

CONGLETON UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31 DECEMBER 2020

CONGLETON UNITED REFORMED CHURCH  
REPORT OF THE TRUSTEES FOR YEAR ENDED 31 DECEMBER 2020

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The trustees present their report with the financial statements of the charity for the year ended 31 December 2020

**Objectives of the Charity**

To provide a Christian witness and support the local community in Congleton.

**Governing Document**

The charity is governed by its governing document, the 'Constitution for Congleton United Reformed Church' and constitutes an unincorporated charity.

**REFERENCE AND ADMINISTRATIVE DETAILS**

**Registered Charity Number**

1178424

**Principal address**

Antrobus Street  
Congleton  
Cheshire  
CW12 1HE

**Minister & Trustee**

Rev. Murray George

**Trustees (Elders)**

Barbara Farrington (Secretary)  
Adrian Browne (Treasurer)  
Lisa Spencer (Coordinator)  
Carol Booth  
Della Bordley

Margaret Bournier  
Nigel Browne  
Marion McGuinness  
Pauline McKeown  
Ann Thornber

**Independent Examiner**

Hammond McNulty LLP  
Bank House  
Market Square  
Cheshire  
CW12 1BE

**Bankers**

NatWest  
46 High Street  
Congleton  
Cheshire  
CW12 1BE

2020 has been a difficult year for the church. The Government's Covid Restrictions have meant that the premises have had to be closed for three quarters of the year which has meant that the only income has come from members' Standing Orders and other members handing in their weekly freewill gift envelopes. The life of the church has continued with Zoom services and meetings and inter-member telephone calls. It is hoped that the restrictions will be removed in the summer of 2021 and things will be able to get back to normal.

Approved by order of the board of trustees on

and signed on it's behalf by:

Rev. Murray George

**RECEIPTS AND PAYMENTS ACCOUNT**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2020	2019
		£	£	£	£	£
	Note					
<b>RECEIPTS</b>						
Voluntary Income	5	24,935	0	0	24,935	53,770
General Funds	6	5,589	808	1,399	7,796	40,744
Other Income	7	325	0	0	325	12,314
<b>Total Receipts</b>		<b>30,849</b>	<b>808</b>	<b>1,399</b>	<b>33,056</b>	<b>106,828</b>
<b>PAYMENTS</b>						
Charitable Activities						
URC Ministry & Mission Fund	8	16,002	0	0	16,002	19,596
Ministerial costs	9	3,665	0	0	3,665	4,313
Costs of church activities	10	16,439	0	4,032	20,471	47,390
Support of outside causes	11	0	0	(141)	(141)	673
Cost of generating funds & governance	12	600	675	0	1,275	3,598
Capital Projects	14	0	18,413	0	18,413	3,831
<b>Total Payments</b>		<b>36,706</b>	<b>19,088</b>	<b>3,891</b>	<b>59,685</b>	<b>79,401</b>
<b>Net receipts/payments before transfers</b>		<b>(5,857)</b>	<b>(18,280)</b>	<b>(2,492)</b>	<b>(26,629)</b>	<b>27,427</b>
Transfers between funds		(856)	0	856	0	0
Balance b/fwd 1 January 2020		(10,132)	97,652	2,536	90,056	62,629
Balance c/fwd 31 December 2020		<b>(16,845)</b>	<b>79,372</b>	<b>900</b>	<b>63,427</b>	<b>90,056</b>

Notes on pages 2 to 7 form part of these financial statements

**STATEMENT OF ASSETS AND LIABILITIES**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2020	2019
		£	£	£	£	£
<b>ASSETS</b>						
	Note					
<b>BANK AND CASH BALANCES</b>						
	3	(16,845)	79,372	900	63,427	90,056
<b>OTHER MONETARY ASSETS</b>						
Gift Aid Tax recoverable		0			0	1,687
		0	0	0	0	5,819
<b>FIXED ASSETS</b>	4					
<b>LIABILITIES</b>						
Independent Examiner		600			600	600
		600	0	0	600	1,200

# 1. ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011 Section 133, using the Receipts and Payments basis available to small charities, and the guidance given by the United Reformed Church and the Association of Church Accountants and Treasurers. Moveable assets acquired are written off immediately.

# 2. FUND ACCOUNTING

**Unrestricted Funds** may be used by the church for any of its purposes.

**Designated Funds** represent unrestricted funds set aside by the church for specific designed purposes they can be transferred back into general funds at the church's decision.

The descriptions of and movements of the restricted funds are given in Note 13.1

**Restricted Funds** represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

The descriptions of and movements of the restricted funds are given in Note 15.1

# 3. BANK AND CASH BALANCES

National Westminster Bank

Church Business Reserve account		506
Church Current Account	7,868	
add amount not credited	0	
less outstanding cheques	115	
		7,753
Communion Fund Account		1,356
Nationwide Building Society - closed during year		0
Leek United - Development		18,986
Leek United - General - opened during year		14,542
Churches Mutual Credit Union		20,285
		<u>63,427</u>

#### 4. FIXED ASSETS

The Trustees of the church building are the URC (Mersey Province) Trust Ltd who hold them upon for the purposes connected with Congleton URC. The church buildings are not tangible fixed assets of the church. The church buildings are insured for £5,063,557; the contents are insured for £150,000 and the organ for £299,941. The Manse is the responsibility of the Mersey Synod.

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2020	2019
	£	£	£	£	£
<b>5. VOLUNTARY INCOME</b>					
Planned Giving	20,251			20,251	20,816
Loose offertories	1,108			1,108	2,340
Special Offerings, donations and gifts in memory	0			0	26,136
Income tax refunds under Gift Aid	3,576			3,576	4,478
	<u>24,935</u>	<u>0</u>	<u>0</u>	<u>24,935</u>	<u>53,770</u>

#### 6. GENERATED FUNDS

Contributions from Church Organists	175			175	597
Wedding and Funeral Fees	704			704	5,748
Donations for use of Church premises	2,879			2,879	5,941
Lunch Club	1,831			1,831	9,430
Dance to Health			1,399	1,399	14,204
Fund raising events		808		808	4,824
	<u>5,589</u>	<u>808</u>	<u>1,399</u>	<u>7,796</u>	<u>40,744</u>

#### 7. OTHER INCOME

Bank and Building Society income	148			148	138
From Charitable activity (Drop-in Café)	177			177	626
Grant - Inclosure Trust				0	5,000
Grant - Congleton Town Trust				0	5,000
Insurance Claim - Sinkhole repair				0	1,550
	<u>325</u>	<u>0</u>	<u>0</u>	<u>325</u>	<u>12,314</u>

#### 8. MINISTRY AND MISSION FUND

The Church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination and the wider mission of the national church.

#### 9. MINISTERIAL COSTS

Manse Expenses	1,652			1,652	1,802
Ministers Expenses	2,013			2,013	2,511
	<u>3,665</u>	<u>0</u>	<u>0</u>	<u>3,665</u>	<u>4,313</u>

CONGLETON UNITED REFORMED CHURCH  
 FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020  
 NOTES - continued

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	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2020	2019
<b>10. COST OF CHURCH ACTIVITIES</b>					
Church costs:					
Cleaning and waste disposal	3,256			3,256	8,456
Gas and electricity	4,450			4,450	4,796
Insurance and water	6,310			6,310	7,102
Church and organ maintenance	326			326	6,875
Organists, copyright and hymn s/w	334			334	876
Funeral and wedding costs	308			308	3,369
	<u>14,984</u>	<u>0</u>	<u>0</u>	<u>14,984</u>	<u>31,474</u>
Programme activity costs:					
Pulpit Supply	127			127	643
Junior Church Activities	8			8	464
Dance for Health			4,032	4,032	12,377
Outreach and advertising	225			225	1,084
	<u>360</u>	<u>0</u>	<u>4,032</u>	<u>4,392</u>	<u>14,568</u>
Other expenses:					
Photocopying	0			0	290
Stationery, postage, etc.	264			264	257
Telephone and travel	609			609	585
Subscriptions	160			160	145
Sundries	62			62	71
Bank Charges	0			0	0
	<u>1,095</u>	<u>0</u>	<u>0</u>	<u>1,095</u>	<u>1,348</u>
<b>Totals</b>	<u>16,439</u>	<u>0</u>	<u>4,032</u>	<u>20,471</u>	<u>47,390</u>
<b>11. SUPPORT OF OUTSIDE CAUSES</b>					
Commitment for Life			191	191	(520)
The Leprosy Mission			(50)	(50)	(153)
Christian Aid			0	0	0
Others			0	0	0
	<u>0</u>	<u>0</u>	<u>141</u>	<u>141</u>	<u>(673)</u>
<b>12. COSTS OF GENERATING FUNDS AND GOVERNANCE</b>					
Cost of governance		675		675	2,398
Independent Examiner	600			600	1,200
	<u>600</u>	<u>675</u>	<u>0</u>	<u>1,275</u>	<u>3,598</u>



### 13. DESIGNATED FUNDS

The church operates four Designated Funds with the agreement of the Church Meeting

**Fabric Fund** - This fund is for major work - re-decoration of the church and replacement

The designated sums included in the Fabric Fund on 31 December 2020 are:

	2020	2019
	£	£
Church re-decoration reserve	12,500	12,500
	<u>12,500</u>	<u>12,500</u>

**Fellowship Fund** - this fund is used for managing church social events and is now operated by the Development Fund

**Community Fund** - This designated fund was established to support the Church's community work.

13.1 The movement on the Designated Funds during the year were:

	Fabric Fund	Fellowship Fund	Development Fund	Community Fund	TOTAL 2020	TOTAL 2019
	£	£	£	£	£	£
Balance b/fwd 1 January 2020	20,770	256	75,574	1,052	97,652	64,057
Offerings, donation & gifts			0		0	25,000
Other fundraising			808		808	4,824
Grants			0		0	10,000
Program activity costs			0		0	0
Cost of governance			(675)		(675)	(2,398)
Capital projects			(18,414)		(18,414)	(3,831)
	<u>20,770</u>	<u>256</u>	<u>57,293</u>	<u>1,052</u>	<u>79,371</u>	<u>97,652</u>
Transfer from general fund						
	<u>20,770</u>	<u>256</u>	<u>57,293</u>	<u>1,052</u>	<u>79,371</u>	<u>97,652</u>

	Unrestricted Funds		Restricted Funds	TOTAL 2020	TOTAL 2019
	General	Designated		£	£
	£	£	£	£	£
14. CAPITAL PROJECTS					
Wifi upgrade				0	383
LED lights				0	89
Architects fees		18,413		18,413	2,959
Photocopier				0	400
Large hall pillar guards				0	0
Front garden				0	0
	<u>0</u>	<u>18,413</u>	<u>0</u>	<u>18,413</u>	<u>3,831</u>



## 15. RESTRICTED FUNDS

**Commitment for Life Fund** - this fund holds money given to the URC Commitment for Life programme

**Discretionary Fund** - now designated the Community Fund and remains at the discretion of the minister.

**Special Appeals** - at different times of the year monies are raised by the church to support specific appeals. There is usually a balance carried forward at the end of the year.

The amounts at December 2020 were

	Leprosy mission	£	50
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**Small Restricted Amounts** - this fund holds small sums of money which have been given to the church for restricted purposes

### 15.1 The movement on the Restricted Funds during the year were:

	Commitment For Life £	Comm/Discret Fund £	Special Appeals £	Small Resvd Amounts £	Dance to Health £	TOTAL 2020 £	TOTAL 2019 £
Balance b/fwd 1 January 2018	71	452	0	186	1,827	2,536	1,229
Planned giving	192		39			231	656
Special offertories & donations					1,399	1,399	14,204
Specific gifts passed on			(89)		(4,032)	(4,121)	(13,706)
	263	452	(50)	186	(806)	45	2,383
Transfer to general fund			50		806	856	153
	263	452	0	186	0	901	2,536

## 16. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2019 nor for the year ended 31 December 2020.

### Trustees' expenses

Expenses paid to the trustees for the year totalled £675 (2019 £1,330). The expenses were made up of 1 trustee being re-imbursed for their expenses as follows: Co-ordinator duties £675 (£1,330).

TREASURER'S STATEMENT

I have prepared the financial statements on pages 2 to 8 for the year ended 31 December 2020.

A handwritten signature in black ink, appearing to read 'A Browne', written in a cursive style.

Adrian Browne

**Independent Examiner's Report to the Trustees of**  
**Congleton United Reformed Church**

**Independent examiner's report to the trustees of Congleton United Reformed Church**

I report to the charity trustees on my examination of the accounts of the Congleton United Reformed Church (the Trust) for the year ended 31st December 2020.

**Responsibilities and basis of report**

As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

**Independent examiner's statement**

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1     accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
- 2     the accounts do not accord with those records; or
- 3     the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I confirm that there are no other matters to which your attention should be drawn to enable a proper understanding of the accounts to be reached.

Danielle Sullivan  
BA (Hons), FCCA, CTA  
Hammond McNulty LLP  
Bank House  
Market Square  
Congleton  
Cheshire  
CW12 1ET

28 April 2021