	9,978
	<u>107,146</u>	<u>94,536</u>
Net Surplus of (Expenditure) Over Income	<u>(514)</u>	<u>(5,288)</u>
GENERAL RESERVE		
Balance at 1 January	34,909	51,271
Surplus of (Expenditure) Over Income	<u>(514)</u>	<u>(5,288)</u>
	34,395	45,983
Non Recurring Income		
Transfer from Capital Gift Fund	3,963	-
Winding up of Allansons Charity	11,338	-
Winding up of Ravensdale Trust	22,500	-
Insurance Claim (Loss of Income)	<u>21,905</u>	20,000
	59,706	20,000
Non Recurring Expenditure		
CCTV Equipment	6,673	-
Roof & Door Repairs	3,776	-
Repairs to Block Paving	6,980	-
Erection of Railings	9,720	-
Replacement of Rear Fire Exit	<u>2,820</u>	-
Transfer to Roof Repair Fund	-	(31,074)
	29,969	-
Balance at 31 December	<u>64,132</u>	<u>34,909</u>

BALANCE SHEET AS AT DECEMBER 2022

ASSETS	2022 £	2021 £
Cash at Bank / Brokers		
HSBC Deposit Account	56,072	16,591
Royal Bank of Scotland	-	3,963
Investec	1,189	5,612
HSBC	19,544	61,242
Petty Cash	150	150
Cash	33	203
	<u>76,988</u>	<u>87,761</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	64,132	34,909
Music Festival Fund	547	627
Youth and Education Fund	6,604	7,692
Benevolent Fund	870	1,726
Capital Gift Fund	1,189	9,575
Organ Fund	3,646	3,546
Roof Repair Fund	-	29,686
	<u>76,988</u>	<u>87,761</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2022

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2022 at £5,897,241

2. Stock held for capital and other purposes and valued at

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	£	£
Corporate Bonds	42,722	15,783
UK Equities	67,512	41,504
Property Bond	11,875	4,620
International Equities	88,552	41,545
Alternative Assets	35,745	7,020
	<u>246,406</u>	<u>110,472</u>

The increase in the value of the investments is as a result of a transfer on the winding up of Allansons Trust of £67,444 and the purchase of investments following the legacy from Ada Knapton

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2022 at £1,347,706

4. Members and Adherents

Number of Members	68	68
Number of Adherents	<u>16</u>	<u>13</u>
	<u>84</u>	<u>81</u>

2022

£

2021

£

5. Special Appeals

Donations made from Income from Special Appeals were as follows

Ukraine Appeal	1,116	-
Christian Aid	427	10
Pakistan Appeal	287	-
Young Carers	553	-
Zoe's Place	474	-
	<u>2,857</u>	<u>10</u>

These Accounts were agreed by the Elders on 3 May 2023



C Knight - Treasurer

R Newby - Church Secretary



ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2022 set out on pages 1 to 7**

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Independent examiner's statement

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

Dated 3 May 2023

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2022

INCOME

	2022 £	2021 £
DIRECT GIVING		
Freewill Offering	35,845	36,381
Loose Collections	3,635	1,782
Income Tax Refunds on Covenants	10,695	9,263
Subscriptions and Donations	<u>1,350</u>	<u>1,511</u>
	<u>51,525</u>	<u>48,937</u>
ENDOWMENT AND INVESTMENT		
Investments held by United Reformed Church (Mersey Province) Trust Limited	-	275
Allanson Charity	-	993
Cross Trust	-	600
Ravensdale Trust	<u>3,000</u>	<u>3,000</u>
	<u>3,000</u>	<u>4,868</u>
CAPITAL GIFT FUND		
Investment Income	<u>6,656</u>	<u>3,199</u>
INTERNAL DONATIONS		
Luncheon Club	<u>600</u>	<u>-</u>
OTHER INCOME - OTHER		
Funeral Fees	426	-
General Legacies	-	3,000
Additional Legacy from Ada Knapton dec'd	88,151	-
Less Transferred to Capital Gift Fund	<u>88,151</u>	<u>-</u>
Phone & Photocopier	506	141
Fundraising Events	253	999
Sale of Cards/Books etc.	177	13
Sundry Income	<u>309</u>	<u>16</u>
	<u>1,671</u>	<u>4,169</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2022

EXPENDITURE

	2022	2021
	£	£
MINISTRY		
Ministry and Mission Contributions	23,520	23,181
Ministers Expenses	2,439	2,401
Manse Council Tax	2,046	2,759
Manse Water Charges	196	237
Manse Telephone	680	643
Pulpit Supply	935	703
	<u>29,816</u>	<u>29,924</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>860</u>	<u>876</u>
CHURCH EXPENSES		
Wages	36,453	28,144
Insurance	3,654	3,271
Gas	5,303	4,952
Electricity	4,226	2,525
Water	617	310
	<u>50,253</u>	<u>39,202</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,869	972
Organ and Choir	1,761	1,602
Telephone	1,230	1,225
Maintenance Office Machines etc.	3,259	3,182
Fees etc.	450	425
Cleaning Materials etc.	4,589	5,014
Worship	3,863	1,659
Bank Charges	177	-
Sundries	971	477
	<u>18,169</u>	<u>14,556</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	869	
Alarm Maintenance	1,478	
Building Survey	138	
Automatic Door Maintenance	474	
Lift Maintenance & Repairs	631	
Miscellaneous	162	
Tree Felling	350	
Gardening	280	
Lighting	1,494	
Painting & Decorating	140	
Deposit on Equipment Cover	324	
Tables & Trolley	1,171	
Health & Safety	336	
Sundry Electrical Work	201	
	<u>8,048</u>	<u>9,978</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FESTIVAL FUND FOR YEAR TO 31 DECEMBER 2022

	2022 £	2021 £
Balance brought forward	627	1,427
Income	<u>70</u>	<u>-</u>
	697	1,427
Expenditure	<u>150</u>	<u>800</u>
Balance carried forward	<u><u>547</u></u>	<u><u>627</u></u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2022

	2022 £	2021 £
Balance brought forward	7,692	7,249
Income	<u>1,300</u>	<u>1,790</u>
	8,992	9,039
Expenditure	<u>2,388</u>	<u>1,347</u>
Balance carried forward	<u><u>6,604</u></u>	<u><u>7,692</u></u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2022**

	2022 £	2021 £
Balance brought forward	<u>1,726</u>	<u>1,278</u>
Income		
Bank Interest	107	3
Annual Distribution - Allansons Charity	<u>-</u>	<u>695</u>
	107	698
Expenditure		
Benevolent Payments	<u>963</u>	<u>250</u>
	963	250
Balance carried forward	<u><u>870</u></u>	<u><u>1,726</u></u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2022**

	2022 £	2021 £
Balance brought forward	9,575	10,274
Add		
Sale Of Investments	46,109	12,316
Dividends	232	
Transferred from General Fund	<u>88,151</u>	<u>134,492</u>
	144,067	22,590
Less		
Purchase of Investments	137,238	12,251
Transfer to General Fund	3,963	-
Brokers Charges	<u>1,677</u>	<u>764</u>
Balance carried forward	<u><u>1,189</u></u>	<u><u>9,575</u></u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Royal Bank of Scotland	-	3,963
Investec	<u>1,189</u>	<u>5,612</u>
	<u><u>1,189</u></u>	<u><u>9,575</u></u>

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2022**

	2022 £	2021 £
Balance Brought Forward	3,546	3,286
Add Donations Received	<u>100</u>	<u>260</u>
	<u><u>3,646</u></u>	<u><u>3,546</u></u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ROOF REPAIR FUND
YEAR ENDED 31 DECEMBER 2022**

Balance Brought Forward				
Donations Received	29,686		-	
Income Tax Refunds	-		15,000	
Grants Received	273		-	
Transfer from General Reserve	18,000		1,080	
	<u>-</u>		<u>31,074</u>	
	47,959		47,154	
Expenditure to Date				
Consultants Fees	848		8,848	
Insurance Premiums	-		122	
Contractors Charges	<u>47,111</u>	47,959	<u>8,498</u>	17,468
Balance Carried Forward		<u>-</u>		<u>29,686</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2022	2021
	£	£
Afternoon Fellowship	93	155
Flower Fund	246	26
Mixed Fellowship	346	189
Mother & Toddler	-	389
Catering Committee	283	322
Social Group	2,544	744
Ladies Guild	-	72
	<u>3,512</u>	<u>1,897</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

England & Wales - Charity number 1145831

Accounts

Ormskirk Street United Reformed Church – Trustees Annual Report 2021

Introduction

In August 2019 a pastorate was formed between Ormskirk Street URC, Haresfinch URC and Rainford URC, all within St Helens jointly called Rev Cath Atkinson as minister. They agreed to co-operate but retained their independence.

Land and Property

The Trust owns no property. The building and manse is vested in the Mersey Province Trust, which holds the Church building on trust for the benefit of Ormskirk Street United Reformed Church St Helens. The Minister has her home which is vested in the same trust and maintenance costs are borne by the three churches to which she ministers in the proportions Ormskirk Street 50%, Haresfinch 25% and Rainford 25% up to a maximum amount and thereafter by the Synod Province Trust.

Pandemic of Covid 19 Coronavirus

During the year restrictions were lifted gradually and worship returned to normal eventually. Services returned to normal but some services were streamed on Zoom to members and others by invitation only. Considerable expenditure on additional cleaning, cleansing and disinfecting products and equipment has increased running costs which continue with the new contract for supply of sanitary services etc.

Ministry

Following the easing of restrictions on contact, ministry returned to normal and Rev Cath Atkinson resumed a 'normal' ministry, serving the three churches in approximately proportion to the sharing of costs.

Care of the congregation

Visiting in person has resumed during the year and members of the congregation with serious illness have been visited by the minister; others by Elders who have a duty of pastoral care. Live Church meetings began again and all Elders agreed to put themselves up for election and an election was held. This restored the Church to its normal mode of operating and the minister was enabled to resume her normal ministry which she had been unable to do since 2019. She had to catch up and carry out the ministry for which she had completed her training at her ordination in 2019.

Outreach

Outreach to those working and living in the town centre could begin again and the minister to have her first involvement. As those who rented rooms within the building had been unable to use those rooms, the mission to them had paused. By the end of 2021 many but not all had returned and the minister led a welcome back operation to those who had returned to work. A conscious effort to reach out to them was made and some success was achieved. This continues. Special mention of the groups offering care for the physically and mentally disabled and similar groups who use the building and exercise groups also returned. Late in the year a Memory Café was established in partnership with the Alzheimer's Society. They meet monthly, the church providing light refreshments and the Society giving training to church and other volunteers and guidance in person. It is already much appreciated by

attenders and will continue and hopefully grow. A Musical Memories group also uses the building and has a similar clientele.

Care of the environment

This has been difficult during the pandemic. Whilst the church was closed a lot of work was done in the church to decorate and install more LED lighting. The use of Zoom to send out services to our three churches has necessitated the purchase of new equipment and this has already been enhanced to great effect. However, due to the age of the congregation, volunteers are few to operate the system, placing the burden on three members.

To enable light refreshments to be served after worship and during other events, throw away cups had to be used but plastic has been avoided as compostable cups have been used and encouraged for users. All other waste has been avoided and we are still looking at ways to save energy. The Treasurer secured a fixed price contract for energy until 2024 for which the church have been very grateful. The church is indeed grateful to God for his gifts.

Finance

The attached report and accounts were approved in the traditional way. The elected Elders of the church are the trustees and at their monthly meetings receive a finance report from the treasurer. Quarterly detailed reports are also received and an opportunity for detailed questions given. A number of trustees have experience in financial matters which is a great asset. Reports are also given at the quarterly church meeting where again a number of members have financial experience and qualifications. The deputy treasurer, Ian Thomas resigned during the year and was succeeded by Christine Hickman. We thank Ian for undertaking the task for a number of years. Christine has assisted the treasurer over many years. We repeat our thanks to the treasurer, Copeland Knight who has used his great experience to great advantage.

Loss of business Insurance

During the building closure government grants were obtained for staff who were furloughed but the Church is insured for loss of business due to outside causes. Claims were made and payments were made on account. A final payment has yet to be received. This has created a great deal of work for the treasurer which has taken a lot of his time. We again owe him a great debt of gratitude.

Building Maintenance

The third round of roof repairs since the building was erected in 1976 has been completed and the Church is grateful for grants from the Synod and the Synod Trust. After the work was completed, a water ingress was found above the Elders' Vestry necessitating rebuilding of an outside wall and waterproofing. We hope now that the roof is reliable for many years but need to be vigilant. The heating system was replaced and is now helping the church in its financial diligence and assisting its environmental responsibility.

Data protection

This has been monitored and no concern has been expressed. It has created a problem with public prayers and contacting members who fail to sign to accept communications. Most of the problems have been resolved.

Safeguarding

The Synod shares a Safeguarding Officer with Northern Synod. She is a former police officer who worked with safeguarding issues and has been a great asset to both Synods. She has given a full range of training at all levels and has advised on difficult issues. She is available to churches on an individual basis. DBS checks for new Elders and new staff has been done by the Church Secretary, the designated person. Safeguarding is under review but compliance is satisfactory.

There have been no major incidents during the whole of 2021.

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2021

	2021 £	2020 £
INCOME		
Direct Giving	48,937	44,164
Endowment and Investment	4,868	7,766
Capital Gift Fund	3,199	2,860
Internal Donations	-	300
Use of Rooms	27,718	28,178
Other Income - Coffee	357	1,048
Other Income - Other	4,169	2,476
Special Appeals :- Income	10	1,111
Less Donations	<u>(10)</u>	<u>(1,111)</u>
	<u>89,248</u>	<u>86,792</u>
EXPENDITURE		
Ministry	29,924	28,606
Wider Work	876	899
Church Expenses - Wages and Utilities	39,202	33,035
Church Expenses - Other Items	14,556	13,836
Fabric Maintenance - Church	<u>9,978</u>	<u>13,763</u>
	<u>94,536</u>	<u>90,139</u>
Net Surplus of (Expenditure) Over Income	<u>(5,288)</u>	<u>(3,347)</u>
GENERAL RESERVE		
Balance at 1 January	51,271	42,994
Surplus of (Expenditure) Over Income	<u>(5,288)</u>	<u>(3,347)</u>
	45,983	39,647
Realisation of 313 units held by United Reformed Church (Mersey Province) Trust Limited	-	11,074
Insurance Claim (Loss of Income Intrim Payment)	20,000	-
Transfer from Heating Fund	-	550
Transfer to Roof repair Fund	<u>(31,074)</u>	<u>-</u>
Balance at 31 December	<u>34,909</u>	<u>51,271</u>

BALANCE SHEET AS AT DECEMBER 2021

	2021 £	2020 £
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	16,591	24,315
Royal Bank of Scotland	3,963	6,098
Investec	5,612	4,176
HSBC	61,242	40,046
Petty Cash	150	150
Cash	<u>203</u>	<u>-</u>
	<u>87,761</u>	<u>74,785</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	34,909	51,271
Music Festival Fund	627	1,427
Youth and Education Fund	7,692	7,249
Benevolent Fund	1,726	1,278
Capital Gift Fund	9,575	10,274
Organ Fund	3,546	3,286
Roof Repair Fund	<u>29,686</u>	<u>-</u>
	<u>87,761</u>	<u>74,785</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2021

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2021 at £5,563,434

2. Stock held for capital and other purposes and valued at

	2021	2020
	£	£
Corporate Bonds	15,783	16,138
UK Equities	41,504	39,936
Property Bond	4,620	13,215
International Equities	41,545	25,182
Alternative Assets	7,020	7,188
	<u>110,472</u>	<u>101,659</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2021 at £1,261,983

4. Members and Adherents

Number of Members	68	69
Number of Adherents	<u>13</u>	<u>11</u>
	<u>81</u>	<u>80</u>

5. Special Appeals

Donations made from Income from Special Appeals were as follows

Willowbrook Hospice	-	1,060
Christian Aid	10	-
Income to be distributed	<u>-</u>	<u>51</u>
	<u>10</u>	<u>1,111</u>

These Accounts were agreed by the Elders on 5 May 2022



C Knight - Treasurer



R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2021 set out on pages 1 to 7**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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

Dated 5 May 2022

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2021

INCOME

	2021 £	2020 £
DIRECT GIVING		
Freewill Offering	36,381	34,527
Loose Collections	1,782	1,115
Income Tax Refunds on Covenants	9,263	7,212
Subscriptions and Donations	1,511	1,310
	<u>48,937</u>	<u>44,164</u>
ENDOWMENT AND INVESTMENT		
Investments held by United Reformed Church (Mersey Province) Trust Limited	275	201
Allanson Charity	993	965
Cross Trust	600	600
Ravensdale Trust	3,000	6,000
	<u>4,868</u>	<u>7,766</u>
CAPITAL GIFT FUND		
Alternative Assets	86	84
UK Equities	1,073	1,101
International Equities	1,040	807
Property Bond	362	510
Corporate Bonds	638	358
	<u>3,199</u>	<u>2,860</u>
INTERNAL DONATIONS		
Luncheon Club	-	250
Ladies Guild	-	50
	<u>-</u>	<u>300</u>
OTHER INCOME - OTHER		
Funeral Fees	-	199
General Legacies	3,000	-
Phone & Photocopier	141	165
Fundraising Events	999	2,000
Sale of Cards/Books etc.	13	112
Sundry Income	16	-
	<u>4,169</u>	<u>2,476</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2021

EXPENDITURE

	2021 £	2020 £
MINISTRY		
Ministry and Mission Contributions	23,181	21,698
Ministers Expenses	2,401	2,202
Manse Council Tax	2,759	3,354
Manse Water Charges	237	491
Manse Telephone	643	574
Pulpit Supply	703	287
	<u>29,924</u>	<u>28,606</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>876</u>	<u>154</u>
CHURCH EXPENSES		
Wages	28,144	22,593
Insurance	3,271	3,104
Gas	4,952	4,110
Electricity	2,525	3,061
Water	310	167
	<u>39,202</u>	<u>33,035</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	972	1,098
Organ and Choir	1,602	1,618
Telephone	1,225	1,143
Maintenance Office Machines etc.	3,182	3,731
Fees etc.	425	400
Cleaning Materials etc.	5,014	3,697
Worship	1,659	1,455
Sundries	477	694
	<u>14,556</u>	<u>13,836</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	648	
Alarm Maintenance	800	
Building Survey	138	
Automatic Door Maintenance & Repairs	2,236	
Lift Maintenance & Repairs	4,148	
Miscellaneous	141	
Sundry Plumbing Repairs	163	
Lighting	700	
Repairs to Coffee Machine	108	
PAT Testing	304	
Lights & Fan	204	
Drain Repairs & Cleaning	160	
Health & Safety	207	
Sundry Electrical Work	21	
	<u>9,978</u>	<u>13,763</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FESTIVAL FUND FOR YEAR TO 31 DECEMBER 2021

	2021 £	2020 £
Balance brought forward	1,427	1,724
Bank Interest	-	1
Income	-	158
	<u>1,427</u>	<u>1,883</u>
Expenditure	800	456
Balance carried forward	<u>627</u>	<u>1,427</u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2021

	2021 £	2020 £
Balance brought forward	7,249	7,478
Bank Interest	-	4
Income	1,790	1,201
	<u>9,039</u>	<u>8,683</u>
Expenditure	1,347	1,434
Balance carried forward	<u>7,692</u>	<u>7,249</u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
Balance brought forward	1,278	2,100
Income		
Bank Interest	3	2
Annual Distribution - Allansons Charity	695	676
	<u>698</u>	<u>678</u>
Expenditure		
Benevolent Payments	250	1,500
	<u>250</u>	<u>1,500</u>
Balance carried forward	<u>1,726</u>	<u>1,278</u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
Balance brought forward	10,274	21,734
Add Sale Of Investments	12,316	21,200
	<u>22,590</u>	<u>42,934</u>
Less Purchase of Investments	12,251	31,949
Brokers Charges	764	711
	<u>13,015</u>	<u>32,660</u>
Balance carried forward	<u>9,575</u>	<u>10,274</u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Royal Bank of Scotland	3,963	6,098
Investec	5,612	4,176
	<u>9,575</u>	<u>10,274</u>

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
Balance Brought Forward	3,286	2,888
Add Donations Received	260	396
Bank Interest	-	2
	<u>260</u>	<u>398</u>
	<u>3,546</u>	<u>3,286</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**HEATING REPLACEMENT FUND
YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
Balance Brought Forward	-	1,701
Replacement of Heating Equipment	<u>-</u>	<u>1,701</u>
	<u>-</u>	<u>-</u>

**ROOF REPAIR FUND
YEAR ENDED 31 DECEMBER 2021**

Donations Received	15,000	
Grants Received	1,080	
Transfer from General Reserve	<u>31,074</u>	
	47,154	
Expenditure to Date		
Consultants Fees	8,848	
Insurance Premiums	122	
Contractors Charges	<u>8,498</u>	17,468
	<u>17,468</u>	
Balance Carried Forward	<u>29,686</u>	<u>-</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2021 £	2020 £
Afternoon Fellowship	155	144
Flower Fund	26	204
Mixed Fellowship	189	161
Mother & Toddler	389	371
Catering Committee	322	76
Social Group	744	200
Ladies Guild	72	72
	<u>1,897</u>	<u>1,228</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2021

	2021 £	2020 £
INCOME		
Direct Giving	48,937	44,164
Endowment and Investment	4,868	7,766
Capital Gift Fund	3,199	2,860
Internal Donations	-	300
Use of Rooms	27,718	28,178
Other Income - Coffee	357	1,048
Other Income - Other	4,169	2,476
Special Appeals :- Income	10	1,111
Less Donations	<u>(10)</u>	<u>(1,111)</u>
	<u>89,248</u>	<u>86,792</u>
EXPENDITURE		
Ministry	29,924	28,606
Wider Work	876	899
Church Expenses - Wages and Utilities	39,202	33,035
Church Expenses - Other Items	14,556	13,836
Fabric Maintenance - Church	<u>9,978</u>	<u>13,763</u>
	<u>94,536</u>	<u>90,139</u>
Net Surplus of (Expenditure) Over Income	<u>(5,288)</u>	<u>(3,347)</u>
GENERAL RESERVE		
Balance at 1 January	51,271	42,994
Surplus of (Expenditure) Over Income	<u>(5,288)</u>	<u>(3,347)</u>
	45,983	39,647
Realisation of 313 units held by United Reformed Church (Mersey Province) Trust Limited	-	11,074
Insurance Claim (Loss of Income Intrim Payment)	20,000	-
Transfer from Heating Fund	-	550
Transfer to Roof repair Fund	<u>(31,074)</u>	<u>-</u>
Balance at 31 December	<u>34,909</u>	<u>51,271</u>

BALANCE SHEET AS AT DECEMBER 2021

	2021 £	2020 £
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	16,591	24,315
Royal Bank of Scotland	3,963	6,098
Investec	5,612	4,176
HSBC	61,242	40,046
Petty Cash	150	150
Cash	<u>203</u>	<u>-</u>
	<u>87,761</u>	<u>74,785</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	34,909	51,271
Music Festival Fund	627	1,427
Youth and Education Fund	7,692	7,249
Benevolent Fund	1,726	1,278
Capital Gift Fund	9,575	10,274
Organ Fund	3,546	3,286
Roof Repair Fund	<u>29,686</u>	<u>-</u>
	<u>87,761</u>	<u>74,785</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2021

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2021 at £5,563,434

2. Stock held for capital and other purposes and valued at

	2021	2020
	£	£
Corporate Bonds	15,783	16,138
UK Equities	41,504	39,936
Property Bond	4,620	13,215
International Equities	41,545	25,182
Alternative Assets	7,020	7,188
	<u>110,472</u>	<u>101,659</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2021 at £1,261,983

4. Members and Adherents

Number of Members	68	69
Number of Adherents	<u>13</u>	<u>11</u>
	<u>81</u>	<u>80</u>

5. Special Appeals

Donations made from Income from Special Appeals were as follows

Willowbrook Hospice	-	1,060
Christian Aid	10	-
Income to be distributed	<u>-</u>	<u>51</u>
	<u>10</u>	<u>1,111</u>

These Accounts were agreed by the Elders on 5 May 2022



C Knight - Treasurer



R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2021 set out on pages 1 to 7**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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

Dated 5 May 2022

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2021

INCOME

	2021 £	2020 £
DIRECT GIVING		
Freewill Offering	36,381	34,527
Loose Collections	1,782	1,115
Income Tax Refunds on Covenants	9,263	7,212
Subscriptions and Donations	1,511	1,310
	<u>48,937</u>	<u>44,164</u>
ENDOWMENT AND INVESTMENT		
Investments held by United Reformed Church (Mersey Province) Trust Limited	275	201
Allanson Charity	993	965
Cross Trust	600	600
Ravensdale Trust	3,000	6,000
	<u>4,868</u>	<u>7,766</u>
CAPITAL GIFT FUND		
Alternative Assets	86	84
UK Equities	1,073	1,101
International Equities	1,040	807
Property Bond	362	510
Corporate Bonds	638	358
	<u>3,199</u>	<u>2,860</u>
INTERNAL DONATIONS		
Luncheon Club	-	250
Ladies Guild	-	50
	<u>-</u>	<u>300</u>
OTHER INCOME - OTHER		
Funeral Fees	-	199
General Legacies	3,000	-
Phone & Photocopier	141	165
Fundraising Events	999	2,000
Sale of Cards/Books etc.	13	112
Sundry Income	16	-
	<u>4,169</u>	<u>2,476</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2021

EXPENDITURE

	2021 £	2020 £
MINISTRY		
Ministry and Mission Contributions	23,181	21,698
Ministers Expenses	2,401	2,202
Manse Council Tax	2,759	3,354
Manse Water Charges	237	491
Manse Telephone	643	574
Pulpit Supply	703	287
	<u>29,924</u>	<u>28,606</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>876</u>	<u>154</u>
CHURCH EXPENSES		
Wages	28,144	22,593
Insurance	3,271	3,104
Gas	4,952	4,110
Electricity	2,525	3,061
Water	310	167
	<u>39,202</u>	<u>33,035</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	972	1,098
Organ and Choir	1,602	1,618
Telephone	1,225	1,143
Maintenance Office Machines etc.	3,182	3,731
Fees etc.	425	400
Cleaning Materials etc.	5,014	3,697
Worship	1,659	1,455
Sundries	477	694
	<u>14,556</u>	<u>13,836</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	648	
Alarm Maintenance	800	
Building Survey	138	
Automatic Door Maintenance & Repairs	2,236	
Lift Maintenance & Repairs	4,148	
Miscellaneous	141	
Sundry Plumbing Repairs	163	
Lighting	700	
Repairs to Coffee Machine	108	
PAT Testing	304	
Lights & Fan	204	
Drain Repairs & Cleaning	160	
Health & Safety	207	
Sundry Electrical Work	21	
	<u>9,978</u>	<u>13,763</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FESTIVAL FUND FOR YEAR TO 31 DECEMBER 2021

	2021 £	2020 £
Balance brought forward	1,427	1,724
Bank Interest	-	1
Income	-	158
	<u>1,427</u>	<u>1,883</u>
Expenditure	800	456
Balance carried forward	<u>627</u>	<u>1,427</u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2021

	2021 £	2020 £
Balance brought forward	7,249	7,478
Bank Interest	-	4
Income	1,790	1,201
	<u>9,039</u>	<u>8,683</u>
Expenditure	1,347	1,434
Balance carried forward	<u>7,692</u>	<u>7,249</u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
Balance brought forward	1,278	2,100
Income		
Bank Interest	3	2
Annual Distribution - Allansons Charity	695	676
	<u>698</u>	<u>678</u>
Expenditure		
Benevolent Payments	250	1,500
	<u>250</u>	<u>1,500</u>
Balance carried forward	<u>1,726</u>	<u>1,278</u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
Balance brought forward	10,274	21,734
Add Sale Of Investments	12,316	21,200
	<u>22,590</u>	<u>42,934</u>
Less Purchase of Investments	12,251	31,949
Brokers Charges	764	711
	<u>13,015</u>	<u>32,660</u>
Balance carried forward	<u>9,575</u>	<u>10,274</u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Royal Bank of Scotland	3,963	6,098
Investec	5,612	4,176
	<u>9,575</u>	<u>10,274</u>

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
Balance Brought Forward	3,286	2,888
Add Donations Received	260	396
Bank Interest	-	2
	<u>260</u>	<u>398</u>
	<u>3,546</u>	<u>3,286</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**HEATING REPLACEMENT FUND
YEAR ENDED 31 DECEMBER 2021**

	2021 £	2020 £
Balance Brought Forward	-	1,701
Replacement of Heating Equipment	<u>-</u>	<u>1,701</u>
	<u>-</u>	<u>-</u>

**ROOF REPAIR FUND
YEAR ENDED 31 DECEMBER 2021**

Donations Received	15,000	
Grants Received	1,080	
Transfer from General Reserve	<u>31,074</u>	
	47,154	
Expenditure to Date		
Consultants Fees	8,848	
Insurance Premiums	122	
Contractors Charges	<u>8,498</u>	17,468
	<u>17,468</u>	
Balance Carried Forward	<u>29,686</u>	<u>-</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2021 £	2020 £
Afternoon Fellowship	155	144
Flower Fund	26	204
Mixed Fellowship	189	161
Mother & Toddler	389	371
Catering Committee	322	76
Social Group	744	200
Ladies Guild	72	72
	<u>1,897</u>	<u>1,228</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

England & Wales - Charity number 1145831

Accounts

Ormskirk Street United Reformed Church – Trustees Annual Report for 2019

Land and property

The Trust owns no property. The church building is vested in the Mersey Province Trust which holds the property for the benefit of Ormskirk Street United Reformed Church. The church's share of the manse holds on trust most manses for the benefit of the churches within the Synod. Minor maintenance costs are borne by the three churches within the pastorate (See later) in proportion to their share of ministry. Large items of expenditure are borne mainly by the Province Trust.

Ministry

On 1st August 2019 the ministry vacancy came to an end when Catherine Atkinson was ordained and inducted to the newly expanded pastorate which now includes Ormskirk Street, Haresfinch and Rainford URCs. Ministry is shared in proportions 50% Ormskirk Street, 25% Haresfinch and 25% Rainford. Costs of ministry and manse are met in the same proportions; the Ormskirk Street treasurer responsible for payment and receiving repayment in the same proportions.

Services of Worship and Pastoral Care

Until the induction of Rev Catherine Atkinson, the arrangements continued as before. The church had Rev Peter Lyth as interim moderator, but his workload prevented him from regular attendance. However his main role was to assist with finding and making arrangements for the induction of a new minister. As a candidate, Mrs Atkinson received a large majority of members' votes at Rainford and Ormskirk Street and a unanimous call to Haresfinch. We are grateful for the priority given by our Synod Moderator to finding a new minister and her inspiring ordination and induction service.

The three churches in the pastorate now share one minister and she leads worship in proportion to each church's share but this is a flexible arrangement to allow for the requirement to attend training sessions for newly ordained ministers and annual leave which the churches attempt to share in proportion, again flexibly. Visiting ministers and the members of each church provide worship leaders as needed. This arrangement has worked well up to and including Christmas.

Each church holds midweek services and worship events and most are led by members with the minister leading occasionally. More work is needed on the future planning of these and other midweek services. More collaboration will ensue in the year to come to provide more worship and joint services particularly at festival times.

The minister provides pastoral care according to need. Each church provides most pastoral care through its Elders with the minister providing end of life and serious illness care. She also officiates at all funerals, weddings and baptisms.

The church hall at the Haresfinch church was destroyed in an arson attack and a complete rebuild, replacing a wooden building with a normally constructed building will begin in 2020 and that will take priority for the minister during rebuilding but particularly after commissioning. She will hopefully be freed to concentrate on the new mission opportunities.

Outreach

Our outreach to our Primary School has continued with our minister now joining the team to lead assemblies. Our outreach to those who use rooms within the church has continued to strengthen and our Local Church Leader is to lead encouraging more church members to get involved. In particular the church continues to give active support to St Helens Youth Brass Band and that support is eagerly returned by the Band and its young members and their parents. Support of the St Helens Sinfonietta has also continued even after the death of their founder and musical director, Alan Free who was a church member. The new musical director is the same man as holds the same position with the Band so relationships should continue and shows signs of enhancement.

We still collect for St Helens Foodbank and two of our members are enthusiastic volunteers. Street Pastors continue to use our premises as a meeting point in late evenings without any charge.

Care of the Environment

We continue to build on our active implementation. The replacement heating system has been installed and is working well. The church now has more control and it is possible through zoning to heat areas in use without heating the whole building but just maintaining background heating. Replacement lighting has been installed in more areas and savings are evident. Further replacements are planned for 2020.

Waste management has been improved and waste collection is better managed.

Finance

The accounts have been kept in accordance with Charity Commission requirements and independently examined by qualified accountant. Payments continue and now include ministerial expenses according to our share of 50%. They have been as expected but may vary as the new ministry progresses. We will be responsible additionally for payment of expenses in connection with further training for new ministers.

Spending is monitored monthly by Elders at their monthly meetings. Regular and detailed reports are given with clear explanations. Elders rarely need to seek clarification and find only evidence of good stewardship and adherence to financial guidelines.

The continuing improvements to the building are properly justified and managed. The special appeal for funds to replace the heating system has proved adequate, ending up with

a small surplus. Regular updates have been given to the church on the progress of the work and the payments made.

Data Protection

The church continues to follow guidance and participates in training. To the best of our knowledge and belief we follow all compulsory guidelines. Appropriate members participate in training and implement new advice. Appropriate insurance continues in force to insure against risk to the church and its Eldership and members.

The same information is given to users and updated. A church directory has not yet been produced due to failure of a number of members failing to respond to requests for agreement to publication and illness of the compiler. It is hoped to complete the task in early 2020. However no details will be published without consent.

Safeguarding

The church policy which complies with URC and Synod guidelines is communicated to all users of the building and the policy explained. All organisations dealing with young people (eg Guides) and all organisations for vulnerable people (incl Mental health, Dementia Etc) have their own policies with which we agree. DBS checks of all staff and any relevant volunteers are carried out. It is likely that more volunteers will require checks in 2020.

There have been no major incidents during the whole of 2019

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2020

	2020	2019
	£	£
INCOME		
Direct Giving	44,164	36,191
Endowment and Investment	7,766	7,866
Capital Gift Fund	2,860	4,146
Internal Donations	300	950
Use of Rooms	28,178	64,678
Other Income - Coffee	1,048	4,331
Other Income - Other	2,476	2,863
Special Appeals :- Income	1,111	2,279
Less Donations	<u>(1,111)</u>	<u>(2,279)</u>
	<u>86,792</u>	<u>121,025</u>
EXPENDITURE		
Ministry	28,606	29,753
Wider Work	899	154
Church Expenses - Wages and Utilities	33,035	52,511
Church Expenses - Other Items	13,836	16,914
Fabric Maintenance - Church	<u>13,763</u>	<u>21,077</u>
	<u>90,139</u>	<u>120,409</u>
Net Surplus of (Expenditure) Over Income	<u>(3,347)</u>	<u>616</u>
GENERAL RESERVE		
Balance at 1 January	42,994	38,396
Surplus of (Expenditure) Over Income	<u>(3,347)</u>	<u>616</u>
	39,647	39,012
Realisation of 313 units held by United Reformed Church (Mersey Provence) Trust Limited	11,074	-
Transfer from Heating Fund	550	3,982
Balance at 31 December	<u>51,271</u>	<u>42,994</u>

BALANCE SHEET AS AT DECEMBER 2020

	2020	2019
	£	£
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	24,315	15,891
Royal Bank of Scotland	6,098	5,501
Investec	4,176	16,233
HSBC	40,046	42,844
Petty Cash	150	150
	<u>74,785</u>	<u>80,619</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	51,271	42,994
Music Festival Fund	1,427	1,724
Youth and Education Fund	7,249	7,478
Benevolent Fund	1,278	2,100
Capital Gift Fund	10,274	21,734
Organ Fund	3,286	2,888
Heating Fund	-	1,701
	<u>74,785</u>	<u>80,619</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2020

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2020 at £5,248,522

2. Stock held for general purposes and valued at

Nominal units	2020 £	2019 £
313 Investments held by United Reformed Church (Mersey Province) Trust Limited (Repaid during year)	-	12,507
	-	12,507

3. Stock held for capital and other purposes and valued at

	2020 £	2019 £
Corporate Bonds	16,138	6,103
UK Equities	39,936	37,392
Property Bond	13,215	13,722
International Equities	25,182	28,568
Alternative Assets	7,188	6,271
	101,659	92,056

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

4. Organ, furniture and equipment in the church premises

Valued for insurance during 2020 at £1,203,077,130

5. Members and Adherents

Number of Members	69	69
Number of Adherents	11	12
	80	81
	2020 £	2019 £

6. Special Appeals

Donations made from Income from Special Appeals were as follows

Willowbrook Hospice	1,060	-
Income to be distributed	51	-
	1,111	2,279

These Accounts were agreed by the Elders on 8 April 2021

C Knight - Treasurer

R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

**Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831)
on the Accounts for the year ended 31 December 2020 set out on pages 1 to 7**

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 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 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 which gives 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 or;
2. the accounts do not accord with the accounting 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

Dated 8 April 2021

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2020

INCOME

	2020 £	2019 £
DIRECT GIVING		
Freewill Offering	34,527	26,343
Loose Collections	1,115	1,789
Income Tax Refunds on Covenants	7,212	6,876
Subscriptions and Donations	<u>1,310</u>	<u>1,183</u>
	<u>44,164</u>	<u>36,191</u>
 ENDOWMENT AND INVESTMENT		
Investments held by United Reformed Church (Mersey Province) Trust Limited	201	418
Allanson Charity	965	848
Cross Trust	600	600
Ravensdale Trust	<u>6,000</u>	<u>6,000</u>
	<u>7,766</u>	<u>7,866</u>
 CAPITAL GIFT FUND		
Alternative Assets	84	71
UK Equities	1,101	1,667
International Equities	807	1,099
Property Bond	510	521
Corporate Bonds	<u>358</u>	<u>788</u>
	<u>2,860</u>	<u>4,146</u>
 INTERNAL DONATIONS		
Luncheon Club	250	600
Mixed Fellowship	-	300
Mums & Tots	-	50
Ladies Guild	<u>50</u>	<u>-</u>
	<u>300</u>	<u>950</u>
 OTHER INCOME - OTHER		
Funeral Fees	199	-
Phone & Photocopier	165	755
Fundraising Events	2,000	1,410
Sale of Cards/Books etc.	112	303
Sundry Income	-	20
Car Park	<u>-</u>	<u>375</u>
	<u>2,476</u>	<u>2,863</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2020

EXPENDITURE

	2020 £	2019 £
MINISTRY		
Ministry and Mission Contributions	21,698	26,478
Ministers Expenses	2,202	692
Manse Council Tax	3,354	653
Manse Water Charges	491	121
Manse Telephone	574	165
Manse Maintenance	-	216
Pulpit Supply	287	1,428
	<u>28,606</u>	<u>29,753</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>899</u>	<u>154</u>
CHURCH EXPENSES		
Wages	22,593	35,968
Insurance	3,104	3,066
Gas	4,110	6,811
Electricity	3,061	4,844
Water	167	1,822
	<u>33,035</u>	<u>52,511</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,098	2,754
Organ and Choir	1,618	1,702
Telephone	1,143	1,156
Maintenance Office Machines etc.	3,731	3,063
Fees etc.	400	400
Cleaning Materials etc.	3,697	4,268
Worship	1,455	2,076
Contribution From Allansons Library Fund	-	(248)
Sundries	694	1,743
Contribution From Allansons Library Fund	-	-
	<u>13,836</u>	<u>16,914</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	742	
Alarm Maintenance	1,926	
Building Survey	138	
Automatic Door Maintenance & Repairs	887	
Lift Maintenance & Repairs	1,024	
Miscellaneous	444	
New Carpet For Gallery	2,925	
Convert Lighting to LED	1,356	
Sale of Gas Cookers	(400)	
Removal of Gas Meter	350	
Blinds	650	
Drain Repairs & Cleaning	160	
Health & Safety	855	
Redecoration of Gallery	280	
Painting of Entrance Hall & Coffee Bar	1,300	
Roof Fund	216	
Install New Ovens	600	
Ground Maintenance	310	
	<u>13,763</u>	<u>21,077</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FESTIVAL FUND FOR YEAR TO 31 DECEMBER 2020

	2020	2019
	£	£
Balance brought forward	1,724	1,544
Bank Interest	1	1
Income	158	942
	<u>1,883</u>	<u>2,487</u>
Expenditure	456	763
Balance carried forward	<u>1,427</u>	<u>1,724</u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2020

	2020	2019
	£	£
Balance brought forward	7,478	7,241
Bank Interest	4	4
Income	1,201	1,338
	<u>8,683</u>	<u>8,583</u>
Expenditure	1,434	1,105
Balance carried forward	<u>7,249</u>	<u>7,478</u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2020**

	2020	2019
	£	£
Balance brought forward	2,100	2,002
Income		
Bank Interest	2	4
Annual Distribution - Allansons Charity	676	594
	<u>678</u>	<u>598</u>
Expenditure		
Benevolent Payments	1,500	500.00
	<u>1,500</u>	<u>500.00</u>
Balance carried forward	<u>1,278</u>	<u>2,100</u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2020**

	2020	2019
	£	£
Balance brought forward	21,734	6,178
Add Sale Of Investments	21,200	16,578
	<u>42,934</u>	<u>22,756</u>
Purchase of Investments	31,949	243
Brokers Charges	711	779
	<u>32,660</u>	<u>1,022</u>
Balance carried forward	<u>10,274</u>	<u>21,734</u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Royal Bank of Scotland	6,098	5,501
Investec	4,176	16,233
	<u>10,274</u>	<u>21,734</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2020**

	2020		2019
	£		£
Balance Brought Forward	2,888		1,255
Add Donations Received	396	1,631	
Bank Interest	2	2	1,633
	<u>3,286</u>		<u>2,888</u>

**HEATING REPLACEMENT FUND
YEAR ENDED 31 DECEMBER 2020**

	2020		2019
	£		£
Balance Brought Forward	1,701		22,115
Transfer from General Reserve	-		-
	<u>1,701</u>		<u>22,115</u>
Add Donations Received	-		15,660
Income Tax Refund	-		4,002
Evans Trust	-		18,000
Congregational & General Trust	-		12,000
St Helens Trust	-		2,500
Bank Interest	-		39
	<u>1,701</u>		<u>74,316</u>
Less Consultants Fees	-	2,300	
Replacement of Heating Equipment	<u>1,701</u>	<u>66,333</u>	
	<u>1,701</u>	<u>68,633</u>	
Transfer to General Reserve	-	1,701	3,982
Balance Carried Forward	<u>-</u>		<u>72,615</u>
			<u>1,701</u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2020		2019
	£		£
Afternoon Fellowship	144		144
Flower Fund	204		154
Mixed Fellowship	161		145
Mother & Toddler	371		390
Catering Committee	76		232
Social Group	200		1,957
Ladies Guild	72		119
	<u>1,228</u>		<u>3,141</u>

Ormskirk Street United Reformed Church
Finance Report for the year 2020

2020 has been an exceedingly difficult year with the onset of the Covid Pandemic. As a result of the closures over the year, this has had a detrimental effect on our finances. Unfortunately, this has continued into 2021, but hopefully, with the new vaccines, things will return to some form of normality soon.

General Fund had a deficit of £3,347, which taking into consideration the year we have had is not a bad result.

The General Fund is used for the day to day running of the church and excludes specialised funds such as Benevolent, Youth & Education, Music and Organ.

As mentioned, we had an overall deficit with our income being down by £34,233 which represented a fall of 28%. We started 2020 with a General Fund of £42,994. At the end of the year, we started 2021 with a General Fund of £40,197, excluding the £11,074 in respect of the realisation of units from Mersey Province Trust Fund which was closed.

In examining the different income accounts in the General Fund, we find: -

Direct Giving	Increased by £7,973 (+22%)
---------------	----------------------------

This is due to the generosity of our members, who despite no Church services ensured their donations were forwarded.

NOTE: The different aspects of Direct Giving were: -

FWO	+£8,184 (+31%)
Loose Collection	-£674 (-28%)
Gift Aid Tax Refund	+£373 (+5%)
Donations	+£127 (+11%)

Endowment and Investment income was: -

Capital Gift Fund Income	reduced by 31%
Internal Donations	reduced by 68%
Endowment and Investment	decreased by 1%

Use of Rooms

Use of Rooms remains a large part of our income. In 2020, we had reduced income of £28,178 which was a reduction of £36,500 or 56% on the previous year. As you will be aware this was due to organisations who had vulnerable members having to close and the several lockdowns we experienced throughout the year. This unfortunately has continued into 2021.

Coffee Mornings income was down by £3,283 (-76%)

Other Income was down by £387 (-14%)

Fund raising contributed £2,000 and again we are indebted to the Social Group for achieving this. Most of this donation came from events which were held before March 2020 and there have not been any events since then, meaning there is a loss on income. The gifts from other Church organisations, in these difficult times, are also appreciated.

In turning to expenditure, this decreased by £30,270 (-25%).

Ministry & Mission Contributions -18%

Ministerial expenses +248%

- **This is the first full year for our Minister.**

Wages -37%

- **We were able to claim back 80% of some of the wages under the Government Furlough Scheme. In addition, we have not yet replaced the Afternoon Caretaker who left us at the end of 2019.**

Gas -40%

- **With the reduced use of the building, due to lockdown, we have had a reduction in use of gas. However, it is difficult to determine the exact figure as the meter was changed during the year and this has a different method of calculation, as opposed to the old meter. In addition, some of the billing from Total Gas and Power was delayed until into 2021.**

Electricity -37%

- **Electricity usage was down by 61% %. The new LED lighting is showing a benefit in usage. Again, delayed billing influenced the figures.**

Water -91%

- **This was due to a billing error on the part of United Utilities who took a large amount in the previous year and this has meant we have a large credit.**

Printing, Stationery & Postage -60%

Maintenance Office Machines etc +21%

Cleaning etc -13%

Fabric Maintenance -35%

The balances in the other funds are: -

Music Fund **£1,427 (-17%)**

- **Loss of our Organ Recitals and other concerts resulted in this reduction.**

Youth & Education Fund **£7,249**

- **Once again this has been used to subsidise the Guides, Brownies and Rainbows in the payment of their annual fees, purchase of flag for Guides and transport sponsorship for Queens Park School.**

Benevolent Fund **£1,278**

- **Funds from this account were used to support Ronald McDonald House, Christian Aid, Lebanon Appeal and St Helens Young Carers.**

Organ Fund **£2,888**

- **This is an important fund which will help towards the cost of major work which will be required in the next few years. I would recommend we endeavour to supplement this fund through donations and fund raising.**

Investments

Mersey Provence Trust was closed by Synod and we received £11,074 on sale of units. Subject to approval, this could be used towards the roof repairs.

Other Stock value increased to £101,659 following the purchase of new investments, as mentioned in 2019 report.

At end of 2020 we were in a reasonable financial position, although as mentioned above, we did suffer considerable reductions in our income which were partly offset by reduced expenditure. It is difficult to predict 2021 trends, but we do have to be aware that we are faced once again with major expenditure on our roofs. It is therefore essential that we control our finances carefully, to ensure we do not end the year with a large deficit.

Following the decision of the Supreme Court, I am currently compiling a claim for loss of income under our insurance, but at this point cannot predict any figures.

On behalf of the elders, my thanks once again go to the congregation and users of our premises for their financial support in this exceedingly difficult year. This is very much a job for teamwork and my personal thanks go to Ian Thomas, Christine Hickman, David Hickman, Anne Greateorex, John Currie, Tony Whalley and those who assist with the weekly count. They all contribute towards the financial responsibility on behalf of the Church.

**Copeland Knight
Congregational Treasurer**

April 2021