

Emmanuel Church, Leftwich

Trustees annual report and Summary of Accounts

Year Ending 31st December 2022

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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 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

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 Trustees 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. 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.

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

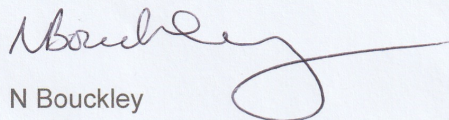
Emmanuel Church, Leftwich is situated on the Leftwich Housing Estate. The correspondence address for the church is:

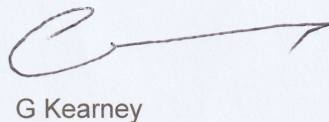
Church Administrator, Old Hall Road, Leftwich, Northwich Cheshire CW9 8BJ

Church Pastor:	Pastor D Williams
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 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 12 Feb 2023

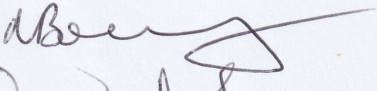
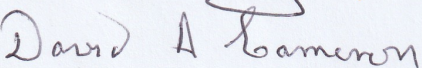

N Bouckley


G Kearney

Statement of Financial Activities 1 Jan 22 - 31 Dec 22

	Unrestrict ed Funds	Designate d 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					
		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 cheque 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 | <u>£2,556</u> |
| • 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

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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 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 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

Expense s		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
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Appendices notes on Financial Statement

Note 5 New Building Expenses

Croft Construction (original contractor)	£4,240
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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	0

Total Assets

Unrestricted funds (General Fund)	£52,195	
	£463,322	
Restricted Funds (Building Fund)	£923,725	
Land value + partly built church		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.
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Great Knowley,
Chorley PR6 8TQ