

Emmanuel Church, Leftwich
Trustees annual report and
Summary of Accounts
Year Ending 31st December 2024

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Independent Examiner's Report

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)

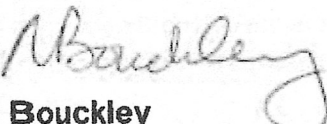
Deacon:	R Tainsh (Health & Safety)
Deacon:	A Kearney (Treasurer*) wef 01.01.25. * Mr D Cameron was treasurer until 31.12.24
Deacon:	S Haskew (Technology)
Deacon:	L Curtis (Buildings & Grounds)

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 Of 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
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Upstairs

Furnishings	£880
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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