

CONGLETON UNITED REFORMED CHURCH  
REPORT OF THE TRUSTEES FOR YEAR ENDED 31 DECEMBER 2022

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The trustees present their report with the financial statements of the charity for the year ended 31 December 2022

**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 (Treasurer)  
Carol Booth  
Della Bordley  
Dorothy Donald

Margaret Bourner  
Marion McGuinness  
Pauline McKeown  
Nigel Bourne (re-instated)  
Charlotte Holland (resigned June 2022)

**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 state their appreciation for two substantial donations and legacy it has received from Church Members this year.

The main priority of the Trustees throughout 2022 has been to actively address the ongoing losses of the Church due to decreasing regular revenue and rising costs of maintenance of the building. Time has been focussed on securing increased revenue through rental of space within the building; whilst minimising outgoing costs through review of procedures and providers. The Trustees recognise that this process is further complicated due to the current state of repair and the listed status of the building. They anticipate the timescale of the project to be twenty-four months minimum before any significant impact on revenue is noticed.

Approved by order of the board of trustees on 11 October 2023 and signed on it's behalf by:

Rev. Murray George



**RECEIPTS AND PAYMENTS ACCOUNT**

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2022	2021
		£	£	£	£	£
	Note					
<b>RECEIPTS</b>						
Voluntary Income	5	74,543	0	0	74,543	20,306
General Funds	6	7,501	261	0	7,763	4,775
Other Income	7	311	0	0	311	63
<b>Total Receipts</b>		<b>82,355</b>	<b>261</b>	<b>0</b>	<b>82,616</b>	<b>25,144</b>
<b>PAYMENTS</b>						
Charitable Activities						
URC Ministry & Mission Fund	8	16,002	0	0	16,002	17,494
Ministerial costs	9	2,440	0	0	2,440	2,300
Costs of church activities	10	24,086	0	0	24,086	17,216
Support of outside causes	11	0	0	(38)	(38)	(101)
Cost of generating funds & governance	12	600	0	0	600	600
Capital Projects	14	0	4,588	0	4,588	9,325
<b>Total Payments</b>		<b>43,128</b>	<b>4,588</b>	<b>(38)</b>	<b>47,679</b>	<b>46,834</b>
<b>Net receipts/payments before transfers</b>		<b>39,226</b>	<b>(4,327)</b>	<b>38</b>	<b>34,937</b>	<b>(21,690)</b>
Transfers between funds		0	0	0	0	0
Balance b/fwd 1 January 2021		(29,426)	70,162	1,001	41,737	63,427
Balance c/fwd 31 December 2022		<b>9,800</b>	<b>65,835</b>	<b>1,039</b>	<b>76,674</b>	<b>41,737</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	2022	2021
		£	£	£	£	£
<b>ASSETS</b>	Note					
<b>BANK AND CASH BALANCES</b>	3	9,800	65,835	1,039	76,674	20,047
<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
Church Current Account	46,182	
add amount not credited	0	
less outstanding cheques	<u>7,485</u>	

		38,698
Communion Fund Account		1,371
Leek United - Development		7,712
Leek United - General		8,582
Churches Mutual Credit Union		<u>20,305</u>
		<u><u>76,674</u></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	2022	2021
	£	£	£	£	£
<b>5. VOLUNTARY INCOME</b>					
Planned Giving	10,067			10,067	19,490
Loose offertories	7,286			7,286	517
Special Offerings, donations and gifts in memory	57,190			57,190	300
	<u>74,543</u>	<u>0</u>	<u>0</u>	<u>74,543</u>	<u>20,307</u>
<b>6. GENERATED FUNDS</b>					
Contributions from Church Organists	0			0	0
Wedding and Funeral Fees	4,368			4,368	2,715
Donations for use of Church premises	2,188			2,188	1,512
Sale of furniture	946			946	0
Lunch Club	0			0	433
Fund raising events		261		261	115
	<u>7,501</u>	<u>261</u>	<u>0</u>	<u>7,763</u>	<u>4,775</u>
<b>7. OTHER INCOME</b>					
Bank and Building Society income	50			50	63
From Charitable activity	261			261	0
	<u>311</u>	<u>0</u>	<u>0</u>	<u>311</u>	<u>63</u>
<b>8. MINISTRY AND MISSION FUND</b>					
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.					
<b>9. MINISTERIAL COSTS</b>					
Manse Expenses	1,667			1,667	1,652
Ministers Expenses	773			773	648
	<u>2,440</u>	<u>0</u>	<u>0</u>	<u>2,440</u>	<u>2,300</u>



CONGLETON UNITED REFORMED CHURCH  
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022  
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	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2022	2021
<b>10. COST OF CHURCH ACTIVITIES</b>					
Church costs:					
Cleaning and waste disposal	5,646			5,646	3,008
Gas and electricity	4,715			4,715	1,985
Insurance and water	8,102			8,102	7,297
Church and organ maintenance	1,971			1,971	1,455
Organists, copyright and hymn s/w	347			347	757
Funeral and wedding costs	1,830			1,830	1,379
	<u>22,609</u>	<u>0</u>	<u>0</u>	<u>22,609</u>	<u>15,881</u>
Programme activity costs:					
Junior Church Activities	123			123	338
Outreach and advertising	0			0	0
	<u>123</u>	<u>0</u>	<u>0</u>	<u>123</u>	<u>338</u>
Other expenses:					
Stationery, postage, etc.	0			0	0
Telephone and travel	735			735	655
Subscriptions	433			433	219
Sundries	185			185	123
	<u>1,353</u>	<u>0</u>	<u>0</u>	<u>1,353</u>	<u>997</u>
<b>Totals</b>	<u>24,086</u>	<u>0</u>	<u>0</u>	<u>24,086</u>	<u>17,216</u>
<b>11. SUPPORT OF OUTSIDE CAUSES</b>					
Commitment for Life			(30)	(30)	(80)
The Leprosy Mission			(8)	(8)	(21)
Christian Aid			0	0	0
Others			0	0	0
	<u>0</u>	<u>0</u>	<u>(38)</u>	<u>(38)</u>	<u>(101)</u>
<b>12. COSTS OF GENERATING FUNDS AND GOVERNANCE</b>					
Cost of governance				0	0
Independent Examiner	600			600	600
	<u>600</u>	<u>0</u>	<u>0</u>	<u>600</u>	<u>600</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 2022 are:

	2022	2021
	£	£
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 2022	TOTAL 2021
	£	£	£	£	£	£
Balance b/fwd 1 January 2022	20,770	256	48,084	1,052	70,162	79,372
Offerings, donation & gifts			0		0	0
Other fundraising			261		261	115
Grants			0		0	0
Program activity costs			0		0	0
Cost of governance			0		0	0
Capital projects			(4,588)		(4,588)	(9,325)
	<u>20,770</u>	<u>256</u>	<u>43,757</u>	<u>1,052</u>	<u>65,835</u>	<u>70,162</u>
Transfer from general fund						
	<u>20,770</u>	<u>256</u>	<u>43,757</u>	<u>1,052</u>	<u>65,835</u>	<u>70,162</u>

	Unrestricted Funds General	Unrestricted Funds Designated	Restricted Funds	TOTAL 2022	TOTAL 2021
	£	£	£	£	£
Architects fees		4,588		4,588	0
AV System				0	2,616
Projection system				0	4,560
Mic and mixing desk				0	2,149
	<u>0</u>	<u>4,588</u>	<u>0</u>	<u>4,588</u>	<u>9,325</u>

### 14. CAPITAL PROJECTS



## 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 2022 were	Leprosy mission	£ <u>79</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 2022 £	TOTAL 2021 £
Balance b/fwd 1 January 2020	343	452	206	1,001	901
Planned giving				0	0
Special offertories & donations	30		8	38	100
Specific gifts passed on				0	0
	373	452	214	1,039	1,001
Transfer to general fund				0	0
	373	452	214	1,039	1,001

## 16. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the year ended 31 December 2021.

### Trustees' expenses

Expenses paid to the trustees for the year totalled £nil (2020 £nil). The expenses were made up of 1 trustee being re-imbursed for their expenses as follows: Co-ordinator duties £nil (2021 £nil).



TREASURER'S STATEMENT

I have prepared the financial statements on pages 2 to 8 for the year ended 31 December 2022.

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 2022.

**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.

*Hammond McNulty LLP*

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Cheshire  
CW12 1ET

11 October 2023