

# **Emmanuel Church, Leftwich**

## **Trustees Annual Report**

### **and**

## **Summary of Accounts**

**Year Ending 31<sup>st</sup> 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 |

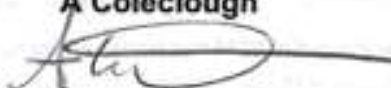
It is understood that all those who could be considered to be "managers" in the activities and affairs of Emmanuel Church, Leftwich are deemed to be "fit and proper persons" under the terms of the Finance Act 2010.

Trustee training is available as and when required.

**N Bouckley**



**A Coleclough**



Approved by the Trustees Meeting on 30<sup>th</sup> 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 |
|--------------------------------------------------|-----------------|-------------------------|----------------|-----------------|--------------------|
| <b>Income and Endowments</b>                     |                 |                         |                |                 |                    |
| 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          |                    |
| <b>Total</b>                                     | <b>£177,142</b> | <b>£38,881</b>          | <b>£275</b>    | <b>£216,299</b> | <b>£258,563</b>    |
| <b>Expenditure on</b>                            |                 |                         |                |                 |                    |
| 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          |                    |
| <b>Total</b>                                     | <b>£168,704</b> | <b>£48,023</b>          | <b>£0</b>      | <b>£216,727</b> | <b>£262,119</b>    |
| <b>Net Income/Expenditure for year</b>           |                 |                         |                |                 |                    |
|                                                  | £8,438          | £-9,141                 | £275           | £-428           | £-3,556            |
| <b>Transfers between funds</b>                   | £-45,010        | £10                     | £45,000        | £0              | £0                 |
|                                                  | £-36,572        | £-9,131                 | £45,275        | £-429           | £-3,556            |
| <b>Reconciliation of Funds</b>                   |                 |                         |                |                 |                    |
| Balance at start of the year                     | £62,049         | £17,112                 | £0             | £79,161         | £82,717            |
| <b>Balance at end of the year</b>                | <b>£25,477</b>  | <b>£7,981</b>           | <b>£45,275</b> | <b>£78,732</b>  | <b>£79,161</b>     |
| Change                                           | £-36,572        | £-9,131                 | £45,275        | £-429           | £-3,556            |
| <b>General Fund + Reserve balance is</b>         |                 |                         |                |                 |                    |
|                                                  | £8,703          |                         |                |                 | Up on Last Year    |
| <b>Mortgage Fund balance is</b>                  |                 |                         |                |                 |                    |
|                                                  | £-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 Sponsorship giving are included in this figure

# Emmanuel Church Leftwich

## Balance Sheet as of 31st December 2025

|                                                                         | 2025<br>£        | 2024<br>£        |
|-------------------------------------------------------------------------|------------------|------------------|
| <b>FIXED ASSETS</b>                                                     |                  |                  |
| Tangible - Building and Ground                                          | 2,100,000        | 2,100,000        |
| Moveable - Equipment etc                                                | 70,416           | 55,000           |
| <b>Total Fixed Assets</b>                                               | <b>2,170,416</b> | <b>2,155,000</b> |
| <b>CURRENT ASSETS</b>                                                   |                  |                  |
| 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           |
| <b>Total Current Assets</b>                                             | <b>86,921</b>    | <b>87,029</b>    |
| <b>TOTAL ASSETS</b>                                                     | <b>2,257,337</b> | <b>2,242,029</b> |
| <b>CURRENT LIABILITIES</b>                                              |                  |                  |
| HMRC TAX & NI Payment (due January 2026)                                | 1,239            |                  |
| Creditors amount falling due within 1 year (Mortgage capital repayment) | 5,086            | 4,432            |
| <b>NON-CURRENT LIABILITIES</b>                                          |                  |                  |
| *Creditors amount falling due after one year - Kingdom Bank Mortgage    | 315,258          |                  |
| <b>NET ASSETS LESS CURRENT LIABILITIES</b>                              | <b>1,942,079</b> |                  |
| <b>FUNDS AVAILABLE</b>                                                  |                  |                  |
| 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

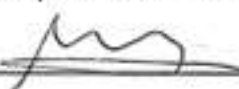
and signed on their  
behalf by

30th MARCH 2026



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 31<sup>st</sup> 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 1<sup>st</sup> 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 1<sup>st</sup> 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 31<sup>st</sup> 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 31<sup>st</sup> 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          |
| <b>Total</b>                                       | <b>£104,359</b> |

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 31<sup>st</sup> 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 31<sup>st</sup> Dec 2025.

Closing balances were:-

|                                                       |                |
|-------------------------------------------------------|----------------|
| Santander Reserve Account ( <b>Mortgage Fund</b> )    | <b>£25,477</b> |
| Santander Current Account ( <b>General Fund</b> )     | <b>£7,981</b>  |
| Kingdom Bank Savings Account ( <b>Reserve Funds</b> ) | <b>£45,275</b> |

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 31<sup>st</sup> Dec 2025 the balance in the mortgage fund 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          |
|---------------------------------------|-------------------------------------------------|--------------------|--------------------|
| <b>Note 1 Church Administration</b>   |                                                 |                    |                    |
|                                       | 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          |
|                                       | <b>Total</b>                                    | <b>£114,471.65</b> | <b>£108,180.96</b> |
| <b>Note 2 Church Establishment</b>    |                                                 |                    |                    |
|                                       | 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              |
|                                       | <b>Total</b>                                    | <b>£15,283.21</b>  | <b>£16,173.99</b>  |
| <b>Note 3 Teaching &amp; Outreach</b> |                                                 |                    |                    |
|                                       | 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             |                    |
|                                       | <b>Total</b>                                    | <b>£6,999.85</b>   | <b>£5,472.41</b>   |
| <b>Note 4 Global Mission</b>          |                                                 |                    |                    |
|                                       | 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            |                    |
|                                       | <b>*Total</b>                                   | <b>£25,803.94</b>  | <b>£25,797.49</b>  |

\*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 |
|----------------------------------------------------------------|---------|

|                              |                |
|------------------------------|----------------|
| <b>Total Moveable Assets</b> | <b>£70,416</b> |
|------------------------------|----------------|

**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 31<sup>st</sup>. 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 17<sup>th</sup>. April 2026.

Fellow of the Association of Charity Independent Examiners.

Rev'd. A. A. Clements MA, ACIB, FCIE.  
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