

CONGLETON UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31 DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2021

### **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)

Lisa Spencer (new Treasurer)

Carol Booth

Della Bordley

Dorothy Donald (new)

#### **Retiring Trustees**

Adrian Browne (former Treasurer)

Ann Thornber

Margaret Bournier

Marion McGuinness

Pauline McKeown

Charlotte Holland (new)

Nigel Browne

#### **Independent Examiner**

Hammond McNulty LLP

Bank House

Market Square

Cheshire

CW12 1BE

#### **Bankers**

NatWest

46 High Street

Congleton

Cheshire

CW12 1BE

The Trustees would firstly like to formally recognise and thank former Treasurer and Trustee Adrian Browne. All his hard work and commitment to Congleton United Reformed Church in both those roles was truly appreciated, as his continuing support to the current Treasury Team.

2021 as 2020 was, continued to be another very difficult year for the Church financially. Whilst the life of the Church was able to continue and expand its ministry and mission to others through the investment of new Audio Visual and Sound System, the Governments Covid restrictions meant that the premises had to remain closed until mid-June. During this period the only income the Church received was from Members standing orders and weekly free will offerings. Once the building was allowed to be opened the restrictions continued to impact significantly on the number of organisations who returned to rent the building in September. This was further impacted by the increased cleaning costs to support their usage safely.

Whilst it is hoped that as life returns to 'normal' the Church's income may increase, the trustees recognise the impact both Covid-19 and the ever-increasing costs of maintaining the building have had on its cash reserves. They recognise that continued losses bring into question how long the Church can continue as a Going Concern. In response to this, their main objectives for 2022 are to actively look at all options of how to address this.

Approved by order of the board of trustees on

and signed on its behalf by:

Rev. Murray George

**RECEIPTS AND PAYMENTS ACCOUNT**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2021	2020
		£	£	£	£	£
	Note					
<b>RECEIPTS</b>						
Voluntary Income	5	20,307	0	0	20,307	24,935
General Funds	6	4,660	115	0	4,775	7,796
Other Income	7	63	0	0	63	325
<b>Total Receipts</b>		<b>25,029</b>	<b>115</b>	<b>0</b>	<b>25,144</b>	<b>33,056</b>
<b>PAYMENTS</b>						
Charitable Activities						
URC Ministry & Mission Fund	8	17,494	0	0	17,494	16,002
Ministerial costs	9	2,300	0	0	2,300	3,665
Costs of church activities	10	17,216	0	0	17,216	20,471
Support of outside causes	11	0	0	(101)	(101)	(141)
Cost of generating funds & governance	12	600	0	0	600	1,275
Capital Projects	14	0	9,325	0	9,325	18,413
<b>Total Payments</b>		<b>37,610</b>	<b>9,325</b>	<b>(101)</b>	<b>46,834</b>	<b>59,685</b>
<b>Net receipts/payments before transfers</b>		<b>(12,581)</b>	<b>(9,210)</b>	<b>101</b>	<b>(21,690)</b>	<b>(26,629)</b>
Transfers between funds		0	0	0	0	0
Balance b/fwd 1 January 2021		(16,845)	79,372	900	63,427	90,056
Balance c/fwd 31 December 2021		<b>(29,426)</b>	<b>70,162</b>	<b>1,001</b>	<b>41,737</b>	<b>63,427</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	2021	2020
		£	£	£	£	£
	Note					
<b>ASSETS</b>						
<b>BANK AND CASH BALANCES</b>	3	(29,426)	70,162	1,001	41,737	63,427
<b>OTHER MONETARY ASSETS</b>						
Gift Aid Tax recoverable		0			0	0
		0	0	0	0	5,819
<b>FIXED ASSETS</b>	4					
<b>LIABILITIES</b>						
Independent Examiner		600			600	600
		600	0	0	600	600

# 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		6
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Church Current Account	4,010	
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add amount not credited		
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less outstanding cheques	25	
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		3,985
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Communion Fund Account		1,196
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Leek United - Development		7,697
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Leek United - General		8,568
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Churches Mutual Credit Union		20,285
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		<u>41,737</u>
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#### 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.

#### 5. VOLUNTARY INCOME

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2021 £	TOTAL 2020 £
Planned Giving	19,490			19,490	20,251
Loose offertories	517			517	1,108
Special Offerings, donations and gifts in memory	300			300	0
Income tax refunds under Gift Aid	0			0	3,576
	<u>20,307</u>	<u>0</u>	<u>0</u>	<u>20,307</u>	<u>24,935</u>

#### 6. GENERATED FUNDS

Contributions from Church Organists	0			0	175
Wedding and Funeral Fees	2,715			2,715	704
Donations for use of Church premises	1,512			1,512	2,879
Lunch Club	433			433	1,831
Dance to Health			0	0	1,399
Fund raising events		115		115	808
	<u>4,660</u>	<u>115</u>	<u>0</u>	<u>4,775</u>	<u>7,796</u>

#### 7. OTHER INCOME

Bank and Building Society income	63			63	148
From Charitable activity (Drop-in Café)	0			0	177
	<u>63</u>	<u>0</u>	<u>0</u>	<u>63</u>	<u>325</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	1,652
Ministers Expenses	648			648	2,013
	<u>2,300</u>	<u>0</u>	<u>0</u>	<u>2,300</u>	<u>3,665</u>

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2021	2020
<b>10. COST OF CHURCH ACTIVITIES</b>					
Church costs:					
Cleaning and waste disposal	3,008			3,008	3,256
Gas and electricity	1,985			1,985	4,450
Insurance and water	7,297			7,297	6,310
Church and organ maintenance	1,455			1,455	326
Organists, copyright and hymn s/w	757			757	334
Funeral and wedding costs	1,379			1,379	308
	<u>15,881</u>	<u>0</u>	<u>0</u>	<u>15,881</u>	<u>14,984</u>
Programme activity costs:					
Pulpit Supply	0			0	127
Junior Church Activities	338			338	8
Dance for Health			0	0	4,032
Outreach and advertising	0			0	225
	<u>338</u>	<u>0</u>	<u>0</u>	<u>338</u>	<u>4,392</u>
Other expenses:					
Stationery, postage, etc.	0			0	264
Telephone and travel	655			655	609
Subscriptions	219			219	160
Sundries	123			123	62
	<u>998</u>	<u>0</u>	<u>0</u>	<u>998</u>	<u>1,095</u>
<b>Totals</b>	<u>17,216</u>	<u>0</u>	<u>0</u>	<u>17,216</u>	<u>20,471</u>
<b>11. SUPPORT OF OUTSIDE CAUSES</b>					
Commitment for Life			(80)	(80)	191
The Leprosy Mission			(21)	(21)	(50)
Christian Aid			0	0	0
Others			0	0	0
	<u>0</u>	<u>0</u>	<u>(101)</u>	<u>(101)</u>	<u>141</u>
<b>12. COSTS OF GENERATING FUNDS AND GOVERNANCE</b>					
Cost of governance		0		0	675
Independent Examiner	600			600	600
	<u>600</u>	<u>0</u>	<u>0</u>	<u>600</u>	<u>1,275</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 2021 are:

	2021	2020
	£	£
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 2021	TOTAL 2020
	£	£	£	£	£	£
Balance b/fwd 1 January 2021	20,770	256	75,574	1,052	97,652	97,652
Offerings, donation & gifts			0		0	0
Other fundraising			115		115	808
Grants			0		0	0
Program activity costs			0		0	0
Cost of governance			(675)		(675)	(675)
Capital projects			(9,325)		(9,325)	(18,414)
	<u>20,770</u>	<u>256</u>	<u>65,689</u>	<u>1,052</u>	<u>87,767</u>	<u>79,371</u>
Transfer from general fund						
	<u>20,770</u>	<u>256</u>	<u>65,689</u>	<u>1,052</u>	<u>87,767</u>	<u>79,371</u>

Unrestricted Funds	Restricted Funds	TOTAL	TOTAL
General	Designated	2021	2020
£	£	£	£

### 14. CAPITAL PROJECTS

Architects fees	0	0	18,413
AV System	2,616	2,616	0
Projection system	4,560	4,560	0
Mic and mixing desk	2,149	2,149	0
	<u>0</u>	<u>9,325</u>	<u>18,413</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 2021 were	Leprosy mission	£ <u>71</u>
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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 £	Small Resvd Amounts £	TOTAL 2021 £	TOTAL 2020 £
Balance b/fwd 1 January 2020	263	452	186	901	2,536
Planned giving				0	231
Special offertories & donations	80		20	100	1,399
Specific gifts passed on				0	(4,121)
	343	452	206	1,001	45
Transfer to general fund				0	856
	343	452	206	1,001	901

## 16. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2021 nor for the year ended 31 December 2021.

### Trustees' expenses

Expenses paid to the trustees for the year totalled £nil (2020 £675). The expenses were made up of 1 trustee being re-imbursed for their expenses as follows: Co-ordinator duties £nil (2020 £675).

TREASURER'S STATEMENT

I have prepared the financial statements on pages 2 to 8 for the year ended 31 December 2021.

Lisa Spencer

**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 2021.

**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

24 October 2022