EMMANUEL CHURCH LEFTWICH

England & Wales · Charity number 1169854

Details

Status	Registered
Legal form	CIO
Registered	2016-10-24
Register	View on the Charity Commission register

Contact

Address	Emmanuel Church Old Hall Road Northwich CW9 8BJ
Phone	07850623317
Email	emmanuel.leftwich@gmail.com
Website	leftwichchurch.org

Activities

Objects: THE PURPOSES OF THE CHURCH ARE: 1) THE ADVANCEMENT OF THE CHRISTIAN FAITH IN ACCORDANCE WITH THE BASIS OF FAITH PRIMARILY BUT NOT EXCLUSIVELY WITHIN LEFTWICH AND THE SURROUNDING NEIGHBOURHOOD; AND2) SUCH OTHER CHARITABLE PURPOSES AS SHALL, IN THE OPINION OF THE CHARITY TRUSTEES PUT INTO PRACTICE THE TEACHING OF THE LORD JESUS CHRIST IN ACCORDANCE WITH THE BASIS OF FAITH.

Activities: Emmanuel Church, Leftwich, Northwich CW9 8BJ provides a place for Christian worship for the surrounding community. We encourage people to live out their faith and support mission and outreach work. We support the local community by providing clubs for mother and toddlers, children's groups, a senior citizen's group and a group to support dementia suffers as well as regular Sunday services.

Classification

- **How:** Provides Services
- **What:** General Charitable Purposes, Religious Activities
- **Who:** The General Public/mankind

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Geography

- Cheshire West & Chester

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£216,299	£216,727	-	-
2024-12-31	£258,563	£262,119	-	-
2023-12-31	£606,198	£1,410,384	£1,854,436	4
2022-12-31	£456,569	£597,037	-	-
2021-12-31	£202,343	£484,133	-	-
2020-12-31	£259,194	£175,162	-	-

Trustees

Name	Role	Appointed
NIGEL MARTIN BOUCKLEY	Chair	2016-06-16
Dyfan Howard Williams		2016-06-16
Gordon Kearney		2018-09-13
MARK ANDREW COLECLOUGH		2016-06-16

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EMMANUEL CHURCH LEFTWICH

England & Wales - Charity number 1169854

Accounts

Emmanuel Church, Leftwich

Trustees Annual Report

and

Summary of Accounts

Year Ending 31st December 2025

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Annual Trustee Report

Bankers: Santander Bank and Kingdom Bank (reserve account)

Independent examiner:

Rev'd A.A. Clements MA, ACIB, FCIE
15 Carleton Road,
Great Knowley,
Chorley
PR6 8TQ

CIO Ref: 1169854

Aim & Purpose:

The purposes of the church, as detailed in the Constitution are:

1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Leftwich and the surrounding neighbourhood,

   and

2. Such other charitable purposes as shall in the opinion of the charity trustees put into practice the teaching of the Lord Jesus Christ in accordance with the Basis of Faith.

Objectives and Activities:

The Trustees of Emmanuel Church Leftwich are committed to enabling, as many people as possible, to worship at our church. The elders maintain an overview of all services and meetings held at the church ensuring that their purpose and function meet that of the church constitution and handbook. Our services and worship put faith into practice through prayer, scripture reading and teaching, music and the Lord's Table.

When planning our activities for the year the Elders have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith through:
Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus Christ.
Provision of pastoral care and encouragement for those in the fellowship.
Missionary and outreach work continue to be an important aspect of the work of the fellowship.

Achievements & Performance

Worship & Prayer

The Elders of the church are keen to offer a range of services during the week and over the course of the year, that our membership and wider community find both beneficial and spiritually fulfilling.
At the end of December 2025 there were 71 members of ECL. However, attendance at the Sunday morning services is much higher than this at around 120-140. Attendance at the Sunday evening and midweek meetings has continued to grow throughout the year.
During the morning worship service there is provision for babies and children.

Eldership and Diaconate

There are 5 Elders (incl. 2 Pastors) and 4 Deacons appointed by the church membership. Appointment to these roles is detailed in the Church Handbook. The Elders provide the spiritual

leadership of the church whilst the Deacons are appointed to manage specific responsibilities as detailed below.

The church appointed an assistant Pastor in September 2023 for a period of 3 years. The assistant Pastor has specific areas of responsibility such as young families, youth & children's activities as well as supporting the broader regular activities within the church.

The assistant Pastor is an elder of the church but has not been appointed as a Trustee. It is expected, God willing, that the assistant Pastor will leave ECL at the end of August 2026, when his contract comes to an end. It is anticipated that he will lead a church plant in the Macclesfield area. A process is underway to identify and appoint a new assistant or co-pastor from September 2026.

The full list of diaconate positions is;

- Finance deacon
- Health & Safety deacon
- Technology deacon
- Building & grounds deacon

Church Building

The church building continues to be used daily throughout the week for a wide range of church and community-based activities.

The overall cost of the new church building, including demolition of the old building, was £2.14m. At the end of December 2025 there was an outstanding mortgage debt of £320,344. The mortgage with Kingdom Bank is payable over 30 years with 27.4 years remaining. With God's help we would hope to pay this off much quicker. With the current rate of over-payment we forecast completion of the mortgage in 2044.

The outstanding work on the pavement outside the church was finally completed in early 2025.

Mission and Outreach

Reaching out to those in need, both spiritually and practically, is a demonstration of our faith. Local and global outreach is an important aspect of our fellowship.

During 2025 the local door-to-door outreach programme continued as did 'Explorers', the ongoing children's ministry and 'mini-explorers for younger children.

Senior Moments and Oasis continued for the older-aged attendees. The purpose of these gatherings is to provide friendship, support & fellowship in the context of a Christian environment.

Jolly Tots for young children & babies with their carers took place each week. In addition to games and songs a bible story is shared during the meeting.

Regarding global mission, Emmanuel Church Leftwich continues to support a church member who is working in North Africa with Africa Inland Mission (AIM), the Mackie family serving in Pakistan with Serving In Mission (SIM) and the Gilmore family serving in Sicily with UFM Worldwide. In November the church ceased its support of the Bobkov family serving with SGA in Central Asia.

In November it was agreed by church members to provide some financial support to a church couple now serving in Central Asia. The young couple and their newborn baby are serving the

Lord by working in a ‘Business for Transformation’ company. The church is providing financial support for language learning.

The trustees are supporting the vision of the assistant Pastor to establish a new church in Macclesfield, to be called Grace Church Macclesfield. It is expected that Grace Church Macclesfield (GCM) will become an independent CIO as quickly as possible, until then, GCM will operate within the boundaries and oversight of the Emmanuel Church Leftwich CIO.

Other Activities
The church has continued to be a food distribution centre for the Mid Cheshire Food Bank, which operates out of the church building every Tuesday.

‘Lego Cafe’ continued throughout 2025, seeing an increasing number of people of all ages coming along to share fellowship & have fun together. The primary focus of the Lego club is to build relationships with the local community.

Crafty Sew-n-Sow also continued. The group which is suitable for all ages and is proving to be very popular, providing fellowship & friendship for a cross range of people.

Volunteers
We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community that it is. In particular, we would like to thank the leaders of the various church ministry departments who work tirelessly to serve the church and those who attend. Without their dedication and commitment, it would not be possible for the church to serve the fellowship and wider community in the effective way that it does.

Risk Assessment
The trustees recognise that in relation to “Risk Assessment “risk is defined as “the threat of any action or event that will adversely affect an organisation’s ability to achieve its objectives and execute its strategies”. It also accepts that the term “risk” can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. “Risk” relates not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees are accountable for ensuring that a Health and Safety Policy is in place covering activities for both the church and its surrounding grounds. Appointed deacons have the responsibility for ensuring the H&S policy and associated relevant appendices are managed and adhered to throughout the week on behalf of the ECL Trustees.

A Lone Working policy was written & approved during 2025 and is now in place. This is a mandatory requirement for employees and strongly recommended for other church members. It is expected that the appointed elders & deacons will lead by example.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the Trustees’ ability.

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. The Trustees have appointed a Safeguarding officer. While it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Reserves Policy
It is the trustee's policy to maintain a balance on unrestricted funds (if possible), which equates to at least three months unrestricted payments. Currently, this equates to £45,000 to cover emergency situations that may arise from time to time. The reserve fund is held in a separate 'easy access' bank account, with Kingdom Bank, that pays a small amount of interest.
On the 31st of December 2025, in addition to the £45,275 reserve funds, there were unrestricted funds of £25,477 in the general fund account and £7,981 in the mortgage fund account.

Structure, Governance and Management
The method of appointment of Trustees, Elders & Deacons is set out in the Church Constitution and Church Handbook.

The Elders of the church are responsible for the general leadership of the church, making decisions on spiritual, pastoral and directional matters. Such matters that the Elders deem appropriate are brought to the members of the church for wider discussion and approval.
The Elders of the church meet formally on a monthly basis. The Trustees meet on a quarterly basis.

Throughout the year there are typically four (or more if deemed appropriate) formal members' meetings, including the AGM.

Administrative Information.
Emmanuel Church Leftwich is situated on the Leftwich Housing estate. The correspondence address for the church is:
Church Administrator, Old Hall Road, Leftwich, Northwich, Cheshire CW9 8BJ

Senior Pastor:	Pastor D. Williams (also Trustee)
Assistant Pastor:	Pastor D. Hart
Elder & Trustee:	N. Bouckley (Chairman)
Elder & Trustee:	A. Coleclough (Secretary)
Elder & Trustee:	G. Kearney (Safeguarding Co-ordinator)
Deacon:	R. Tainsh (Health & Safety)
Deacon:	A. Kearney (Treasurer)
Deacon:	S. Haskew (Technology)
Deacon:	L. Curtis (Buildings & Grounds)
Church Women's Worker:	C. Williams
Church Administrator:	A. Bouckley

It is understood that all those who could be considered to be "managers" in the activities and affairs of Emmanuel Church, Leftwich are deemed to be "fit and proper persons" under the terms of the Finance Act 2010.

Trustee training is available as and when required.

N Bouckley **A Coleclough**

Approved by the Trustees Meeting on 30th MARCH 2026

Section B: Summary of Accounts

Emmanuel Church Leftwich - Income & Expenditure

Financial Report for the year ending 31st. December 2025.

Cash Summary Balance of Account for 1 Jan 25 - 31 Dec 2025

	General Fund	Mortgage Repayment Fund	Reserve Funds	Total Funds	Previous 12 months
Income and Endowments					
Donations eligible for Gift Aid	£115,988			£115,988	£111,256
Cash Donations	£6,654			£6,654	£27,373
Other Donations not eligible for giftaid	£10,497			£10,497	
**Gift Aid Claimed from HMRC	£30,869			£30,869	£29,818
Room Rental	£2,798			£2,798	£3,100
*Donations for Mission pot	£40			£40	£1,328
Donations for Global Mission	£5,381			£5,381	£7,191
Donations to Building Fund eligible for Gift Aid		£29,075		£29,075	£34,620
Other Donations to Building Fund		£1,630		£1,630	£34,005
Gift Aid Claimed from HMRC for Building Fund		£7,723		£7,723	£9,044
Interest		£453	£275	£729	£828
Hardship Fund	£4,916			£4,916	
Total	**£177,142**	**£38,881**	**£275**	**£216,299**	**£258,563**
Expenditure on					
Church Administration(Note 1)	£114,472			£114,472	£106,381
Church Establishment (Note 2)	£15,283			£15,283	£20,144
Teaching and Outreach(Note 3)	£7,000			£7,000	£8,186
*Global Mission+Mission Pot (Note 4)	£25,804			£25,804	£26,840
Pavement Works		£5,586		£5,586	£32,379
Mortgage Payments		£42,437		£42,437	£68,189
Hardship Fund	£6,146			£6,146	
Total	**£168,704**	**£48,023**	**£0**	**£216,727**	**£262,119**
Net Income/Expenditure for year	£8,438	-£9,141	£275	-£428	-£3,556
Transfers between funds	-£45,010	£10	£45,000	£0	£0
	-£36,572	**-£9,131**	**£45,275**	**-£429**	**-£3,556**
Reconciliation of Funds					
Balance at start of the year	£62,049	£17,112	£0	£79,161	£82,717
Balance at end of the year	**£25,477**	**£7,981**	**£45,275**	**£78,732**	**£79,161**
Change	**-£36,572**	**-£9,131**	**£45,275**	**-£429**	**-£3,556**

General Fund + Reserve balance is	£8,703	Up on Last Year
Mortgage Fund balance is	**-£9,131**	Down on Last Year

*Mission pot was disbanded at the end of 2024 and money reallocated

**All giftaid for Hardship Fund, Global Mission, Harvest and Sposorship giving are included in this figure

Emmanuel Church Leftwich

Balance Sheet as of 31st December 2025

	2025 £	2024 £
FIXED ASSETS		
Tangible - Building and Ground	2,100,000	2,100,000
Moveable - Equipment etc	70,416	55,000
Total Fixed Assets	2,170,416	2,155,000
CURRENT ASSETS		
Debtors and prepayments	-74	
Q4 Gift Aid Claim (due January 2026)	8,243	7,868
Cash at bank and in hand	78,752	79,161
Total Current Assets	86,921	87,029
TOTAL ASSETS	**2,257,337**	**2,242,029**
CURRENT LIABILITIES		
HMRC TAX & NI Payment (due January 2026)	1,239	
Creditors amount falling due within 1 year (Mortgage capital repayment)	5,086	4,432
NON-CURRENT LIABILITIES		
*Creditors amount falling due after one year - Kingdom Bank Mortgage	315,258	
NET ASSETS LESS CURRENT LIABILITIES	**1,942,079**	
FUNDS AVAILABLE		
Santander General Fund Unrestricted	25,497	62,049
Santander Mortgage Fund Restricted	7,981	17,112
Kingdom Bank Reserve Account	45,275	0
Cash in Hand "	0	0

Approved by the Trustees at their Meeting on

30th MARCH 2026

and signed on their behalf by

Also Signed By the Treasurer - A Kearney

Date signed

17/04/2026

Section C: Notes on the Accounts

Basis of Accounting
This year's accounts have been compiled to comply SORP, FRS102 and the Charities Act 2011.

The church finances are based on three accounts, **the General Fund** (unrestricted) for the day-to-day functioning of the church, the Reserve Account (designated) the **Mortgage Fund** (designated), to hold funds to enable payment of the mortgage for the new church building completed in August 2023.

Day to day banking activities were carried out through our **Santander Business Current Accounts,** the General Fund through the current account and the Mortgage Fund through the **Santander Savings account**,

A mortgage has been arranged with Kingdom bank and repayments are made through transfers from the Mortgage Fund account.

A **Kingdom Bank Savings account** was opened in 2025 to hold the reserve funds for the church.

Most members contribute to the church on a regular basis and have signed Gift Aid forms to enable the church to claim back tax. Gift Aid reclaimed is apportioned to the General Fund or Building Fund in accordance with the donors wishes.

Going Concern
The General Fund closing cash balance of £25,477 is down by £36,572 on last year. This was mainly due moving £45,000 out to a new Kingdom Bank savings account to be retained for emergencies, which gained £275 interest in the period to 31st December 2025 .

Despite moving this money out of the general fund, overall income was up into these funds by £8,703 on last year.

The Mortgage Fund, closing balance is £7,981, down by £9,131 due to expenditure to repair the pavement at the front of the building and overpayment of the capital on the mortgage balance of £17,783. We will need to continue to manage resources carefully in the coming year to ensure we continue to be in a good financial position. Currently it is planned to continue overpayment of the mortgage capital at every practical opportunity.

Changes of Accounting Policy
From 1st January 2017 the financial year of the church was changed to match the calendar year. This is the ninth year under this new system.

The accounting programme Xero has been used to administer the church accounts.

From 1st January 2025 Mrs Andrea Kearney replaced Mr David Cameron as church treasurer.

Analysis of Income

Our **General Fund income** available for Gift Aid was £115,988, which is up by £4,732 on last year and other donations at £17,151 was down by £10,222.

Gift Aid received (£30,869) was up by over £1,051 on last year and Q4 2025 gift aid of (£7,038) was claimed and received in January 2025 .

Overall day to day income (including the General fund and reserve fund interest) dropped from £179,969 to £177,417.

Mortgage Fund income

Through regular and sacrificial giving members have contributed to the Mortgage Fund £29,075 suitable for Gift Aid in the past year. Other donations came to £1,630.

Gift Aid of £7,723 has been received this year and a further £1,205 for Q4 0f 2025 has been received in January 2025.

Of the £1,630 received from other sources there were no grants received. All giving was from members or friends of Emmanuel Church.

Expenditure and Liabilities

General Fund Expenditure

Overall General Fund expenditure was £168,704, compared to £161,551 in the previous year. This is an increase of £7,153 **(See Appendices for details)**.

Church Administration costs increased to £114,472 (**See Note 1**). During the year a modest salary increase was applied to all employees. There were also some adjustments to individual pay to meet the legislative increases in the minimum wage. Overall total salary costs for 2025 were £104,359.

An additional £1,239 was paid in January 2025 to cover December Tax and NI payment which was moved to an in arrears direct debit in the middle of the year. Total Salary Costs including December's Tax and NI was £105,598.

Categories for Staff spend allowances and church subscriptions and legal fees were moved under the Church Administration heading, to better account for the spend associated with church administration. Previous year spend comparisons for these items have been provided as part of Note 1.

We have now completed the first full year of operation in the new building. Church Establishment costs have however, reduced to £15,283 (**See Note 2**). The main reason for this is movement of accounting categories rather than an actual reduction .

Teaching and local outreach costs at £7,000 are lower than the previous year, (**See Note 3**) even with church activities including Senior Moments, Explorers, Oasis, Jolly Tots and Craft Club and Lego Club being now fully functioning.

For clarity, staff allowances and training costs were moved out of this category into church administration from January 2025 **(See Note 1)**. Previous year cost comparisons have been

provided. Accounting for this overall Teaching and outreach costs are similar to the previous year.

A book sale was run in December but the invoice for the books purchased on a sale or return basis was received in January 2026, hence the negative figure.

Global Mission, at £25,804 **(See Note 4)** was very similar to last year. We support several mission projects abroad.

The mission pot previously brought in additional opportunities to support other works. This was removed in January 2025.

Mortgage Fund Expenditure

The expenditure from the Mortgage Fund in 2025 was £48,023. This was used to pay for the mortgage repayments; the outstanding pavement works required to the front of the building and capital overpayments to reduce the outstanding mortgage amount. £7,981 remains in the Mortgage Fund account and any additional funds received will be spent on further mortgage repayments and on further reducing outstanding mortgage amount as deemed appropriate.

Total repayments for the mortgage with Kingdom Bank were £42,437 which included a £17,783 overpayment to reduce the overall balance. Interest charges were £19,939 for the year. Pavement works were charged at £5,586. Leaving a mortgage balance at £320,344 at the end of the year.

Liabilities & Provisions

On 31st Dec 2025 Tax and National Insurance and pension contributions were up to date bar the December payment of £1239 which was paid out in January 2026.

The outstanding mortgage balance is as above.

Volunteer staff are used to run all regular current activities within the church. These volunteers have gone through safeguarding checks with the DBS service.

Room rental income had one invoice for £34 still to be paid as at 31st Dec 2025 which was paid in January 2026. In addition to this, a credit note was issued to refund one of our hiring organisations for last minute rental cancellations to the sum of £108. This credit was spent in February 2026 towards another room hire booking.

Assets

With the church building now completed the estimated value remains in the region of £2,100,000 although a professional evaluation has not been obtained.

The value of assets is set out in **Note 5** of the appendices allowance has been made for linear depreciation for this financial year.

Grants

No additional grants were received this year.

Staff Costs

Trustee Remuneration & Benefits

Currently the church has 4 trustees, three of which are on an unpaid voluntary basis.

The church pastor is a trustee and was paid a full-time salary plus benefits including mileage allowance, telephone and pension.

The assistant Pastor has been employed on a full-time basis for the whole year. He has also been enrolled in the pension scheme. He is also able to claim expenses for mileage and telephone.

Total Staff Costs

• Salaries & Wages	£78,873
• Tax & National Insurance	£15,914
• NEST pension scheme (*inc some salary sacrifice)	£6,433
• Private Pension Schemes (* via salary sacrifice)	£3,139
Total	**£104,359**

Salary Expenses are up on last year with a general salary increase and adjustments to salaries based on increases to minimum wage and increases to teaching pay scales, also the assistant Pastor was employed for the full year. (**See Note 1**)

Transactions with related parties

The church has no such transactions.

This year the church has remunerated an independent examiner to the amount of £250.

The church has not made any ex-gratia payments.

Average Headcount in the year

Apart from the full-time pastor and full-time assistant pastor (see details above), the church has employed the following on a part time basis in the past year.

- Church administrator
- Church Worker

The church worker is enrolled in the NEST pension scheme, but the church administrator is not. Otherwise, no additional benefits were provided other than the benefits to the pastor outlined above. The church has therefore employed two full time employees and two others on a part time basis.

The treasurer's position, and that of other deacons, is on an unpaid voluntary basis.

Defined contribution pension scheme

Both Pastors are enrolled in a private pension scheme paid as part of a salary sacrifice agreement with the church. The church worker is enrolled in the NEST pension scheme.

Investments
The church has no investments other than the savings accounts already mentioned.

Analysis of debtors
At 31st December 2025 the following payments were due to the church:-

The gift Aid claim for Q4 of 2025 of £7,723 of which £1,205 will go to the Mortgage Fund and £6,218 to the General Fund, has been claimed and was received in January 2026.

One hirer had an outstanding invoice for £34 which was paid in January 2026

Cash In Bank and In Hand
The books were closed on 31st Dec 2025.

Closing balances were:-

Santander Reserve Account **(Mortgage Fund)**	**£25,477**
Santander Current Account (**General Fund**)	**£7,981**
Kingdom Bank Savings Account (**Reserve Funds)**	**£45,275**

There was no cash held in hand at the close of the financial year.

Designated Funds
The Mortgage Fund was designated towards the cost of paying off the mortgage which was needed for the building of the new church, now completed. This new church is used for worship and to serve the community of Leftwich. On 31st Dec 2025 the balance in the mortgage fund stood at stood at £7,981 and will continue to be used to service the mortgage and pay of any additional expenses.

Trustee remuneration and benefits
Trustees received no benefits apart from the necessary expenses incurred in carrying out their role. The pastor has received a salary, and monthly expenses as outlined above. The other 3 trustees claim for purchases made on behalf of the church or for attendance at training courses. The trustees training/conference expenses were £822.

Below are the notes referred to above.

Appendices Notes on Financial Statement 2025

Expenses	This Year	Last Year
Note 1 Church Administration		
Salaries	£78,873.72	£75,173.40
Tax & National Insurance	£15,913.75	£18,221.22
Staff Pension Schemes	£9,571.13	£8,597.75
Staff Expenses	£1,433.82	£1,391.70
Office Expenses	£1,532.07	£2,729.82
Compliance	£596.42	£266.72
Education and Books (Staff Conferences & Books)	£2,527.30	£1,800.35
Subscription & Legal Fees	£4,023.44	£3,970.21
Total	**£114,471.65**	**£108,180.96**

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Note 2 Church Establishment		
Insurance	£2,315.18	£2,059.15
Electricity & Gas	£6,208.64	£7,305.55
Water	£582.21	£935.47
Church Maintenance	£1,583.21	£3,622.71
Cleaning	£985.15	£0.00
Kitchen Expenses	£2,160.43	£0.00
Catering Expenses	£816.62	£2,251.11
Telephone & Internet	£631.77	
Rental Expenses		£0.00
Total	**£15,283.21**	**£16,173.99**
Note 3 Teaching & Outreach		
Teaching and Outreach	£1,032.13	£102.32
Visiting Speakers	£1,819.80	£1,222.00
Oasis	£69.35	£58.67
Senior Moments	£255.59	£202.39
Explorers	£284.18	£524.59
Church Weekend	£689.86	
Sunday Club	£246.42	£230.93
Creche	£208.29	
Jolly Tots	£51.60	£119.61
Sew & Sow	£149.54	
Lego Club	£48.08	£49.38
Games on the Green	£100.53	£56.29
Training	£893.25	£1,002.99
Gifts & Donations	£1,533.02	£1,903.24
Book Sales	-£625.48	
Event Tickets (Searchlight)	£184.70	
Evangelism Resources	£58.99	
Total	**£6,999.85**	**£5,472.41**
Note 4 Global Mission		
Slavic Gospel Association	£2,226.00	£2,100.00
Jonathan Gilmore	£2,826.00	£2,000.00
SIM for David Mackie	£2,226.00	£2,000.00
Mission Support for Beck	£15,444.56	£14,075.96
World Vision	£1,353.87	
Support for other missions	£485.00	£5,621.53
Sponsorship Giving	£448.75	
Harvest Giving	£793.76	
***Total**	**£25,803.94**	**£25,797.49**

*Mission pot was disbanded at the start of 2025 and money reallocated to General fund or Mortgage fund as per where it was donated

Note 5 Moveable Assets

The following are estimates of the church's moveable assets. Most items & furnishings are new, purchased for the new building but other furnishings and equipment were purchased second hand.

Sanctuary	
Chairs	£17,670
Sanctuary Furniture	£1,923
Clavinova & musical instruments	£933
Café Area	
Tables & Chairs	£3,348
Coffee & Tea Machines	£2,456
Kitchen appliances & equipment	£5,700
Sycamore Room	
Tables & Chairs in store	£9,025
Upstairs	
Furnishings	£704
Other	
Safety equipment	£540
Shed & gardening equipment	£1,425
Tech Equipment	
Lighting, speakers, projector, mixing desk, TVs, computers etc	£26,259
Total Moveable Assets	**£70,416**

Independent Examiner's Report.

Independent Examiner's Report to the Trustees of the Emmanuel Church Leftwich.

I report on the accounts of the charity for the year ended 31st. December 2025, which are set out on pages 6 to 7 of this Report.

Respective responsibilities of the trustees and examiner.

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

It is my responsibility to :

examine the accounts under section 145 of the 2011 Act;

follow the procedures laid down in the general Directions given by the Charity Commissioner under section 145 (5) (b) of the 2011 Act; and

to state whether particular matters have come to my attention.

Basis of the independent examiner's report.

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

Independent examiner's statement.

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

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

Alan A. Clements. Date 17th. April 2026.

Fellow of the Association of Charity Independent Examiners.

Rev'd. A. A. Clements MA, ACIB, FCIE.
15 Carleton Road,
Great Knowley,
Chorley PR6 8TQ

EMMANUEL CHURCH LEFTWICH

England & Wales - Charity number 1169854

Accounts

Emmanuel Church, Leftwich

Trustees annual report and Summary of Accounts

Year Ending 31st December 2024

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Annual Trustee Report

Pastor: D Williams

Bankers: Santander Bank,

Independent examiner: Rev'd A.A. Clements MA, ACIB, FCIE
15 Carleton Road, Great Knowley, Chorley PR6 8TQ

CIO Ref: 1169854

Aim & Purpose:

The purposes of the church, as detailed in the Constitution are:

1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Leftwich and the surrounding neighbourhood,

   And

2. such other charitable purposes as shall in the opinion of the charity trustees put into practice the teaching of the Lord Jesus Christ in accordance with the Basis of Faith

Objectives and Activities:

The Trustees of Emmanuel Church Leftwich are committed to enabling as many people as possible to worship at our church. The elders maintain an overview of all services and meetings held at the church ensuring that their purpose and function meets that of the church constitution and handbook. Our services and worship put faith into practice through prayer, Scripture reading and teaching, music and the Lord's Table.

When planning our activities for the year the Elders have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith through:

- Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus Christ.
- Provision of pastoral care and encouragement for those in the fellowship.
- Missionary and outreach work continue to be an important aspect of the work of the fellowship.

Achievements & Performance

Worship & Prayer
The Elders of the church are keen to offer a range of services during the week and over the course of the year, that our membership and wider community find both beneficial and spiritually fulfilling.
The new church building was completed in Q3 2023 and officially opened on 2nd September 2023 with a service of worship & thanksgiving for the fellowship, local neighbours, supporters and key project personnel.

At the end of December 2024 there were 65 members of ECL. However, attendance at the Sunday morning services is much higher than this ca.110-130 and attendance at the Sunday evening and midweek meetings has continued to grow throughout the year.
During the morning worship service there is provision for babies and children.

Eldership and Diaconate
There are 5 Elders (incl. 2 Pastors) and 4 Deacons appointed by the church membership. Appointment to these roles is detailed in the Church Handbook. The Elders provide the spiritual leadership of the church whilst the Deacons are appointed to manage specific responsibilities such as finance, health & safety, technology and building matters.

The church appointed an Assistant Pastor in September 2023 for an initial period of 3 years. The assistant Pastor has specific areas of responsibility such as young families, youth & children's activities as well as supporting the broader regular work within the church.

The assistant Pastor is an elder of the church but has not been appointed as a Trustee.

The full list of diaconate positions is;

- Finance deacon
- Health & Safety deacon
- Technology deacon
- Building & grounds deacon

Church Building
The church building continues to be used daily throughout the week for a wide range of church and community-based activities.

The overall cost of the new church building, including demolition of the old building, was £2.14m. At the end of December 2024 there was an outstanding mortgage debt of £342,842. The mortgage with Kingdom Bank is payable over 30 years – though with God's help we would hope to pay this off much quicker.

All new build 'snagging' has been completed. There are no outstanding actions on Mayway, construction. Other than the mortgage with Kingdom Bank, there are no outstanding construction invoices to be settled. Some work on the pavement outside the church has been agreed to be done. This was completed early in 2025.

Mission and Outreach
Reaching out to those in need, both spiritually and practically, is a demonstration of our faith. Local and global outreach is an important aspect of our fellowship.

During 2024 the local door-to-door outreach programme continued as did 'Explorers', the ongoing children's ministry and 'mini-explorers for younger children.

Senior Moments and Oasis continued for the older-aged attendees. The purpose of these gatherings is to provide friendship, support & fellowship in the context of a Christian environment.

Jolly Tots for young children & babies with their carers took place each week. In addition to games and songs a bible story is shared during the meeting.

During 2024 the monthly 'mission pot' was stopped. Members were encouraged to support a mission trip to Palermo, in support of one of our mission partners.

Other Activities
The church has continued to support the local community through Mid Cheshire Food Bank, which operates out of the church building every Tuesday.

'Lego Cafe' continued throughout 2024, seeing an increasing number of people of all ages coming along to share fellowship & have fun together. The primary focus of the Lego club is to build relationships with the local community.

Crafty Sew-n-Sow also continued. The group which is suitable for all ages and is proving to be very popular, providing fellowship & friendship for a cross range of people.

Volunteers
We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community that it is. In particular, we would like to thank the leaders of the various church ministry departments who work tirelessly to serve the church and those who attend. Without their dedication and commitment, it would not be possible for the church to serve the fellowship and wider community in the effective way that it does.

Risk Assessment
The trustees recognise that in relation to "Risk Assessment "risk is defined as "the threat of any action or event that will adversely affect an organisation's ability to achieve its objectives and execute its strategies". It also accepts that the term "risk" can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. "Risk" relates not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees are accountable for ensuring that a Health and Safety Policy is in place covering activities for both the church and its surrounding grounds. Appointed deacons have the responsibility for ensuring the H&S policy and associated relevant appendices are managed and adhered to throughout the week on behalf of ECL.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the Trustees' ability

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. The Trustees have appointed a Safeguarding officer. While it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Reserves Policy

It is the trustees' policy to maintain a balance on unrestricted funds (if possible), which equates to at least three months unrestricted payments. Currently, this is equivalent to £40,000, to cover emergency situations that may arise from time to time.
At the 31st December 2024 there were unrestricted funds of £62,049 which exceeds the minimum amount above.

Structure, Governance and Management

The method of appointment of Trustees, Elders & Deacons is set out in the Church Constitution and Church Handbook.

The Elders of the church are responsible for the general leadership of the church, making decisions on spiritual, pastoral and directional matters. Such matters that the Elders deem appropriate are brought to the members of the church for wider discussion and approval. The Elders of the church meet together formally on a monthly basis. The Trustees meet together on a quarterly basis.

Throughout the year there are typically four (or more if deemed appropriate) formal members' meetings, including the AGM.

Administrative Information.

Emmanuel Church Leftwich is situated on the Leftwich Housing estate. The correspondence address for the church is:
Church Administrator, Old Hall Road, Leftwich, Northwich, Cheshire CW9 8BJ

Senior Pastor:	Pastor D. Williams (also Trustee)
Assistant Pastor:	Pastor D Hart
Elder & Trustee:	N. Bouckley (Chairman)
Elder & Trustee:	A. Coleclough (Secretary)
Elder & Trustee:	G Kearney (Safeguarding Co-ordinator)
Deacon:	R Tainsh (Health & Safety)
Deacon:	A Kearney (Treasurer*) wef 01.01.25.
	* Mr D Cameron was treasurer until 31.12.24
Deacon:	S Haskew (Technology)
Deacon:	L Curtis (Buildings & Grounds)
Church Women's Worker:	C. Williams
Church Administrator:	A. Bouckley

It is understood that all those who could be considered to be "managers" in the activities and affairs of Emmanuel Church, Leftwich are deemed to be "fit and proper persons" under the terms of the Finance Act 2010.

Trustee training is available as and when required.

Approved by the Trustees Meeting on 2/4/2025

N Bouckley

A Coleclough

Date: 2/4/25

Section B: Summary of Accounts

Emmanuel Church Leftwich - Income & Expenditure

Financial Report for the year ending 31st. December 2024.

Balance of Account for 1 Jan 24 - 31 Dec 2024 - Provisional

	Unrestricted Funds	Designated Funds	**Total Funds**	Previous 12 months
Income and Endowments				
Donations eligible for Gift Aid	111256		111256	102241
Cash Donations	27373		27373	9611
Gift Aid Claimed from HMRC	29818		29818	26771
Room Rental	3100		3100	
Donations for Mission pot	1231	97	1328	5241
Donations for Global Mission	7191		7191	1070
Donations to Building Fund eligible for Gift Aid		34620	34620	89328
Other Donations to Building Fund		34005	34005	331306
Gift Aid Claimed from HMRC for Building Fund		9044	9044	40030
Interest		828	828	1670
Total	**179969**	**78594**	**258563**	**607268**
Expenditure on				
Church Administration (Note 1)	106381		106381	98299
Church Establishment (Note 2)	20144		20144	14372
Teaching and Outreach (Note 3)	8186		8186	7518
Mission +Mission Pot (Note 4)	26840		26840	30166
New Building Fund Expenses (Note 5)		32379	32379	1260029
Mortgage		68189	68189	
Transfers to Building Fund				
Total	**161551**	**100568**	**262119**	**1410384**
Net Income/Expenditure for year	18418	-21974	-3556	-803116
Transfers between funds	-60	60	0	
	18358	**-21914**	**-3556**	**-803116**
Reconciliation of Funds				
Total Funds Brought Forward	43691	39026	82717	
Total Funds Carried Forward	62049	17112	79161	
Change	**18358**	**-21914**	**-3556**	

Signed by the Treasurer
David A Cameron
18 April 2025

Section C: Notes on the Accounts

Basis of Accounting

This year's accounts have been compiled to comply SORP, FRS102 and the Charities Act 2011.

The church finances are based on two accounts, **the General Fund** (unrestricted) for the day-to-day functioning of the church and the **Building Fund** (designated), now known as the Mortgage fund, to hold funds for the mortgage for the new church building completed in August 2023.

Day to day banking activities were carried out through our **Santander Business Current Accounts,** the General Fund through the current account and the Mortgage Fund through the reserve saving account,

A mortgage has been arranged with Kingdom bank and repayments are made through transfers from the Mortgage Fund account.

Most members contribute to the church on a regular basis and have signed Gift Aid forms to enable the church to claim back tax. Members gave particularly generously last year towards completion of our new church building. Gift Aid reclaimed is apportioned to the General Fund or Building Fund in accordance with the donors wishes.

Going Concern

The General Fund closing cash balance of £62,049 is up by £18,358 on last year. The account remains well above the £40,000 to be retained for emergencies. The Building Fund, now to be known as Mortgage Fund, closing balance is £17,112, down by £21,914 due to expenditure as the final retention payment was made in October. Although we have a significant credit this year much of this is due to several one-off gifts as well as regular giving increases. We will need to continue to manage resources carefully in the coming year as we deal with the running costs of the new building to ensure we continue to be in a good financial position.

Changes of Accounting Policy

From 1st January 2017 the financial year of the church was changed to match the calendar year. This is the eighth year under this new system.

The accounting programme Xero has been used to administer the church accounts.

From 1st January 2025 Mrs Andrea Kearney replaced Mr David Cameron as church treasurer.

Analysis of Income

Our **General Fund income** available for Gift Aid was £111,256, which is up by £9,015 on last year and other donations at £27,373 was up by £17,762.

Gift Aid received (£29,818), was up by over £3,047 on last year.

Overall income to the General Fund rose from £143,864 to £179,969

Mortgage Fund income.

Through regular and sacrificial giving members have contributed to the Mortgage Fund £34,620 suitable for Gift Aid in the past year. Other donations came to £34,005.

Gift Aid of £9,044 has been received this year and a further £1,625 for Q4 0f 2024 has been received in January 2025.

Of the £34,620 received from other sources there were no grants received. All giving was from members or friends of Emmanuel Church.

Expenditure and liabilities

Expenditure

Overall General Fund expenditure was £161,551, compared to £152,367 in the previous year. This is an increase of £9,184 **(See Appendices for details).**

Church Administration costs were up by £8,082 (**See Note 1**) to £106,381. A 3.5% salary increase was applied to all employees raising total salary costs to £101,992.

With the first full year of operation in the new building Church Establishment costs have increased to £20,144 (**See Note 2**). The most significant increase was in Gas and Electricity, totalling £7,305.

Teaching and Outreach costs at £8,186 are similar to the previous year, **(See Note 3)** with church activities including Senior Moments, Explorers, Oasis, Jolly Tots and Craft Club and Lego Club are now fully functioning.

Global Mission, at £25,797 was up by £870. We support several mission projects abroad.

Also, our Mission Pot, which gave members the opportunity to contribute an additional £1,043 which went directly to several mission projects **(See Note 4).**

In total, mission support of £26,840 was raised last year.

Mortgage Fund Expenditure

This year the building fund was used to pay for the mortgage repayments and the final retention payment to the building contractor, our contracts manager and our structural engineers. £17,112 remains in the Building Fund account to cover mortgage repayments and paving work that was still to be completed at the end of December.

Total repayments for the mortgage with Kingdom Bank were £68,189 which included a £40,000 overpayment to reduce the overall balance. Interest charges were £23,341 for the year. Leaving a mortgage balance at £342,842 at the end of the year.

The expenditure last year was £32,379 which was mainly the final retention amount due for Mayway Construction of £26,283. In addition, there were final payments to the structural engineer (Tier Construction) of £3,996 and to Fullard Rosier £2,100 for Contract services.

Liabilities & Provisions.

At 31st Dec 2024 Tax and National Insurance and pension contributions were up to date. There were no outstanding cheques.

The outstanding mortgage balance is as above.

Volunteer staff are used to run all regular current activities within the church. These volunteers have gone through safeguarding checks.

Assets

With the church building now completed the estimated value is in the region of £2,100,000 although a professional evaluation has not been obtained.

The value of assets is set out in **Note 5** of the appendices no allowance has been made for depreciation for this financial year.

Grants

No additional grants were received this year.

Staff Costs

Trustee Remuneration & Benefits.

Currently the church has 4 trustees, three of which are on an unpaid voluntary basis.

The church pastor is a trustee and was paid a full-time salary plus benefits including mileage allowance, telephone and pension.

Our Assistant Pastor has been employed on a full-time basis for the whole year. He has also been enrolled in the pension scheme. He is also able to claim expenses for mileage and telephone.

Total Staff Costs

• Salaries & Wages	£75,173
• Tax & National Insurance	£18,221
• NEST pension scheme	£6042
• Private Pension Scheme (* via salary sacrifice)	£2,556
• **Total**	**£101,992**

Salary Expenses are up on last year with a general salary increase and the Assistant Pastor was employed for the full year.

* Neither of our two full time employees earn over £60,000 per year and one of our two part time employees earns under £10,000 per year.

Transactions with related parties.

The church has no such transactions.

This year the church has remunerated an independent examiner to the amount of £300.

The church has not made any ex-gratia payments.

Average Headcount in the year

Apart from the full-time pastor and full-time assistant pastor (see details above), the church has employed the following on a part time basis in the past year.

- Church administrator
- Church Worker

The church worker is enrolled in the NEST pension scheme but the church administrator is not. Otherwise, no additional benefits were provided other than the benefits to the pastor outlined above. The church has therefore employed two full time employees and two others on a part time basis.

The treasurer's position, and that of other deacons, is on an unpaid voluntary basis.

Defined contribution pension scheme

The pastor is enrolled in a Royal London Pension Scheme paid as part of a salary sacrifice agreement with the church. The pastor, the assistant pastor and the church worker are enrolled in the NEST pension scheme. Total cost of pension schemes last year was £8,598.

Investments

The church has no investments other than the savings accounts already mentioned.

Analysis of debtors

At 31st December 2024 the following payments were due to the church:-

The gift Aid claim for Q4 of 2023 of £7868 of which £1,650 will go to the Mortgage Fund and £6,218 to the General Fund, has been claimed and was received in January 2025.

Cash In Bank and In Hand

The books were closed on 31st Dec 2024.

Closing balances were:-

Santander Reserve Account **(Mortgage Fund)**	**£17,112**
Santander Current Account **(General Fund)**	**£62,049**

There was no cash held in hand at the close of the financial year.

Designated Funds

The Mortgage Fund was designated towards the cost of building the new church, now completed. This new church is used for worship and to serve the community of Leftwich. At 31st Dec 2024 the balance stood at £17,112 and will continue to be used to service the mortgage and pay of any additional expenses that may arise as we settle into the new building.

Trustee remuneration and benefits

Trustees received no benefits apart from the necessary expenses incurred in carrying out their role. The pastor has received a salary, and monthly expenses. The other 3 trustees claim for purchases made on behalf of the church or for attendance at training courses. The pastor and assistant pastor expenses total came to £1,391 for the past year. Additionally, the Trustees training/conference expenses were £1,183.

Appendices Notes on Financial Statement 2024

Expenses	This Year	Last Year
Note 1 Church Administration		
Salaries	£75,173.40	£67,280.39
Tax & National Insurance	£18,221.22	£15,929.98
Staff Pension Schemes	£8,597.75	£8,016.76
Staff Expenses	£1,391.70	£2,777.28
Office Expenses	£2,729.82	£4,099.46
Compliance	£266.72	£195.40
Total	**£106,380.61**	**£98,299.27**
Note 2 Church Establishment		
Insurance	£2,059.15	£2,187.76
Electricity & Gas	£7,305.55	£2,077.04
Water	£935.47	£0.00
Church Maintenance	£3,622.71	£3,131.00
Catering Expenses	£2,251.11	£1,652.52
Cleaning	£0.00	£0.00
Subscriptions & Legal Fees	£3,970.21	£3,611.28
Rental Expenses	£0.00	£1,712.25
Total	**£20,144.20**	**£14,371.85**
Note 3 Teaching & Outreach		
Teaching and Outreach	£102.32	£45.00
Visiting Speakers	£1,222.00	£988.00
Education & Books	£1,800.35	£858.87
Sunday Club	£230.93	£482.62
Senior Moments	£202.39	-£22.96
Oasis	£58.67	£64.11
Training	£1,002.99	£1,980.60
Gifts & Donations	£1,903.24	£2,620.05
Explorers	£524.59	£397.54
Games on the Green	£56.29	£104.51
Holiday Club	£913.35	
Jolly Tots	£119.61	
Lego Club	£49.38	
Total	**£8,186.11**	**£7,518.34**
Note 4 Global Mission		
Slavic Gospel Association	£2,100.00	£1,700.00
Jonathan Gilmore	£2,000.00	£1,700.00
SIM for David Mackie	£2,000.00	£1,700.00
Mission Support for Beck	£14,075.96	£13,214.96
Searchlight Theatre company	£1,407.50	
Palermo Visit	£2,321.03	
Support | UFM	£1,416.50	£2,500.00
Support for other missions	£476.50	£400.00
***Total**	***£25,797.49***	
Mission Pot		
Asia Link	£145.00	
Barnabus Trust	£90.00	

MAF	£55.00
SIM Mackies summer project	£513.00
SIM David & Mary	£140.00
Josaiah Venture	£100.00
Total	***£1,043.00***

Global Mission + Mission Pot	**£26,840.49**

Note 5 The following are estimates of the church's moveable assets. Most items & furnishings are new, purchased for the new building but other furnishings and equipment were purchased second hand

Moveable Asset	
Sanctuary	
Chairs	£18,600
Sanctuary Furniture	£2,060
Clavinova & musical instruments	£1,000
Café Area	
Tables & Chairs	£3,720
Coffee & Tea Machines	£3,070
Kitchen appliances & equipment	£6,000
Sycamore Room	
Tables & Chairs in store	£9,500
Upstairs	
Furnishings	£880
Other	
Safety equipment	£600
Shed & gardening equipment	£1,500
Tech Equipment	
TVs	£2,500
Other Tech Equipment & Computers etc	£5,663
Total Moveable Assets	**£55,013**

*Mission pot and Global Mission included different organisations last year so full list not provided here for 2023

Independent Examiner's Report.

Independent Examiner's Report to the Trustees of the Emmanuel Church Leftwich.

I report on the accounts of the charity for the year ended 31st. December 2024, which are set out on pages 7 to 14 of this Report.

Respective responsibilities of the trustees and examiner.

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

It is my responsibility to :

examine the accounts under section 145 of the 2011 Act;

follow the procedures laid down in the general Directions given by the Charity Commissioner under section 145 (5) (b) of the 2011 Act; and

to state whether particular matters have come to my attention.

Basis of the independent examiner's report.

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

Independent examiner's statement.

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

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

Alan A Clements.

Date 28th. April 2025.

Fellow of the Association of Charity Independent Examiners.

Rev'd. A. A. Clements MA, ACIB, FCIE.
15 Carleton Road,
Great Knowley,
Chorley PR6 8TQ

EMMANUEL CHURCH LEFTWICH

England & Wales - Charity number 1169854

Accounts

Emmanuel Church, Leftwich

Trustees annual report and

Summary of Accounts

Year Ending 31st December 2023

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Annual Trustee Report

Pastor: D Williams

Bankers: Santander Bank, CAF through Shawbrook Bank

Independent examiner: Rev'd A.A. Clements MA, ACIB, FCIE

15 Carleton Road, Great Knowley, Chorley PR6 8TQ

CIO Ref 1169854

Aim & Purpose:

The purposes of the church, as detailed in the Constitution are:

1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Leftwich and the surrounding neighbourhood, and

2. such other charitable purposes as shall in the opinion of the charity trustees put into practice the teaching of the Lord Jesus Christ in accordance with the Basis of Faith

Objectives and Activities:

The Trustees of Emmanuel Church Leftwich are committed to enabling as many people as possible to worship at our church. The elders maintain an overview of all services and meetings held at the church ensuring that their purpose and function meets that of the church constitution and handbook. Our services and worship put faith into practice through prayer, Scripture reading and teaching, music and the Lord's Table.

When planning our activities for the year the Elders have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith through:

Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus Christ.

Provision of pastoral care and encouragement for those in the fellowship.

Missionary and outreach works continue to be an important aspect of the work of the fellowship.

Achievements & Performance

Worship & Prayer

The Elders of the church are keen to offer a range of services during the week and over the course of the year, that our membership and wider community find both beneficial and spiritually fulfilling.
The new church building was completed during Q3 2023. The building was officially opened on 2nd September 2023 with a service of worship & thanksgiving for the fellowship, local neighbours, supporters and key project personnel.

At present there are 60 members of ECL. However, attendance at the Sunday morning services is much higher than this (ca.100) and attendance at the Sunday evening and mid-week meetings has continued to grow throughout the year.

During the morning worship service there is provision for babies and children.

Eldership and Diaconate

There are 5 Elders (incl. 2 Pastors) and 4 Deacons appointed by the church membership. Appointment to these roles is detailed in the Church Handbook. The Elders provide the spiritual leadership of the church whilst the Deacons are appointed to manage specific responsibilities such as finance, health & safety and building matters.

The church appointed an Assistant Pastor in September following a training period of 4 years. The assistant Pastor has specific areas of responsibility such as young families, youth & children's activities as well as supporting the broader regular work within the church.
The assistant Pastor is an elder of the church but has not been appointed as a Trustee.

Following the move into the new building 3 additional deacons have been appointed by the church membership. The full list of diaconate positions are;

- Finance deacon
- Health & Safety deacon
- Technology deacon
- Building & grounds deacon

Church Building

The new church building was completed in late summer 2023 and officially opened on 2nd September 2023. We are thankful to God for his provision & faithfulness during the 10year project that has led us to this point.

The overall cost of the project, including demolition of the old building, was £2.14m. The Lord has provided in an amazing way through his people such that the outstanding mortgage debt at 31st December 2023 was £387,689.90. There is an option to drawdown an additional £24k until end September 2024. The mortgage with Kingdom Bank is payable over 30years – though with Gods help we would hope to pay this off much quicker.

We are thankful to the Lord for MayWay construction and their support in bringing the building top completion

Mission and Outreach

Reaching out to those in need, both spiritually and practically, is a demonstration of our faith. Local and global outreach is an important aspect of our fellowship.

During 2023 the local door-to-door outreach programme continued as did 'Explorers', the ongoing children's ministry. We are thankful to Leftwich Community Primary School for allowing us to use their building during the first part of 2023 until our new church building was available in September 2023.
Senior Moments continued through the year, initially meeting in Northwich Rowing Club's pavilion, for which we are very grateful, until the new building was available.
Following the move into the new building a new 'Tot's' group has been established providing an opportunity for young children & babies with their carers to meet together. In addition to games and songs a bible story is shared during the meeting.
During 2023 we continued to have a monthly 'mission pot' in which members have been encouraged to give towards the support of several Christian works around the world.

Other Activities

The church has continued to support the local community through Mid Cheshire Food Bank, which now operates out of the church building every Tuesday.

The church again supported a number of local families, known to the church, with a Christmas hamper gift.
The community choir has continued to meet in term times throughout 2023. The choir is open to anyone with its primary focus being to build strong relationships with the local community.

During 2023 the 'Dads' club' ceased to run but a new 'Lego Cafe' started to meet once/month. This is proving to be very popular with children & adults alike. The primary focus of the Lego club is to build relationships with the local community.
In Q4 2023 a new craft club (Crafty sew-n-sew) for all ages started and is proving to be very popular, providing fellowship & friendship for a broad cross range of people.

For a number of years the church has run Oasis Dementia Cafe. The intention of this is to provide a weekly opportunity to meet, chat, make friends and enjoy a varied programme with drinks and cakes. Due to a lack of provision for those with dementia and their carers this fulfils a significant social need and is greatly appreciated by those who have regularly come along over the past year.

Volunteers
We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community that it is. In particular, we would like to thank the leaders of the various church ministry departments who work tirelessly to serve the church and those who attend. Without their dedication and commitment, it would not be possible for the church to serve the fellowship and wider community in the effective way that it does.

Risk Assessment

The trustees recognise that in relation to "Risk Assessment "risk is defined as "the threat of any action or event that will adversely affect an organisation's ability to achieve its objectives and execute its strategies". It also accepts that the term "risk" can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. "Risk" relates not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees recognise that they require a practical Health and Safety Policy covering activities for both the church and its surrounding grounds.

During 2023 the Health & Safety policy for ECL has been re-written along with a number of supporting appendices as listed below;

- Fire Safety
- First aid
- Electrical safety
- Display screen Equipment
- COSHH
- Manual handling
- Noise at work
- Working at height
- Risk assessment
- Lone working
- Contractor appointment & management

The above policies & appendices' are managed on behalf of ECL by the Health & Safety Deacon under the direction of the Trustees of ECL.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the Trustees' ability

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service in respect of persons dealing regularly with young people and vulnerable adults. The Trustees have appointed a Safeguarding officer. While it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Financial review: - see appendix 1

Reserves Policy

It is the trustee's policy to maintain a balance on unrestricted funds (if possible), which equates to at least three months unrestricted payments. Currently, this is equivalent to £30,000, to cover emergency situations that may arise from time to time.

At the 31st December 2023 there were unrestricted funds of £43,691 which exceeds the minimum amount above.

Structure, Governance and Management

The method of appointment of Trustees, Elders & Deacons is set out in the Church Constitution and Church Handbook.

The Elders of the church are responsible for the general leadership of the church, making decisions on spiritual, pastoral and directional matters. Such matters that the Elders deem appropriate are brought to the members of the church for wider discussion and approval.

The Elders of the church meet together formally on a monthly basis. The Trustees meet together on a quarterly basis. Throughout the year there are typically four (or more if deemed appropriate) formal members' meeting, including the AGM.

Administrative Information.

Emmanuel Church Leftwich is situated on the Leftwich Housing estate. The correspondence address for the church is:

Church Administrator, Old Hall Road, Leftwich, Northwich, Cheshire CW9 8BJ

Senior Pastor:	Pastor D. Williams (also Trustee)
Assistant Pastor:	Pastor D Hart
P6: I have	
Elder & Trustee:	N. Bouckley (Chairman)
Elder & Trustee:	A. Coleclough (Secretary)
Elder & Trustee:	G Kearney (Service Co-ordinator)
Deacon:	R Tainsh (Health & Safety)
Deacon:	D. A. Cameron (Treasurer)
Deacon:	S Haskew (Technology)
Deacon:	L Curtis (Buildings & Grounds)
Church Ladies Worker:	C. Williams
Church Administrator:	A. Bouckley

It is understood that all those who could be considered to be "managers" in the activities and affairs of Emmanuel Church, Leftwich are deemed to be "fit and proper persons" under the terms of the Finance Act 2010. Trustee training is available as and when required.

Approved by the Trustees Meeting on

N Bouckley **A Coleclough**

Date: 26/05/2024

Summary of Accounts

Emmanuel Church Leftwich - Income & Expenditure

Financial Report for the year ending 31st. December 2023.

Income and Endowments	Unrestricted £ General Fund	Restricted £ Building Fund	Total 2023 £	Total 2022 £
Donations eligible for Gift Aid	102,241		102,241	91,632
Cash donations	9,611		9,611	7,351
FIEC Grant	0		0	10,000
Gift Aid claimed from HMRC	26,771		26,771	17,702
Mission Pot - Gifts for Mission	5,241		52,41	1,578
Donations to Building Fund eligible for Gift Aid		89,328	89,328	100,588
Other donations to the Building Fund		331,306	331,306	211,989
Gift Aid claimed from HMRC		40,030	40,030	10,935
Interest		1,670	1,670	596
Total Income	**143,864**	**462,334**	**606,198**	**452,371**
Expenditure				
Church administration (Note 1)	98,299		98,299	88,251
Church establishment (Note 2)	14,372		14,372	6,622
Teaching and Outreach (Note 3)	7,518		7,518	5,595
Mission + Mission Pot (Note 4)	30,166		30,166	22,773
New Building Fund Expenses (Note 5)	0	1,260,029	1,260,029	475,373
Total Expenditure	**150,355**	**1,260,029**	**1,410,384**	**598,614**
Net Income/Expenditure	-6,491	-797,695	-804,186	-146,243
Transfer between funds	-2,012	2,012	0	
Net movement of funds	-8,503	-795,683	-804,186	-146243
Bank balance as at 1st. January 2022	52,195	463,272	515,467	655,935
Bank balance as at 31st. December 2023	43,691	39,026	82,717	575,487

Emmanuel Church Leftwich

Balance Sheet as at 31st. December 2023.

		2023 £	2022 £
FIXED ASSETS			
Tangible			
Building and ground		2,100,00	915,826
Moveable Assets -Equipment etc (See Note 7)		55,000	15,000
CURRENT ASSETS		2,155,000	930,826
Debtors and prepayments			
Q4 Gift Aid Claim (due January 24)		8,400	23,559
Cash at bank and in hand		82,716	515,517
Total Assets		2,246,116	1,469.783
LIABILITIES			
Creditors -Kingdom Bank		5,652	70
Tier		3,990	
Total Liabilities for 2024		9,642	
NET ASSETS LESS CURRENT LIABILITIES		**£2,236,474**	**£1,477,182**
Creditors - Kingdom Bank Amount falling due after one year		382,038	0
TOTAL NET ASSETS		**£1,854,436**	
FUNDS			
Santander General Fund Unrestricted		43,691	52,195
Santander Building Fund Restricted		39,026	463,272
Cash in hand	0		0

Approved by the Trustees at their meeting on 3rd June 2024

and signed on their behalf by

Section C: Notes on the Accounts

1.1 Basis of Accounting

This year's accounts have been compiled to comply SORP,FRS102 and the Charities Act 2011.

The church finances are based on two accounts, **the General Fund**(unrestricted) for the day-to-day functioning of the church and the **Building Fund**(designated) to hold funds for the new church building completed in August 2023.

Day to day banking activities were carried out through our **Santander Business Current Accounts,** the General Fund through the current account and the Building Fund through the reserve saving account,

A mortgage has been arranged with Kingdom bank and repayments are made through transfers from the Building Fund account.

Most members contribute to the church on a regular basis and have signed Gift Aid forms to enable the church to claim back tax. Members gave particularly generously last year towards completion of our new church building. Gift Aid reclaimed is apportioned to the General Fund or Building Fund in accordance with the donors wishes.

1.2 Going Concern

The General Fund closing cash balance of £43,691 is down by £8,503 on last year. The account remains well above the £30,000 to be retained for emergencies. The Building Fund closing balance is £39,026, down by £424,246 due to expenditure as the new church building reached completion. In spite of functioning without permanent accommodation for a number of years the church continued to grow numerically and recently quite few new adherents have joined us since the opening of the new building Although we have run a deficit this year the church is certainly a "going concern" but, we will need to manage resources carefully in the coming year as we deal with the running costs of the new building to ensure we continue to be in a good financial position.

1.3 Changes of Accounting Policy

From 1st January 2017 the financial year of the church was changed to match the calendar year. This is the fifth year under this new system.

The accounting programme Xero has been used to administer the church accounts.

2.2 Analysis of Income

Our **General Fund income** available for Gift Aid was £102,240, which is up by £10,608 on last year and other donations at £9,611 was up by over £2,000.

Gift Aid received (£26,771), was up by over £3,292 on last year.

Overall income to the General Fund rose from £134,739 to £143,864

Building Fund income.

Through regular and sacrificial giving members have contributed to the Building Fund £89,382 suitable for Gift Aid in the past year.

Gift Aid of £40,030 has been received this year and a further £2,030 for Q4 0f 2023 has received in January 2024.

Of the £331,306 received from other sources £287,00 came from grants and the remaining £43,306 from gifts from other churches, and friends of Emmanuel Church.

The Lord has been good to us and through giving and donations over the past 8 years. With the help of a mortgage of £385,147 the church building was completed and handed over to us in August 2023.

2.3. Expenditure and liabilities

Expenditure

Overall General Fund expenditure was £152,367, (£123,411)

Church Administration costs were up by £10,000 (**See Note 1**) to £98,299. Our Trainee Pastor has been appointed as Assistant Pastor and a 6.5% salary increase applied to our other employees raising total salary costs to £91,177.

With the opening of the new building Church Establishment costs have more than doubled to £14, 372 (**See Note 2**). Church maintenance has increased to £3,131 as we settle into the new building and acquire necessary equipment. Catering expense at £1,652 are also well up with the café area being well used and some fellowship meals now taking place.

Teaching and Outreach costs at £7,518 are (**See Note 3**) are £2,000 up on last year with church activities including Senior Moments, Oasis, Jolly Tots and Craft Club now fully functioning. The Explorers children's club and children's Sunday Club have seen a significant increases in the number of children in attendance.

Global Mission, at £24,925 was up by £3,700 as we support a number of mission projects abroad.

Also, our Mission Pot, which gave members the opportunity to contribute an additional £5,241 which went directly to a number of mission projects **(See Note 4).**

In total, mission support of £30,166 was raised last year.

Building Fund Expenditure

This year the building fund was used to pay for work done to complete the new building. £39,026 remains in the Building Fund account to cover mortgage repayments and any additional items required for final completion.

To complete the project a mortgage of £385,147 with Kingdom Bank has been arranged to cover the remaining costs for completion,

Of the expenditure last year of £1,260.029 the main contractor, Mayway Construction Ltd, was paid a total of £1,195,995 on a monthly basis (.**See Note 5)**

Liabilities & Provisions.

At 31st Dec 2023 Tax and National Insurance and pension contributions were up to date. There were no outstanding cheques.

As stated above a mortgage was approved to allow for completion of the new church building.

Volunteer staff are used to run all regular current activities within the church. These volunteers have gone through safeguarding checks.

2.4 Assets

With the church building now completed the estimated value is in the region of £2,100,000 although a professional evaluation has not been obtained.

The value of assets is set out in **Note 7** of the appendices with a much higher value this year as most were newly purchased for the new building.

5.4 Grants

At the beginning of 2023 it looked unlikely that we could complete all phases of the new building project. However, over the year grants totalling £287,000 were received, for which we thank the Lord and our eight benefactors.

With continued giving from our membership, the above grants and the obtaining of a mortgage all phases of the project were completed. This now gives us purpose-built accommodation for a quality place of worship and areas that are now being used to provide activities to serve the community.

11.1 Staff Costs

Trustee Remuneration & Benefits.

Currently the church has 4 trustees, three of which are on an unpaid voluntary basis.

The church pastor is a trustee and was paid a full-time salary. He also received the following benefits: -

- Royal London Pension Scheme £213/Month (£2556/year)
- Housing & telephone Allowance £25.50/month
- Work Mileage of 0.45p/mile up to limit then 25p/mile in line with HMRC guidance
- Enrolment in the NEST pension scheme

We have also taken on our Trainee Pastor on a full-time basis from 1st September 2023. He has also been enrolled in the NEST pension scheme. He is also able to claim the above Work Mileage rates.

Total Staff Costs

· Salaries & Wages	£67,230
· Tax & National Insurance	£15,930
· NEST pension scheme	£5,461
· Royal London Pension Scheme	£2,556
· Total	£91,177

Salary Expenses are significantly up on last year with a general 6.5% salary increase and appointment of out Assistant Pastor. (**See 2.3 above and note 1**)

Neither of our two full time employees earn over £60,000 per year and our two part time employees each earning under £10,000 per year

Transactions with related parties.

The church has no such transactions.

This year the church has remunerated an independent examiner to the amount of £250.

The church has not made any ex-gratia payments.

11.2 Average Head count in the year

Apart from the full-time pastor and full-time assistant pastor (see details above), the church has employed the following on a part time basis in the past year.

- Church administrator
- Church Worker

The church worker is enrolled in the NEST pension scheme but the church administrator is not. Otherwise, no additional benefits were provided other than the benefits to the pastor outlined above. The church has therefore employed two full time employee and two others on a part time basis.

The treasurer's position, and that of other deacons, is on an unpaid voluntary basis.

12.1 Defined contribution pension scheme

The pastor is enrolled in a Royal London Pension Scheme paid for by the church at a rate of £213/Month (£2,556/year). The pastor, the assistant pastor and the church worker are enrolled in the NEST pension scheme. Total cost of pension schemes last year was £8,017.

17.1 Investments

The church has no investments other than the savings accounts already mentioned.

19.1 Analysis of debtors

At 31st December 2023 the following payments were due to the church:-

The gift Aid claim for Q4 of 2023 of £8,399.54 of which £2,030 will go to the Building Fund and £6,369.54 to the General Fund, has been claimed and was received in January 2024.

Cash In Bank and In Hand

The books were closed on 31st Dec 2023.

Closing balances were:-

Santander Reserve Account **(Building Fund)**	**£39,025**
Santander Current Account (**General Fund**)	**£43,691**

There was no cash held in hand at the close of the financial year.

27.4 Designated Funds

The Building Fund was designated towards the cost of building the new church, now completed. This new church will be used for worship and also to serve the community of Leftwich. At 31st Dec 2023 the balance stood at £39,026 and will continue to be used to service the mortgage and pay of any additional expenses that may arise as we settle in to the new building.

28.1 Trustee remuneration and benefits

Trustees received no benefits apart from the necessary expenses incurred in carrying out their role. The pastor has received a salary and monthly expenses as outlined in 11.1 above. The other 3 trustees claim for purchases made on behalf of the church or for attendance at training courses. This total came to £2,777 for the past year.

Appendices notes on Financial Statement

Expenses		This Year	Last Year
Note 1	**Church Administration**		
	Salaries	£67,280.39	£62,117.64
	Tax & National Insurance	£15,929.98	14,175.07
	Staff Pension Schemes	£8,016.76	£7,563.11
	Staff Expenses	£2,777.28	£2,277.24
	Office Expenses	£4,099.46	£1,838.27
	Compliance	£195.40	£379.80
	Total	**£98,299.27**	**£88.251.13**
Note 2	**Church Establishment**		
	Insurance	£2,187.76	£760.90
	Electricity & Gas	£2,077.04	-£220.91
	Water	£0.00	£0.00
	Church Maintenance	£3,131.39	£940.37
	Catering Expenses	£1,652.52	£590.44
	Cleaning	£0.00	£0.00
	Subscriptions & Legal Fees	£,3,611.28	£2,564.17
	Rental Expenses	£1,712.25	£1,986.60
	Total	**£14,372.24**	**£6,621.57**
Note 3	**Teaching & Outreach**		
	Teaching and Outreach	£45.00	£0.00
	Visiting Speakers	£988.00	£881.50
	Church Annual Weekend	£0.00	701.02
	Education & Books	£858.87	£584.74
	Sunday Club	£482.62	£811.77
	Senior Moments	-£22.96	-£48.40
	Oasis	£64.11	£0.00
	Training	£1,980.60	£1,648.48
	Gifts & Donations	£2,620.05	£855.18
	Explorers	£397.54	129.24
	Games on the Green	£104.51	£31.79
	Total	**£7,518.34**	**£5,595.32**
Note 4	**Global Mission**		
	Slavic Gospel Association	£1,930.00	£1,700.00
	Jonathan Gilmore	£3,030.00	£1,700.00
	SIM for David Mackie	£1,930.00	£1,700.00
	Mission Support for Beck	£13,110.00	£13,214.96
	Support for Katie UCCF/|UFM	£3,900,00	£2,500.00
	Support for other missions	£1,025.16	£400.00
	Total	**£24,925.16**	£21,214.96

Mission Pot			
Jonathan Gilmore	£135.00		
One hundredfold	£95.00		
SGA Bobkov car appeal	£4,377.00		
Mel Stuart	£50.00		
Thorn Croft Angel Tree Project	£390,00		
SGA Joy for Christmas appeal	£194.00		
Total	**£5,241.00**	**£1,558.00**	
Global Mission + Mission Pot	**£30,166.16**	£22,773	

Commented [AC1]:

Note 5 New Building Expenses

MayWay Construction (current contractor)	£1,195,995
Architects etc and furnishings etc	£64,034
Total	**£1,260,029**

Our contractor was paid on a monthly basis until the balance in the building fund was almost used up. The mortgage was then used for further payments to bring the work to completion.

Note 6 Expenditure this year was £152,367. The increase of almost £18,000 is mainly due to increased staff costs and costs of running the new building with all church activities now up and running.

Note 7 The following are estimates of the church's moveable assets. Most items & furnishings are new, purchased for the new building but other furnishings and equipment were purchased second hand

Moveable Asset	
Sanctuary	
Chairs	£18,600
Sanctuary Furniture	£2,060
Clavinova & musical instruments	£1,000
Café Area	
Tables & Chairs	£3,720
Coffee & Tea Machines	£3,070
Kitchen appliances & equipment	£6,000
Sycamore Room	
Tables & Chairs in store	£9,500
Upstairs	
Furnishings	£880
Other	
Safety equipment	£600

Shed & gardening equipment	£1,500
Tech Equipment	
TVs	£2,500
Other Tech Equipment & Computers etc	£5,663
Total Moveable Assets	**£55,013**

Charities Act 2011.

Independent Examiner's Report.

Independent Examiner's Report to the Trustees of the Emmanuel Church Leftwich.

I report on the accounts of the charity for the year ended 31st. December 2023, which are set out on pages 7 to 8 of this Report.

Respective responsibilities of the trustees and examiner.

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

It is my responsibility to :

examine the accounts under section 145 of the 2011 Act;

follow the procedures laid down in the general Directions given by the Charity Commissioner under section 145 (5) (b) of the 2011 Act; and

to state whether particular matters have come to my attention.

Basis of the independent examiner's report.

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

Independent examiner's statement.

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

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

Alan A. Clements Date 4th. June 2024.

Fellow of the Association of Charity Independent Examiners.

Rev'd. A. A. Clements MA, ACIB, FCIE.
15 Carleton Road,
Great Knowley,
Chorley PR6 8TQ

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EMMANUEL CHURCH LEFTWICH

England & Wales - Charity number 1169854

Accounts

Emmanuel Church, Leftwich

Trustees annual report and

Summary of Accounts

Year Ending 31st December 2022

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Page 7	Statement of Financial Activity (SoFA)
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Pages 14 – 16	Appendices Notes on SoFA

Annual Trustee Report

Pastor: D Williams

Bankers: Santander Bank, CAF through Shawbrook Bank

Independent examiner: Rev’d A.A. Clements MA, ACIB, FCIE

15 Carleton Road, Great Knowley, Chorley PR6 8TQ

CIO Ref 1169854

Aim & Purpose:

The purposes of the church, as detailed in the Constitution are:

1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Leftwich and the surrounding neighbourhood, and

2. such other charitable purposes as shall in the opinion of the charity trustees put into practice the teaching of the Lord Jesus Christ in accordance with the Basis of Faith

Objectives and Activities:

The Trustees of Emmanuel Church Leftwich are committed to enabling as many people as possible to worship at our church. The elders maintain an overview of all services and meetings held at the church ensuring that their purpose and function meets that of the church constitution and handbook. Our services and worship put faith into practice through prayer, Scripture reading and teaching, music and the Lord’s Table.

When planning our activities for the year the Elders have considered the Charity Commission’s guidance on public benefit and, in particular, the specific guidance on

charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith through:

Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus Christ.

Provision of pastoral care and encouragement for those in the fellowship.

Missionary and outreach work which continues to be an important aspect of the work of the fellowship even without a physical building.

Achievements & Performance

COVID 19

During 2022 the COVID-19 virus was still in general circulation amongst the population in the UK. People were encouraged to test if feeling unwell and, if necessary, self-isolate in line with government guidelines.

Worship & Prayer

The Elders of the church are keen to offer a range of services during the week and over the course of the year, that our membership and wider community find both beneficial and spiritually fulfilling. During the year the church continued to function, in-line with COVID guidelines, without issue. Sunday services were held in-person but the live link on you-tube continued so that those unable to attend in-person could watch online. In general, the mid-week meetings met in-person. During 2022 the church continued to grow despite any COVID-19 guidelines.

At present there are 58 members of ECL. However, attendance at the Sunday morning services is much higher than this and attendance at the Sunday evening and mid-week meetings has continued to grow.

Eldership and Diaconate

There are 4 Elders and 2 Deacons appointed by the church membership. Appointment to these roles is detailed in the Church Handbook. The Elders provide the spiritual leadership of the church whilst the Deacons are appointed to manage specific responsibilities such as finance, and fabric.

The church appointed a Trainee Pastor for an initial duration of 2 years from 1st Nov 2019. During 2022 the Trainee Pastor continued to support the full time Pastor in a range of activities as well as undertaking formal training. The Trainee Pastor is not appointed as an elder or trustee, though may attend their meetings as a training

and development opportunity. It was agreed at a members' meeting in November 2021 that the Trainee Pastor be offered a 4th year (to July 2023) with the church, which was accepted by the Trainee Pastor. This was to allow for the completion of theological training.

Church Fabric

In February 2022 the Trustees were informed that the building company, Croft NW, had gone into voluntary administration. The way forward for the church building project was a matter of concern and significant prayer. Once the contract with Croft NW was terminated, and following a re-bidding process, a new building contractor, Mayway Construction, was appointed by the Trustees. Mayway construction have continued to make significant progress and the building is now likely to be completed in Summer 2023.

Although the cost of the final building increased due to the wider UK economic environment, a gift & pledge day held in October 2022 resulted in the additional costs being covered. We acknowledge God's goodness to us in this and give him all the glory.

Mission and Outreach

Reaching out to those in need, both spiritually and practically, is a demonstration of our faith. Local and global outreach is an important factor of our fellowship.

During 2022 the local door-to-door outreach programme continued and in September, once COVID restrictions had been relaxed further, work with primary school children started. We are thankful to Leftwich Community Primary School for allowing us to use their building. We have increased the number of Christmas hampers distributed year on year in response to the increased deprivation in our community. Recipient families are identified by the school. In December we distributed 15 hampers.

Other regular outreach activities such as Senior Moments and Dads' club have continued throughout 2022. Whilst we do not have our own building, the Senior Moments group currently meet in Northwich Rowing Club's pavilion, for which we are very grateful. The dads club operates from a local park until the new building is available.

During 2022 we continued to have a monthly 'mission pot' in which members have been encouraged to give towards the support of several Christian works around the world.

Other Activities

The church has continued to support the local community through Mid Cheshire Food Bank. Following the relaxation of COVID restrictions, food is distributed from the nearby ambulance station carpark, supported by volunteers from the church.

Towards the end of 2022 a community choir was started by one of the church members. The choir is open to anyone, and its primary focus is to build strong relationships with the local community.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community that it is. In particular, we would like to thank the leaders of the various church ministry departments who work tirelessly to serve the church and those who attend. Without their dedication and commitment, it would not be possible for the church to serve the fellowship and wider community in the effective way that it does.

Risk Assessment

The trustees recognise that in relation to “Risk Assessment “risk is defined as “the threat of any action or event that will adversely affect an organisation’s ability to achieve its objectives and execute its strategies”. It also accepts that the term “risk” can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. “Risk” relates not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees recognise that they require a practical Health and Safety Policy covering activities for both the church and its surrounding grounds. This is reviewed on a regular basis. An accident book is maintained.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the Trustees’ ability
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Financial review: - see appendix 1

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It is the trustee's policy to maintain a balance on unrestricted funds (if possible), which equates to at least three months unrestricted payments. Currently, this is equivalent to £25,000, to cover emergency situations that may arise from time to time.

At the 31st December 2022 there were unrestricted funds of £52,195 which exceeds the minimum amount above.

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The method of appointment of Trustees, Elders & Deacons is set out in the Church Constitution and Church Handbook.

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Administrative Information

Emmanuel Church, Leftwich is situated on the Leftwich Housing Estate. The correspondence address for the church is:

Church Administrator, Old Hall Road, Leftwich, Northwich Cheshire CW9 8BJ

Church Pastor:	Pastor D Williams
Elder & Trustee:	N Bouckley (Chairman)
Elder & Trustee:	A Coleclough (Secretary)
Elder & Trustee:	G Kearney (Service Co-ordinator)
Deacon;	D Inwin (Building Committee Chairman)
Deacon:	D Cameron (Treasurer)
Church Worker:	C Williams
Church Administrator:	A Bouckley

It is understood that all those who could be considered to be "managers" in the activities and affaires of Emmanuel Church, Leftwich are deemed to be "fit and proper persons" under the terms of the Finance Act 2010. Trustee training is available as and when required.

Approved by the Trustees Meeting on 12 Feb 2023

N Bouckley G Kearney

Statement of Financial Activities 1 Jan 22 – 31 Dec 22

	Unrestricted Funds	Designated Funds	Total Funds	Prior Period 12 months
Income and Endowments				
Donations eligible for Gift Aid	£91,632			£82,990
Cash Donations	£7,351			£5,067
FIEC Grant	£10,000			£10,000
Gift Aid claimed from HMRC(Q1 – Q3)	£17,702			£15,763
Mission Pot – Gifts for mission	£1,578			£2,538
Debtors Q4 Gift Aid due Jan 23	£6,060	£17,500	£23,560	£7,812
2021 liabilities (book bill & tickets)	£416			
Donations to Building Fund eligible for Gift Aid		£100,588		£46,394
Other Donations to Building Fund		£211,989		£17,593
Gift Aid claimed from HMRC		£10,935		£9,452
Transfers to Building Fund		£100		
Interest		£596		£4,734
Total	**£134,739**	**£341,708**	**£476,447**	**£202,343**
Expenditure on				
Church administration (Note1)	£88,251			£85,431
Church establishment (Note 2)	£6,622			£9,001
Teaching & Outreach (Note 3)	£5,595			£2,815
Mission + Mission Pot (Note 4)	£22,773			£21,819
Liabilities uncashed cheque	£70			£414
New Building Fund Expenses (Note5)	£100	£475,373		£364,651
Other Transfers to Building Fund				
Total (Note 6)	**£123,411**	**£475,373**	**£598,784**	**£130,175**
Net income/expenditure for year	**£11,328**	**-£133,665**	**-£122,337**	**£291,197**
			1	
Reconciliation of Funds				
Total Funds brought forward	**£542,542**	**£616,713**	**£1,159,255**	**£1,160,121**
Total Funds carried forward	**£989,011**	**£480,272**	**£1,469,783**	**£1,159,932**

Section B Balance Sheet 2022

	SoFA Balance Sheet	Unrestricted Funds	Designated Funds	Total This Year	Total Last year
	Fixed Assets				
	Tangible Assets				
See 2.4 Assets	Building & Ground	£915,826		£915,826	£480,908
	Equipment	£15,000		£15,000	£15,000
	Total Fixed Assets	£930,826		£930,826	£495,908
	Current Assets				
	Debtors Q4 Gift Aid	£6,060	£17,500	£23,560	£7,812
	Liabilities	-£70	£0	-£70	416
	Cash in Bank and in Hand	£52,195	£463,272	£515,467	£655,935
	Total Current Assets	£989,011	£480,772	£1,469,783	£1,159,239
	Funds of the Charity				
	Unrestricted Funds	£989,011		£989,011	£542,526
	Designated Funds		£480,772	480,772	£616,713
	Total Charity Funds	£989,011	£480,772	£1,469,783	£1,159,239

Signature of Chairman: Mr N Bouckley

Signature of Treasurer: Mr D Cameron

David A Cameron 12/3/2023 12 March 23

Section C: Notes on the Accounts

1.1 Basis of Accounting

This year's accounts have been compiled to comply SORP,FRS102 and the Charities Act 2011.

The church finances are based on two accounts, **the General Fund**(unrestricted) for the day-to-day functioning of the church and the **Building Fund**(designated) to hold funds for the new church building currently under construction.

Day to day banking activities were carried out through our **Santander Business Current Accounts,** the General Fund through the current account and the Building Fund through the reserve saving account,

Most members contribute to the church on a regular basis and have signed Gift Aid forms to enable the church to claim back tax. Members have given particularly generously this year towards completion of our new church building. Gift Aid reclaimed is apportioned to the General Fund or Building Fund in accordance with the donors wishes.

1.2 Going Concern

The General Fund closing cash balance of £52,195 is up by £10,698 on last year. The account remains well above the £25,000 to be retained for emergencies. The Building Fund closing balance is £463,272, down by £151,166 due to the fact that £475,373 has been paid out during the year as the new church building is currently under construction. In spite of the pandemic and the church membership functioning without permanent accommodation, the church is in good financial health and is certainly a "going concern" but, as always, we will need to manage resources carefully in the coming year.

1.3 Changes of Accounting Policy

From 1st January 2017 the financial year of the church was changed to match the calendar year. This is the fifth year under this new system.

The accounting programme Xero has been used to administer the church accounts.

2.2 Analysis of Income

Our **General Fund income** available for Gift Aid was £91,632, which is up by £8,462 on last year. Including other cash donations income has exceeded expenditure this year by £10,698 (£11,328 allowing for accruals).

Gift Aid received (£23,479), was up by over £2,000 on last year.

Overall income to the General Fund rose from £121,895 to £134,739.

Building Fund income. Through regular giving and our recent pledge day, members have contributed £100,588 suitable for Gift Aid, more than double last year.

Gift Aid of £10,935 has been received this year and following our pledge day a further £17,500 will be received in January 2023.

Of the £211,989 from other sources £98,430 came from the insurance policy taken out against the contractor Croft Ltd becoming insolvent. £35,000 came from two grants and the remaining £78,559 from gifts from other churches and friends of Emmanuel Church.

2.3. Expenditure and liabilities

Expenditure

Overall General Fund expenditure was £123,341, (£123,411 allowing for accruals) over the year, up a little compared to last year.

With the church building out of operation and demolition of the manse there have been saving in utilities and council tax bills but rent for accommodation has had to be paid. (**See Note 2**).

Currently morning services take place in Leftwich Primary School with evening meetings taking place in St John's C of E hall and rent for these premises has been paid monthly.

Teaching and Outreach costs are (**See Note 3**) are up on last year with church activities including Senior Moments and the Explorers children's club recommencing after the lifting of covid restrictions. Also, our children's Sunday Club has seen a significant increase in the number of children in attendance.

Staff expenses are slightly up due to salary increases in September. (**See 11.1 below and Note 1**) and are the biggest expenditure item.

Giving to Mission was similar to last year at £21,215. Also, our Mission Pot which gave members the opportunity to contribute an additional £1,558 which went directly to a number of mission projects **(See Note 4).**

Building Fund Expenditure

The building fund account is now being used to pay for the current construction of the new church. This year a total of £475,374 was used to pay for ongoing bills. (**See note 5**). Next year the building fund will be run down as the new building is completed and a mortgage with Kingdom Bank has been arranged to

cover the remaining costs for completion, up to a maximum of £525,000.

Liabilities & Provisions.

At 31st Dec 2022 Tax and National Insurance and pension contributions were up to date. There was one outstanding cheques for £70 for rental accommodation for our Senior Moments group.

As stated above a mortgage has currently been approved to allow for completion of the new church building. Building commenced in the second half of 2021 and is expected to be completed by June 2023 .

Volunteer staff are used to run all regular current activities. Such activities are held in the primary school and the rowing club premises. Such volunteers have gone through safeguarding checks.

2.4 Assets

The church building and the adjoining manse have now been demolished. The value of the combined site with the partly built church is hard to assess. The figure used in the balance sheet is based on the value of the site (£200,000) plus money outlaid directly to the building companies. This year £4,240 was paid to Croft Construction and £430,678 to Mayway Construction Ltd, our new contractor, giving an estimated current value of the asset of £923,725. When completed the estimated value will be in the region of £2,100,000.

Items of use for the new building and capable of being stored, have been put into storage since May 2020.

The value of retained assets as set out in **Note 7** of the appendices have not been reduced this year.

5.4 Grants

The church received a grant of £10,000 from the Fellowship of Independent Evangelical Churches (FIEC). This was a designated grant to assist with the support of our trainee pastor. This was used as part of his salary. Two other grants totalling £35,000 were received and added to the Building Fund this year.

11.1 Staff Costs

Trustee Remuneration & Benefits.

Currently the church has 4 trustees, three of which are on an unpaid voluntary basis.

The church pastor is a trustee and was paid a full-time salary. He also received the following benefits: -

- Royal London Pension Scheme £213/Month (£2556/year)
- Housing Allowance £18/month
- Telephone Allowance £7.50/month
- Work Mileage of 0.45p/mile up to limit then 25p/mile
- Enrolment in the NEST pension scheme

We have also taken on a trainee pastor on a full-time basis from 1st November 2019. He has also been enrolled in the NEST pension scheme. He is also able to claim the above Work Mileage rates.

Total Staff Costs

- Salaries & Wages £62,117
- Tax & National Insurance £14,175
- NEST pension scheme £5,007
- Royal London Pension Scheme £2,556
- Total £83,855

Salary Expenses are slightly up on last year with a general 2.5% salary increase. The FIEC training grant of £10,000 greatly assisted with the financing of our trainee pastor. (**See 5.4**). Without this grant the General Fund Surplus would only have been £798.

Neither of our two full time employees earn over £60,000 per year and our two part time employees each earning under £10,000 per year.

Transactions with related parties.

The church has no such transactions.

This year the church has remunerated an independent examiner to the amount of £200.

The church has not made any ex-gratia payments.

11.2 Average Head count in the year

Apart from the full-time pastor and full-time trainee pastor (see details above), the church has employed the following on a part time basis in the past year.

- Church administrator

- Church Worker
-

The church worker is enrolled in the NEST pension scheme but the church administrator is not. Otherwise, no additional benefits were provided other than the benefits to the pastor outlined above. The church has therefore employed two full time employee and two others on a part time basis.

The treasurer's position is on an unpaid voluntary basis.

12.1 Defined contribution pension scheme

The pastor in enrolled in a Royal London Pension Scheme paid for by the church at a rate of £213/Month (£2,556/year). The pastor, the trainee pastor and the church worker are enrolled in the NEST pension scheme. Total cost of pension schemes last year was £7,563.

17.1 Investments

The church has no investments other than the savings accounts already mentioned.

19.1 Analysis of debtors

At 31st Dec 2022 the following payments were due to the church:-

The gift Aid claim for Q4 of 2021 of £23,559 of which £17,500 will go to the Building Fund and £6,059 to the General Fund, has been claimed and was received in January 2022.

Cash In Bank and In Hand

The books were closed on 31st Dec 2022.

Closing balances were:-

Santander Reserve Account **(Building Fund)**
£463,272

Santander Current Account (**General Fund**)
£52,195

There was no cash held in hand at the close of the financial year.

27.4 Designated Funds

The Building Fund is designated towards the cost of building a new church. This new church will be used for worship and also to serve the community of Leftwich. At 31st Dec 2022 this stood at £463,322. Currently construction has been going on for over a year on our current site and the estimated cost will be £2,000,000+.

Also, the FIEC grant of £10,000 was designated for the support of our trainee pastor.

28.1 Trustee remuneration and benefits

Trustees received no benefits apart from the necessary expenses incurred in carrying out their role. The pastor has received a salary and monthly expenses as outlined in 11.1 above. The other 3 trustees claim for purchases made on behalf of the church or for attendance at training courses. This total came to £2,277 for the past year.

Appendices notes on Financial Statement

Expenses		This Year	Last Year
Note 1	**Church Administration**		
	Salaries	£62,117.64	£60,148.79
	Tax & National Insurance	£14,175.07	£14,158.03
	Staff Pension Schemes	£7,563.11	£7,439.24
	Staff Expenses	£2,277.24	£1,859.40
	Office Expenses	£1,838.27	£1,631.23
	Compliance	£279.80	£194.20
	Total	£**88,251.13**	**£85,430.89**
Note 2	**Church Establishment**		
	Insurance	£760.90	£658.82
	Council Tax	£0.00	£1007.34
	Electricity & Gas	-£220.91	£503.01
	Water	£0.00	£405.52
	Church Maintenance	£940.37	£909.03
	Catering Expenses	£590.44	£47.00
	Cleaning	£0.00	£17.44

	Subscriptions & Legal Fees	£2,564.17	£2,937.58
	Rental Expenses	£1,986.60	£2,515.00
	Total	**£6,621.57**	**£9,000.74**
Note 3	**Teaching & Outreach**		
	Visiting Speakers	£881.50	£478.00
	Church Annual Weekend	£701.02	£323.79
	Education & Books	£584.74	£59.89
	Sunday Club	£811.77	£350.06
	Senior Moments	-£48.40	
	Training	£1,648.48	£570.29
	Gifts & Donations	£855.18	£1,033.43
	Holiday Club	£129.24	
	Games on the Green	£31.79	
	Total	**£5,595.32**	**£2,815.46**
Note 4	**Global Mission**		
	Slavic Gospel Association	£1,700.00	£1,727.00
	Jonathan Gilmore	£1,700.00	£1,727.00
	SIM for David Mackie	£1,700.00	£1,727.00
	Mission Support for Beck	£13,214.96	£14,599.96
	Support for Katie UCCF	2,500,00	
	Support for other missions	£400.00	£300.00
		£21,214.96	
	Mission Pot		
	SGA Hope Project	£110.00	
	SGA Ukranian Appeal	£537.00	
	SIM - Pakistan children's camp	£120.00	
	Asia Link – Tell it with Well	£65.00	
	Asia Link – Pakistan Flood App	£456.10	
	SGA	£120.00	
	Open Doors Persecuted Church	£150.00	
		£1,558.10	
	Global Mission + Mission Pot	**£22,773.06**	£21,819.46

Appendices notes on Financial Statement

Note 5 New Building Expenses

Croft Construction (original contractor)	£4,240

MayWay Construction (current contractor)	£430,678
Paid to Project Manager, Architect etc	£40,456
Total	**£475,374**

Our contractor will be paid on a monthly basis until the balance in the building fund is used up. The mortgage will then be used for further payments to bring the work to completion.

Note 6 Expenditure this year was £134,739. There is a slight increase mainly due to staff costs and increased costs with activities recommencing after the end of covid restrictions.

Note 7 The following are estimates of the church's moveable assets. This year new items for PA and Tech, in connection with the live streaming of our services, have been purchased but the items in storage have not been devalued so the overall asset total has been left at £15,000.

Church Equipment Estimates

New tables and chairs	£10,000	
Lectern	£180	
Kitchen Equipment	£520	
Administrator's laptop	£300	
Music/Instruments	£1,000	
Audio & PA Equipment	£3,000	Inc TV screens and streaming equipment
Total	**£15,000**	

Total Assets

Unrestricted funds (General Fund)	£52,195	
Restricted Funds (Building Fund)	£463,322	
Land value + partly built church	£923,725	Rough Approximation
Equipment Assets	£15,000	Approx
Outstanding Gift Aid Claim	£23,559	
FIEC grant for Building yet to be received	£20,000	(received Jan 2023)

Independent Examiner's Report.

Independent Examiner's Report to the Trustees of the Emmanuel Church Leftwich.

I report on the accounts of the charity for the year ended 31st. December 2022, which are set out on pages 7 to 8 of this Report.

Respective responsibilities of the trustees and examiner.

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

It is my responsibility to :

examine the accounts under section 145 of the 2011 Act;

follow the procedures laid down in the general Directions given by the Charity Commissioner under section 145 (5) (b) of the 2011 Act; and

to state whether particular matters have come to my attention.

Basis of the independent examiner's report.

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

Independent examiner's statement.

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

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

Alan A. Clements. Date 20th. March 2023.

Fellow of the Association of Charity Independent Examiners.

Rev'd. A. A. Clements MA, ACIB, FCIE.
15 Carleton Road,
Great Knowley,
Chorley PR6 8TQ

EMMANUEL CHURCH LEFTWICH

England & Wales - Charity number 1169854

Accounts

Emmanuel Church, Leftwich

Trustees annual report and

Summary of Accounts

Year Ending 31st December 2021

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Pages 10 – 14	Section C. Notes on the Accounts
Pages 15 – 17	Appendices Notes on SoFA
Page 18	Independent Examiner's Report

Emmanuel Church Leftwich

Annual Report & Statement of Financial Accounts for the year ending 31.12.21

Pastor: D Williams

Bankers: Santander Bank, CAF through Shawbrook Bank

Independent examiner: Rev'd A.A. Clements MA, ACIB, FCIE

15 Carleton Road, Great Knowley, Chorley PR6 8TQ

CIO Ref 1169854

Aim & Purpose:

The purposes of the church, as detailed in the Constitution are:

1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Leftwich and the surrounding neighbourhood, and

2. such other charitable purposes as shall in the opinion of the charity trustees put into practice the teaching of the Lord Jesus Christ in accordance with the Basis of Faith

Objectives and Activities:

The Trustees of Emmanuel Church Leftwich are committed to enabling as many people as possible to worship at our church. The elders maintain an overview of all services and meetings held at the church ensuring that their purpose and function meets that of the church constitution and handbook. Our services and worship put faith into practice through prayer, Scripture reading and teaching, music and the Lord's Table.

When planning our activities for the year the Elders have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith through:

Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus Christ.

Provision of pastoral care and encouragement for those in the fellowship.

Missionary and outreach work which continues to be an important aspect of the work of the fellowship even without a physical building.

Achievements & Performance

COVID 19

In March 2020, because of the global COVID 19 pandemic, the UK government required all churches to close and prohibited any gathering between different households. To facilitate the ongoing ministry of the church, Sunday services and mid-week fellowship meetings were streamed via the internet and/or You Tube.

Continuing into 2021 and during different waves of the pandemic the church has conducted a combination live and streamed services. All live services took place in accordance with a risk assessment and were conducted in alignment with UK government COVID-secure guidelines.

The COVID 19 pandemic resulted in many of the weekly events ceasing. Where appropriate BlueJeans Video conferencing meetings took place. As leaders we pray and trust that The Lord will care for His flock in a way that we are prohibited/restricted from doing. During 2021 the church was allowed to meet again in person provided that our services complied with government COVID guidance.

Worship & Prayer

The Elders of the church are keen to offer a range of services during the week and over the course of the year that our membership and wider community find both beneficial and spiritually fulfilling.
For reasons stated above re the COVID 19 pandemic, the format of regular meetings continued to be different during 2021. However, the Elders remain keen that services are accessible to as many people as possible both from within the church family or the wider community. Services are posted on an Emmanuel Church Leftwich YouTube channel and are open for anyone to view. Our pray is that this new availability of services would be used by the Lord for his glory in ways that we cannot imagine.

At present there are 58 members of ECL. However, attendance at the streamed Sunday services can often be much more than this. Following the return to in-person services during a Sunday morning and evening we have noticed an increase in attendance at all services & meetings of the church.

Eldership and Diaconate

There are 4 Elders and 2 Deacons appointed by the church membership. Appointment to these roles is detailed in the Church Handbook. The Elders provide the spiritual leadership of the church whilst the Deacons are appointed to manage specific responsibilities such as finance, and fabric.

In addition, the church has appointed a Trainee Pastor for an initial duration of 2 years from 1st Nov 2019. The Trainee Pastor will support the full time Pastor in a range of activities as well as undertaking formal training. The Trainee Pastor is not appointed as an elder or trustee, though may attend their meetings as a training and development opportunity. It was agreed at a member's meeting in November that the Trainee Pastor be offered a 4th year (to July 2023) with the church, which was accepted by the Trainee Pastor. This was to allow for the completion of theological training.

Church Fabric

By the end of 2021 the old church building had been fully demolished and the foundation slab for the new church completed. In addition the main steel frame for the new building has been completed. However, towards the end of November 2021 it became apparent that not all was well with the building contractor and progress slowed significantly.

The new building project continues to be managed on behalf of the Trustees by a small committee of suitably experienced individuals. The reserves set aside for the building project are clearly detailed in the SOFA attached.

(**NOTE**: In February 2022 the Trustees were informed that the building company, Croft NW had gone into voluntary administration. The way forward is currently being prayerfully considered.)

Mission and Outreach

Reaching out to those in need, both spiritually and practically, is a demonstration of our faith. Local and global outreach is an important factor of our fellowship.

The COVID 19 pandemic prevented the children's ministry continuing in a normal way. Contact with the children, who would usually have attended events during the week, has been maintained as best possible. Though this is not ideal the trustees thank all the volunteers in the church for their hard work during a very difficult time.

Where possible and legally permitted the church has reached out to the local community. An example of this was the distribution of food hampers at Christmas to a number of families in Leftwich.

During 2021 we have also had a monthly ‘mission pot’ in which members have been encouraged to give towards in support of several Christian works around the world.

Towards the end of 2021 a ‘door to door’ ministry also recommenced. During this ministry outreach people from the local estate around the church were invited to special services.

Other Activities

The church has continued to support the local community through Mid Cheshire Food Bank, a mobile food distribution service has taken place twice/week and supported by volunteers from the church.

Towards the end of 2021, and in line with COVID restrictions, there have been a number of Senior Moments gatherings. In addition a new ‘dads club’ started to meet together on a monthly basis.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community that it is. In particular, we would like to thank the leaders of the various church ministry departments who work tirelessly to serve the church and those who attend. Without their dedication and commitment, it would not be possible for the church to serve the fellowship and wider community in the effective way that it does.

Risk Assessment

The trustees recognise that in relation to “Risk Assessment “risk is defined as “the threat of any action or event that will adversely affect an organisation’s ability to achieve its objectives and execute its strategies”. It also accepts that the term “risk” can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. “Risk” relates not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees recognise that they require a practical Health and Safety Policy covering activities for both the church and its surrounding grounds. This is reviewed on a regular basis. An accident book is maintained.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the Trustee’s ability
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Financial review: - see appendix 1

Reserves Policy

It is the trustee’s policy to maintain a balance on unrestricted funds (if possible), which equates to at least three months unrestricted payments. Equivalent to £25,000, to cover emergency situations that may arise from time to time.

At the 31st December 2021 there were unrestricted funds of £41,497 which exceeds the minimum amount above.

Structure, Governance and Management

The method of appointment of Trustees, Elders & Deacons is set out in the Church Constitution and Church Handbook.

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Church Administrator, Old Hall Road, Leftwich, Northwich Cheshire CW9 8BJ

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Elder & Trustee:	A Coleclough (Secretary)
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Church Worker:	C Williams
Church Administrator:	A Bouckley

It is understood that all those who could be considered to be "managers" in the activities and affaires of Emmanuel Church, Leftwich are deemed to be "fit and proper persons" under the terms of the Finance Act 2010. Trustee training is available as and when required.

Approved by the Trustees Meeting on

N Bouckley
27/03/2022

G Kearney
23 MARCH 2022

Statement of Financial Activities 1 Jan 21 – 31 Dec 21

	Unrestricted Funds	Designated Funds	Total Funds	Prior Period 12 months
Income and Endowments				
Donations eligible for Gift Aid	£82,990			£88,724
Cash Donations	£5,067			£8.830
FIEC Grant	£10,000			
Gift Aid claimed from HMRC (Q1 – Q3)	£15,763			£17,001
Rent from Accommodation	£0			£487
Mission Pot + Gifts for mission	£2,538			£0
Donations to Building Fund eligible for Gift Aid		£46,394		£47,455
Other Donations to Building Fund		£17,593		£76,314
Gift Aid claimed from HMRC (Q1-Q3)		£9,452		£8,569
Debtors Q4 Gift Aid 2021 due	£5,537	£2,275		£422
Interest		£4,734		£6,043
Total	**£121,895**	**£80,448**	**£202,343**	**£262,081**
Expenditure on				
Church administration (Note1)	£85,431			£83,631
Church establishment (Note 2)	£9,001			£11,408
Teaching & Outreach (Note 3)	£2,815			£2,764
Mission + Mission Pot (Note 4)	£21,819			£16,886
New Building Fund Expenses (Note5)		£364,651		£60,473
Liabilities (book bill + tickets)	£416			
Depreciation	£0			14,730
Total (Note 6)	**£119,482**	**£364,651**	**£484,133**	**£189,892**
Net income/expenditure for year	**£2,413**	**-£284,203**	**-£281,790**	**+£72,189**
			1	
Reconciliation of Funds				
Total Funds brought forward	**£259,189**	**£900,925**	**£1,160,121**	**£1,087,932**
Total Funds carried forward	**£542,542**	**£616,713**	**£1,159,255**	**£1,160,121**

SECTION B Balance Sheet 2021

	SoFA Balance Sheet	Unrestricted Funds	Designated Funds	Total this year	Total last Year
	Fixed Assets				
	Tangible Assets :-				
See 2.4 Assets	Buildings & Ground	£480,908		£480,908	£200,000
	Equipment	£15,000		£15,000	£15,000
	Total Fixed Assets	£495,908		£495,908	£215,000
	Current Assets				
	Debtors Q4 Gift Aid	£5,537	£2,275	£7,812	£8,659
	Liabilities	-£416	£0	-£416	£0
	Cash at Bank and in hand	£41,497	£614,438	£655,935	£936,462
	Total Current Assets	£542,526	£616,713	£1,159,239	£1,160,121
				(-£866)	
	Funds of the Charity				
	Unrestricted Funds	£542,542			£259,195
	Designated Funds		£616,713		£900,925
	Total Charity Funds	£542,542	£616,713	£1,159,239	£1,160,121
Signature of chairman: Mr N Bouckley		N Bouckley		30/03/2022	
Signature of Treasurer: Mr D Cameron		David A Cameron		30th March 2022	

Section C: Notes on the Accounts

1.1 Basis of Accounting

This year's accounts have been compiled to comply SORP,FRS102 and the Charities Act 2011.

The church finances are based on two accounts, **the General Fund**(unrestricted) for the day to day functioning of the church and the **Building Fund**(designated) to hold funds for the new church building currently under construction.

Day to day banking activities were carried out through our **Santander Business Current Account.** The Building Fund resources were spread between the two savings accounts mentioned below.

Most members contribute to the church on a regular basis and have signed Gift Aid forms to enable the church to claim back tax. Gift Aid reclaimed is apportioned to the General Fund or Building Fund in accordance with the donors wishes.

1.2 Going Concern

The General Fund closing cash balance of £41,497 is up by £2,606 on last year. The account remains well above the £25,000 to be retained for emergencies. The Building Fund closing balance is £614,438, down by £283,133 due to the fact that £364,651 has been paid out during the year as the new church building is currently under construction. In spite of the pandemic and the church membership functioning without permanent accommodation, the church is in good financial health and is certainly a "going concern" but, as always, we will need to manage resources carefully in the coming year.

1.3 Changes of Accounting Policy

From 1st January 2017 the financial year of the church was changed to match the calendar year. This is the fourth year under this new system.

The accounting programme Xero has been used to administer the church accounts.

The General Fund is administered through our **Santander Bank Business Account**,

Our Building Fund resources were split between two savings accounts, a **Shawbrook Bank 60 day notice account** and a **Santander Reserve Savings account**. In November the 60 day notice account was closed and subsumed into the Santander Reserve Savings Account in preparation for regular payments in connection with the new building project.

2.2 Analysis of Income

Our **General Fund income** mainly comes from congregational giving eligible for Gift Aid, and at £82,990 and is down almost £6,000 on last year. However other cash donations have ensured that income has exceeded expenditure this year. Gift Aid claimed, £21,077, slightly down on last year.

Overall income to the General Fund rose slightly from £119,196 to £121,895.

Building Fund income. Member's contributions of £46,394 suitable for Gift Aid, together with Gift Aid claimed of £12,797, other cash gifts of £17,593 and bank interest brought the overall Building Fund income for the year to £81,518.

2.3. Expenditure and liabilities

Expenditure

Overall General Fund expenditure was £119,482, leaving a small cash surplus of £2,606 over the year or an overall surplus of £2,413 taking Debtors and Liabilities into account.

With the church building out of operation there have been saving in utilities and council tax bills. (**See Note 2**).

In the early part of the year the church rented Lach Dennis Village Hall for socially distanced services. Later, morning services returned to Leftwich Primary School with evening meetings taking place in St John's C of E hall and rent for these premises has been paid monthly.

Teaching and Outreach costs are (**See Note 3**) similar to last year with most church activities not been able to take place for most of the year.

Staff expenses, however, are slightly up due to salary increases in September. (**See 11.1 below and Note 1**) and are the biggest expenditure item.

Giving to mission has increase to £21,019 mainly due to the introduction of our mission pot which gave members the opportunity to contribute an additional £1,738 which went directly to a number of mission projects **(See Note 4).**

Building Fund Expenditure

The building fund account is now being used to pay for the current construction

of the new church. This year a total of £364.651 was used to pay for ongoing bills. (**See note 5**). Next year the building fund will be run down as the new building is completed and a mortgage with Kingdom Bank has been arranged to cover the remaining costs for completion, approximately £400,000.

Liabilities & Provisions.

At 31st Dec 2021 Tax and National Insurance and pension contributions were up to date. There were no outstanding cheques but £150 is currently held for tickets for the North West Partnership Conference to take place in January 2022. Also a bill for £266,42 for book sales which took place in the church during December was still outstanding and has now been paid.

As stated above mortgage has currently been approved for construction of the new church building which commenced in the second half of 2021.

Volunteer staff were used to run all regular activities apart from the Youth Group which was run by paid council staff and church volunteers. Such activities are mostly on hold until the new church building is complete and pandemic restrictions allow resumption.

2.4 Assets

The church building and the adjoining manse have now been demolished. The value of the combined site with the partly built church is hard to assess. The figure used in the balance sheet is based on the value of the site (£200,000) plus money outlaid directly to the building company, Croft Construction £280,908), giving an estimated current value of the asset of £480,908. When completed the estimated value will be in the region of £1,500,000.

Items of use for the new building and capable of being stored, have been put into storage since May 2020.

The value of retained assets as set out in **Note 7** of the appendices were therefore reduced last year but have not been reduced further this year.

5.4 Grants

The church received a grant of £10,000 from the Fellowship of Independent Evangelical Churches (FIEC). This was a designated grant to assist with the support of our trainee pastor. This was used as part of his salary.

11.1 Staff Costs

Trustee Remuneration & Benefits.

Currently the church has 4 trustees, three of which are on an unpaid voluntary

basis.

The church pastor is a trustee and was paid a full-time salary. He also received the following benefits: -

- Royal London Pension Scheme £213/Month (£2556/year)
- Housing Allowance £18/month
- Telephone Allowance £7.50/month
- Work Mileage of 0.45p/mile up to limit then 25p/mile
- Enrolment in the NEST pension scheme

We have also taken on a trainee pastor on a full-time basis from 1st November 2019. He has also been enrolled in the NEST pension scheme.

Total Staff Costs

- Salaries & Wages £60,149
- Tax & National Insurance £14,158
- NEST pension scheme £4,883
- Royal London Pension Scheme £2,556
- Total £81,773

Salary Expenses are slightly up on last year with a general 2.5% salary increase. The FIEC training grant of £10,000 greatly assisted with the financing of our trainee pastor.

A similar grant has been approved for the coming year (**See 5.4**)

We have no employees earning over £60,000 per year and have 3 part time employees each earning under £10,000 per year.

Transactions with related parties.

The church has no such transactions.

This year the church has remunerated an independent examiner to the amount of £200.

The church has not made any ex-gratia payments.

11.2 Average Head count in the year

Apart from the full-time pastor and full-time trainee pastor (see details above), the church has employed the following on a part time basis in the past year.

- Church administrator
- Church Worker
-

The church worker is enrolled in the NEST pension scheme but the church

administrator is not. Otherwise, no additional benefits were provided other than the benefits to the pastor outlined above. The church has therefore employed two full time employee and two others on a part time basis.

The treasurer's position is on an unpaid voluntary basis.

12.1 Defined contribution pension scheme

The pastor in enrolled in a Royal London Pension Scheme paid for by the church at a rate of £213/Month (£2556/year). The pastor, the trainee pastor and the church worker are enrolled in the NEST pension scheme. Total cost of pension schemes last year was £7,439.

17.1 Investments

The church has no investments other than the savings accounts already mentioned.

19.1 Analysis of debtors

At 31st Dec 2021 the following payments were due to the church:-

The gift Aid claim for Q4 of 2021 of £7,812, of which £2,275.50 will go to the Building Fund and £5,542.50 to the General Fund, has been claimed and was received in January 2021.

Cash In Bank and In Hand

The books were closed on 31st Dec 2021.

Closing balances were:-

Santander Reserve Account (Building Fund)
£614,438

CAF (Shawbrook) Bank 60 day Notice Account (Building Fund) Closed Nov 21

Total in Building Fund £614,438

Santander Current Account (**General Fund**) **£41,497**

There was no cash held in hand at the close of the financial year.

27.4 Designated Funds

The Building Fund is designated towards the cost of building a new church. This new church will be used for worship and also to serve the community of Leftwich. At 31st Dec 2021 this stood at £614,438. Currently construction has been going on for six months on our current site and the estimated cost will be £1,400,000+.
Also, the FIEC grant of £10,000 was designated for the support of our trainee pastor.

28.1 Trustee remuneration and benefits

Trustees received no benefits apart from the necessary expenses incurred in carrying out their role. The pastor has received a salary and monthly expenses as outlined in 11.1 above. The other 3 trustees claim for purchases made on behalf of the church or for attendance at training courses. This total came to £1,859 for the past year.

Appendices notes on Financial Statement

Expenses		This Year	Last Year
Note 1	**Church Administration**		
	Salaries	£60,148.79	£58,635.93
	Tax & National Insurance	£14,158.03	£13,788.07
	Staff Pension Schemes	£7,439.24	£7,320.64
	Staff Expenses	£1,859.40	£1,374.19
	Office Expenses	£1,631.23	£2,326.76
	Compliance	£194.20	£185.80
	Total	£**85,430.89**	**£83,631.39**
Note 2,	**Church Establishment**		
	Insurance	£658.82	£879.55
	Council Tax	£1,007.34	£3,250.34
	Electricity & Gas	£503.01	£1,136.32
	Water	£405.52	£420.91
	Church Maintenance	£909.03	£1,032.34
	Catering Expenses	£47.00	£298.83
	Cleaning	£17.44	£130.00
	Subscriptions & Legal Fees	£2,937.58	£2,442.08

	Rental Expenses	£2,515.00	£1,353.02
	Total	**£9,000.74**	**£11,407.88**

Note 3	**Teaching & Outreach**		
	Visiting Speakers	£478.00	£476.50
	Church Annual Weekend	£323.79	£0.00
	Education & Books	£59.89	£137.40
	Sunday Club	£350.06	£0.00
	Training	£570.29	£943.44
	Gifts & Donations	£1,033.43	£1,169.03
	Total	**£2,815.46**	**£2,763.92**

Note 4	**Global Mission + Mission Pot**		
	Slavic Gospel Association	£1,727.00	£1,427.00
	Jonathan Gilmore	£1,727.00	£1,427.00
	SIM for David Mackie	£1,727.00	£1,427.00
	Mission Support for Beck	£14,599.96	£12,374.96
	Mission Pot Asia Link	£591.00	£50.00
	Mission Pot - SGA	£200.00	£50.00
	Mission Pot – Open Doors	£100.00	£50.00
	Mission Pot – AIM Lerato Lesoetsa	£242.50	£50.00
	Mission Pot – Afghan Appeal	£475.00	
	Mission Pot – Tear Fund	£130.00	
	Other Mission Support	£300.00	
	Total	**£21,819.46**	**£16,976.14**

Appendices notes on Financial Statement

Note 5 New Building Expenses

Paid to the contractor, Croft Construction	£280,908
Paid to Project Manager, Architect etc	£83,743
Total	**£364,651**

Note 6 Expenditure this year is down at £119,066 due mainly to the £28,200 transferred to the Building Fund last year. In real terms there is a slight increase mainly due to staff costs and increased giving to mission

Note 7 The following are estimates of the church's moveable assets. The total was greatly reduced last year as the church was emptied and many items either sold or disposed of. Valuable items have been put into temporary storage for use in the new church building. This year some new items for PA and Tech, in connection with the live streaming of our services, have been purchased but the items in storage have not been devalued so the overall asset total has been left at £15,000.

Church Equipment Estimates

New tables and chairs	£10,000	
Lectern	£180	
Kitchen Equipment	£520	
Administrator's laptop	£300	
Music/Instruments	£1,000	Mainly cost of replacing Clavanova
Audio & PA Equipment	£3,000	Inc TV screens and streaming equipment
Total	**£15,000**	

Total Assets

Unrestricted funds (General Fund)	£41,497	
Restricted Funds (Building Fund	£614,438	
Land value + partly built church	£480,908	Rough Approximation
Equipment Assets	£15,000	Approx
Outstanding Gift Aid Claim	£7,812	

Independent Examiner's Report.

Independent Examiner's Report to the Trustees of the Emmanuel Church Leftwich.

I report on the accounts of the charity for the year ended 31st. December 2021, which are set out on pages 7 to 8.

Respective responsibilities of the trustees and examiner.

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

It is my responsibility to :

examine the accounts under section 145 of the 2011 Act;

follow the procedures laid down in the general Directions given by the Charity Commissioner under section 145 (5) (b) of the 2011 Act; and

to state whether particular matters have come to my attention.

Basis of the independent examiner's report.

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

Independent examiner's statement.

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

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

Alan A. Clements - Date 30th. March 2022.

Fellow of the Association of Charity Independent Examiners.

Rev'd. A. A. Clements MA, ACIB, FCIE.
15 Carleton Road,
Great Knowley,
Chorley PR6 8TQ

EMMANUEL CHURCH LEFTWICH

England & Wales - Charity number 1169854

Accounts

Emmanuel Church, Leftwich

Trustees annual report and

Summary of Accounts

Year Ending 31st December 2020

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Page 17– end	*Independent Examiner's Report*

Emmanuel Church Leftwich

Annual Report & Statement of Financial Accounts for the year ending 31.12.20

Pastor: D Williams

Bankers: Santander Bank, NatWest Bank, CAF through Shawbrook Bank

Independent examiner: Rev'd A.A. Clements MA, ACIB, FCIE

15 Carleton Road, Great Knowley, Chorley PR6 8TQ

CIO Ref 1169854

Aim & Purpose:

The purposes of the church, as detailed in the Constitution are:

1. The advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Leftwich and the surrounding neighbourhood, and

2. such other charitable purposes as shall in the opinion of the charity trustees put into practice the teaching of the Lord Jesus Christ in accordance with the Basis of Faith

Objectives and Activities:

The Trustees of Emmanuel Church Leftwich are committed to enabling as many people as possible to worship at our church. The elders maintain an overview of all services and meetings held at the church ensuring that their purpose and function meets that of the church constitution and handbook. Our services and worship put faith into practice through prayer, Scripture reading and teaching, music and the Lord's Table.

When planning our activities for the year the Elders have considered the Charity Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. Specifically, we try to enable ordinary people to live out their faith through:

Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus Christ.

Provision of pastoral care and encouragement for those in the fellowship.

Missionary and outreach work

To facilitate the work it is important that we maintain the fabric of the Church building.

Achievements & Performance

COVID 19

In March 2020, because of the global COVID 19 pandemic, the UK government required all churches to close and prohibited any gathering between different households. To facilitate the ongoing ministry of the church, Sunday services and mid-week fellowship meetings were streamed via the internet and/or You Tube.

Throughout 2020 and during different waves of the pandemic the church has conducted a combination live and streamed services. All live services took place in accordance with a risk assessment and were conducted in alignment with UK government COVID-secure guidelines.

The COVID 19 pandemic resulted in many of the weekly events ceasing. Where appropriate BlueJeans Video conferencing meetings took place. As leaders we pray and trust that The Lord will care for His flock in a way that we are prohibited from doing.

Worship & Prayer

The Elders of the church are keen to offer a range of services during the week and over the course of the year that our membership and wider community find both beneficial and spiritually fulfilling. For reasons stated above re the COVID 19 pandemic, the format of regular meetings was changed considerably in 2020. However, the Elders remain keen that services are accessible to as many people as possible both from within the church family or the wider community. Services are posted on an Emmanuel Church Leftwich YouTube channel and are open for anyone to view. Our pray is that this new availability of services would be used by the Lord for his glory in ways that we cannot imagine.

At present there are 51 members of ECL. However, attendance at the streamed Sunday services can often be much more than this.

Eldership and Diaconate

There are 4 Elders and 2 Deacons appointed by the church membership. Appointment to these roles is detailed in the Church Handbook. The Elders provide the spiritual leadership of the church whilst the Deacons are appointed to manage specific responsibilities such as finance, and fabric.

In addition, the church has appointed a Trainee Pastor for an initial duration of 2 years from 1st Nov 2019. The Trainee Pastor will support the full time Pastor in a range of activities as well as undertaking formal training. The Trainee Pastor is not appointed as an elder or trustee, though may attend their meetings as a training and development opportunity. It was agreed at a member's meeting in November that the Trainee Pastor be offered a 3rd year with the church, which was accepted by the Trainee Pastor.

Church Fabric

During 2020 the main church building has been fully emptied in advance of its demolition in Q2 2021 as part of the New Church Building project. Items that were not required were sold whilst other items have been moved into long term storage.

A project management company (C4) was engaged in early 2020 to act on behalf of ECL in building the new church. Following some dissatisfaction with their management of the project the Trustees agreed to change project management to another company (PM2). This followed much prayer and consideration. The Trustees and building committee are much more satisfied with the performance of PM2.

The new building project continues to be managed on behalf of the Trustees by a small committee of suitably experienced individuals. The reserves set aside for the building project are clearly detailed in the SOFA attached.

At the end of 2020 the existing church building is being prepared for demolition in preparation for work to commence on the new build in Spring 2021.

Mission and Outreach

Reaching out to those in need, both spiritually and practically, is a demonstration of our faith. Local and global outreach is an important factor of our fellowship.

The COVID 19 pandemic prevented the children's ministry continuing in a normal way. Contact with the children, who would usually have attended events during the week, has been maintained as best possible. Though this is not ideal the trustees thank all the volunteers in the church for their hard work during a very difficult time.

Where possible and legally permitted the church has reached out to the local community. An example of this was the distribution of food hampers at Christmas to a number of families in Leftwich.

Other Activities

The church building is also utilised by external organisations such Mid Cheshire Food Bank, Slimming World and Cheshire West and Chester Council – though again, this ceased in March 2020 due to COVID 19.

Volunteers

We would like to thank all the volunteers who work so hard to make our church the lively and vibrant community that it is. In particular, we would like to thank the leaders of the various church ministry departments who work tirelessly to serve the church and those who attend. Without their dedication and commitment, it would not be possible for the church to serve the fellowship and wider community in the effective way that it does.

Risk Assessment

The trustees recognise that in relation to "Risk Assessment "risk is defined as "the threat of any action or event that will adversely affect an organisation's ability to achieve its objectives and execute its strategies". It also accepts that the term "risk" can include any circumstances that may, or do, have an adverse effect, and is wider than financial matters. "Risk" relates not only to the negative consequences of a threat, but also to the impact of not taking advantage of opportunities.

The Trustees recognise that they require a practical Health and Safety Policy covering activities for both the church and its surrounding grounds. This is reviewed on a regular basis. An accident book is maintained.

The contents and obligations of the Equality Act 2010 and the 2018 General Data Protection Regulation are known and complied with to the best of the Trustee's ability
The Trustees are aware of their responsibilities in respect of the Regulatory Reform (Fire Safety) Order 2005 in its requirement to carry out a fire assessment to identify any possible dangers and risks, and to take action to minimise the risks and to create a plan to deal with any emergencies, and also to write up and keep a record of its findings and to review its assessment annually. The Trustees have appointed a Fabric Deacon to be the responsible person to put these findings into operation.

There is a Safeguarding Policy in place in respect of children and vulnerable adults. Checks have been and are made with the Disclosure and Barring Service (formerly the CRB) in respect of persons dealing regularly with young people and vulnerable adults. The Trustee's appointed officer for this is Mr. Andrew Garnett. While it is impossible to eliminate all risks and their consequences, efforts are constantly made to minimise such occurrences.

Financial review: - see appendix 1

Reserves Policy

It is the trustee's policy to maintain a balance on unrestricted funds (if possible), which equates to at least three months unrestricted payments. Equivalent to £25,000, to cover emergency situations that may arise from time to time.

At the 31st December 2020 there were unrestricted funds of £38,881 which exceeds the minimum amount above.

Structure, Governance and Management

The method of appointment of Trustees, Elders & Deacons is set out in the Church Constitution and Church Handbook.

The Elders of the church are responsible for the general leadership of the church, making decisions on spiritual, pastoral and directional matters. Such matters that the Elders deem appropriate are brought to the members of the church for wider discussion and approval.

The Elders of the church meet together formally on a monthly basis. The Trustees meet together on a quarterly basis. Throughout the year there are typically four (or more if deemed appropriate) formal members' meeting, including the AGM.

Administrative Information.

Emmanuel Church Leftwich is situated on the Leftwich Housing estate. The correspondence address for the church is:

Church Administrator, Old Hall Road, Leftwich, Northwich, Cheshire CW9 8BJ

Church Pastor:	Pastor D. Williams
Elders & Trustee:	N. Bouckley (Chairman)
Elders & Trustee:	A. Coleclough (Secretary)
Elder & Trustee:	G Kearney (Service Co-ordinator)
Deacon:	D. Irwin (Building Committee Chairman)
Deacon:	D. A. Cameron (Treasurer)
Church Worker:	C. Williams
Church Administrator:	A. Bouckley

It is understood that all those who could be considered to be "managers" in the activities and affairs of Emmanuel Church, Leftwich are deemed to be "fit and proper persons" under the terms of the Finance Act 2010. Trustee training is available as and when required.

Approved by the Trustees Meeting on

N Bouckley

N Bouckley
26/01/2021

G Kearney

10 FEB 2021

Statement of Financial Activities 1 Jan 20 – 31 Dec 20

	Unrestricted Funds	Designated Funds	Total Funds	Prior Period 12 months
Income and Endowments				
Donations eligible for Gift Aid	£88,724			£67,607
Cash Donations	£8,830			£3,983
Gift Aid claimed from HMRC	£21,155			£17,680
Rent from Accommodation	£487			£3,174
Gifts for Mission				£1,190
Income for books and Bibles				£1,113
Transfers to Building Fund				£471
Donations to Building Fund eligible for Gift Aid		£47,455		£35,180
Other Donations to Building Fund		£76,314		£101,398
Gift Aid claimed from HMRC		£10,186		£9,569
Transfers to Building Fund		£422		£1,215
Interest		£6,043		£5,413
Total	**£119,196**	**£140,420**	**£259,194**	**£374,463**
Expenditure on				
Church administration (Note1)	£83,631			£62,859
Church establishment (Note 2)	£11,408			£20,048
Teaching & Outreach (Note 3)	£2,764			£5,368
Mission (Note 4)	£16,886			£16,976
New Building Fund Expenses (Note5)	£28,200	£32,273		£24,924
Other Transfers to Building Fund	£422			
Total (Note 6)	**£143,311**	**£32,273**	**£175,162**	**£130,175**
Net income/expenditure for year	**-£24,115**	**£108,147**	**£84,032**	**£291,197**
			1	
Reconciliation of Funds				
Total Funds brought forward	**£62,996**	**£789,434**	**£852,430**	**£735,086**
Total Funds carried forward	**£38,881**	**£897,580**	**£936,462**	**£852,430**

SECTION B: Balance Sheet

	SoFA Balance Sheet	Unrestricted Funds	Designated Funds	Total this year	Total last Year
	Fixed Assets				
	Tangible Assets :-				
	Buildings & Ground	£200,000		£200,000	£200,000
Note 7	Equipment	£15,000		£15,000	£29,730
	Total Fixed Assets	£215,000		£215,000	£229,730
	Current Assets				
	Debtors Q4 Gift Aid	£5,308	£3,345	£8,658	£5,772
	Liabilities	£0	£0	£0	£0
	Cash in Bank and in hand	£38,881	£897,580	£936,462	£852,430
	Total Current Assets	£259,189	£900,925	£1,160,114	£1,087,932
	Funds of the Charity				
	Unrestricted Funds	£259,189			£296,052
	Designated Funds		£900,952		£791,052
	Total Charity Funds			**£1,160.114**	£1,087,932

Notes referred to in the above accounts can be found in the appendices on pages 13 – 15.

Signature of Chairman Mr Nigel Bouckley N Bouckley 26/01/21

Signature of Treasurer Mr David Cameron David A Cameron 5/2/21

Section C: Notes on the Accounts

1.1 Basis of Accounting

This year's accounts have been compiled to comply SORP,FRS102 and the Charities Act 2011.

The church finances are based on two accounts, **the General Fund**(unrestricted) for the day to day functioning of the church and the **Building Fund**(designated) to hold funds for the proposed new church building.

Day to day banking activities were carried out through our **Santander Business Current Account.** The Building Fund resources were spread between the three savings accounts mentioned below.

Most members contribute to the church on a regular basis and have signed Gift Aid forms to enable the church to claim back tax. Gift Aid reclaimed is apportioned to the General Fund or Building Fund in accordance with the donors wishes.

1.2 Going Concern

The General Fund closing balance of £38,881 is down £24,115 on last year. £28,200 was transferred to the Building Fund, otherwise there would have been a surplus of £4,085. The account remains well above the £25,000 to be retained for emergencies. The Building Fund closing balance of £897,580 is up by over £108,000. In spite of the pandemic the church is in good financial health and is certainly a "going concern" but, as always, will need to manage it's resources carefully in the coming year.

1.3 Changes of Accounting Policy

From 1st January 2017 the financial year of the church was changed to match the calendar year. This is the fourth year under this new system.

This year, for the first time, the accounting programme Xero has been used to administer the church accounts.

The General Fund is administered through our **Santander Bank Business Account**,

Our Building Fund resources were split between three savings accounts, a **NatWest Savings account**, a **Shawbrook Bank 60 day notice account** and a **Santander Reserve Savings account**. In June the NatWest Account was closed and subsumed into the Santander Reserve Savings Account in preparation for the start of the new building project.

2.2 Analysis of Income

Our **General Fund income** mainly comes from congregational giving eligible for Gift Aid, and at £88,734 is well up on the £71,690 received last year. Gift Aid claimed, £21,155, is up from £17,671 last year due to increased giving by members.

Rent of the church premises has dropped to £487 as the church has not been in use since mid March.

Overall giving to the General Fund Income is up by 25% at £119,196

Building Fund income again comes mainly from congregational giving. However, we do have a benefactor who has pledged to match our giving to the building fund up to a total of £350,000. During this year he contributed matched funding of £41,000. This was his final contribution to the £350,000 he pledged to give over the years.

This year we also receive grants totalling £28,800.

Members contributions of £47,455 suitable for Gift Aid, together with Gift Aid claimed of £10,186 and bank interest brought the overall Building Fund total to £897,580, up by £108,147.

2.3 Expenditure and liabilities

Expenditure

Overall General Fund expenditure was up by 8.5% to £115,011 (discounting the £28,200 transferred to the Building Fund).

With the church building out of operation since March expenses such as utilities are well down (**See Note 2**).

The church has rented Lach Dennis Village Hall for socially distanced services. Cost in connection with this, including streaming services online have been incurred.

Teaching and Outreach costs are also well down (**See Note 3**) as most church activities have not been able to take place for most of the year.

Staff expenses, however, are well up due to the addition of the trainee pastor's salary. (**See 11.1 below and Note 1**)

The building fund account has incurred expenses of £60,473 this year in preparation for the building of the new church, of which £28,200 was met from the General Fund. (**See note 5**)

Liabilities & Provisions.

At 31st Dec 2020 Tax and National Insurance and pension contributions were up to date. There were no outstanding cheques or payments.

A mortgage is currently being negotiated to allow building to commence in 2021.

Volunteer staff were used to run all regular activities apart from the Youth Group which was run by paid council staff and church volunteers. Such activities are on hold until the new church building is complete and pandemic restrictions allow resumption.

2.4 Assets

The church building and the adjoining manse are empty and ready for demolition. The value of the combined site is approximately £200,000, although no recent evaluation has been done.

The church building has been emptied ready for demolition. Items of use in the new building and capable of being stored, have been put into storage while others have been sold on Ebay. Over £3,000 has been raised in this way.

The value of retained assets as set out in **Note 7** of the appendices has therefore been reduced.

11.1 Staff Costs

Trustee Remuneration & Benefits.

Currently the church has 4 trustees, three of which are on an unpaid voluntary basis.

The church pastor is a trustee and was paid a full-time salary. He also received the following benefits: -

- Royal London Pension Scheme £213/Month (£2556/year)
- Housing Allowance £18/month
- Telephone Allowance £7.50/month
- Work Mileage of 0.45p/mile up to limit then 25p/mile
- Enrolment in the NEST pension scheme (currently 5% of salary + 3% from church)

We have also taken on a trainee pastor on a full-time basis from 1st November 2019. He has also been enrolled in the NEST pension scheme.

Total Staff Costs

· Salaries & Wages	£58,636
· Tax & National Insurance	£13,788
· NEST pension scheme	£4,908
· Royal London Pension Scheme	£2,556
· Total	£79,888

Salary Expenses are well up on last year with a general 2.5% salary increase and a trainee pastor salary for the whole year. (**See Note 1**)

We have no employees earning over £60,000 per year and have 3 part time employees each earning under £10,000 per year.

Transactions with related parties.

The church has no such transactions.

This year the church has remunerated an independent examiner to the amount of £200.

The church has not made any ex-gratia payments.

11.2 Average Head count in the year

Apart from the full-time pastor and full-time trainee pastor (see details above), the church has employed the following on a part time basis in the past year.

-
- Church administrator
- Church Worker
- Church cleaner (only January-March)

The church worker is enrolled in the NEST pension scheme but the church administrator and cleaner are not. Otherwise, no additional benefits were provided other than the benefits to the pastor outlined above. The church has therefore employed two full time employee and three others on a part time basis.

The treasurer's position is on an unpaid voluntary basis.

12.1 Defined contribution pension scheme

The pastor in enrolled in a Royal London Pension Scheme paid for by the church at a rate of £213/Month (£2556/year). The pastor, the trainee pastor and the church worker are enrolled in the NEST pension scheme (currently 5% of salary + 3% from church). Total cost of pension schemes last year was £7,467.

17.1 Investments

The church has no investments other than the savings accounts already mentioned.

19.1 Analysis of debtors

At 31st Dec 2020 the following payments were due to the church:-

The gift Aid claim for Q4 of 2020 of £8,658, of which £3,345 will go to the Building Fund and £5,308 to the General Fund, has been claimed and has been received in January 2021.

Cash In Bank and In Hand

The books were closed on 31st Dec 2020.

Closing balances were:-

Santander Reserve Account (Building Fund)	£138,733
CAF (Shawbrook) Bank 60 day Notice Account (Building Fund)	£758,847
Total in Building Fund	**£897,580**
Santander Current Account (**General Fund**)	**£38,881**

There was no cash held in hand at the close of the financial year.

27.4 Designated Funds

The Building fund is designated towards the cost of building a new church. This new church will be used for worship and also to serve the community of Leftwich. At 31st Dec 2020 this stood at £897,580. Currently planning permission has been approved for a new building on our current site and the estimated cost will be £1,300,000 to £1,400,000.

28.1 Trustee remuneration and benefits

Trustees received no benefits apart from the necessary expenses incurred in carrying out their role. The pastor has received a salary and monthly expenses as outlined in 11.1 above. The other 3 trustees claim for purchases made on behalf of the church or for attendance at training courses. This total came to £943 he past year.

Appendices notes on Financial Statement

Expenses		This Year	Last Year
Note 1	**Church Administration**		
	Salaries	£58,635.93	£45,655.59
	Tax & National Insurance	£13,788.07	£8,960.82
	Staff Pension Schemes	£7,320.64	£5,690.85
	Staff Expenses	£1,374.19	£828.86
	Office Expenses	£2,326.76	£1,473.11
	Compliance	£185.80	£250.00
	Total	**£83,631.39**	**£62,859.23**
Note 2	**Church Establishment**		
	Insurance	£879.55	£1,202.53
	Council Tax	£3,250.34	£2,040.93
	Electricity & Gas	£1,136.32	£4,504.40
	Water	£420.91	£376.24
	Church Maintenance	£1,032.34	£6,984.46
	Kitchen Expenses	£25.53	£629.13
	Catering Expenses	£298.83	£1,315.13
	Cleaning	£130.00	£675.00
	Ground Maintenance	£0.00	£0.00
	Subscriptions & Legal Fees	£2,442.08	£2,320.63
	Telephone & Internet	£438.96	
	Lach Dennis Expenses	£1,353.02	
	Total	**£11,407.88**	**£20,048.45**
Note 3	**Teaching & Outreach**		
	Visiting Speakers	£476.50	£1,317.50
	Church Annual Weekend	£0.00	£540.73
	Education & Books	£137.40	£1,096.79
	Teaching & Outreach	£37.55	£411.15
	Senior Moments	£0.00	£251.26
	Training	£943.44	£1,434.86
	Gifts & Donations	£1,169.03	£316.13
	Total	**£2,763.92**	**£5,368.42**
Note 4	**Mission**		
	Slavic Gospel Association	£1,427.00	£1,432
	Jonathan Gilmore	£1,427.00	£1,432
	SIM for David Mackie	£1,427.00	£1,546
	Mission support for Beck	£12,374.96	£10,385
	Operation Mobilisation	£50.00	
	UFM	£50.00	
	Bangor University CU	£50.00	
	Royal Holloway Student's CU	£50.00	
	Other missions		£2.181.14
		£16,885.96	**£16,976.14**

Note 5 **New Building Expenses**

From Building Fund	£32,272.96
From General Fund	£28,200.00
	£60,472.96
Total Expenditure	**£175,162.11**

Note 6 Expenditure this year is up by over £37,000 but that is due mainly to the £28,200 transferred to the Building Fund. Staff costs (See Note 1 above) are also up due to the addition of a fully time Trainees Pastor salary for the full year.

Note 7 The following are estimates of the church fixed assets. The total has been greatly reduced since last year as the church has been emptied any many items either sold or disposed of. Valuable items have been put into temporary storage for use in the new church building

Church Equipment Estimates

New tables and chairs	£10,000	
Lectern	£180	
Kitchen Equipment	£520	
Administrator's laptop	£300	
Music/Instruments	£1,000	Mainly cost of replacing Clavanova
Audio & PA Equipment	£3,000	Inc TV screens and streaming equipment
Total	**£15,000**	

Total Assets

Unrestricted funds (General Fund)	£38,881	
Restricted Funds (Building Fund	£897,580	
Land value, church and manse	£200,000	Approx
Equipment Assets	£15,000	Approx
Outstanding Gift Aid Claim	£8,658	

ıdependent Examiner's Report.

ıdependent Examiner's Report to the Trustees of the Emmanuel Church Leftwich.

report on the accounts of the charity for the year ended 31st. December 2020, which are set out on ages 8 to 16.

espective responsibilities of the trustees and examiner.

he charity's trustees are responsible for the preparation of the accounts. The charity's trustees onsider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 011 Act) and that an independent examination is needed.

is my responsibility to :

examine the accounts under section 145 of the 2011 Act;

follow the procedures laid down in the general Directions given by the Charity

Commissioner under section 145 (5) (b) of the 2011 Act; and

to state whether particular matters have come to my attention.

asis of the independent examiner's report.

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

ıdependent examiner's statement.

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

1. which gives me reasonable cause to believe that in any material respect the requirements

   to keep accounting records in accordance with section 130 of the 2011 Act; and

   to prepared accounts which accord with the accounting records and comply with

   the accounting requirements of the 2011 Act

   have not been met, or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Alan A. Clements. Date 12th. February 2021.

Fellow of the Association of Charity Independent Examiners.

Rev'd. A. A. Clements MA, ACIB, FCIE.
15 Carleton Road,
Great Knowley,
Chorley PR6 8TQ