

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
RECEIPTS						
Planned Giving		13,462			13,462	10,617
Loose Offerings		1,281			1,281	5,295
Monies raised for outside causes	3	4,074			4,074	829
Gift Aid tax repayments						7,638
Legacies		200			200	
Property - manse lettings						
Property - church/hall users	4	6,522			6,522	5,076
Bank interest & investment income	12	526			526	98
Total receipts		26,065			26,065	29,553
PAYMENTS						
Ministry & Mission Fund		17,626			17,626	17,506
Ministry/Group expenses		300			300	-20
Worship & Outreach		2,255			2,255	710
Church running costs	5	18,180			18,180	21,003
Programme activity costs	6					
Support of outside causes	7					43
Maintenance of church buildings	8	4,801			4,801	5,435
Maintenance of manse	9					
Loan repayments						
Cheque from communion fund						370
Total payments		43,162			43,162	45,047
NET RECEIPTS / (PAYMENTS)		-17,097			-17,097	-15,454
TRANSFERS between funds	2	51,565	-51,565			0
CASH FUNDS b/fwd 1 January		8,619	51,565	996	61,180	76,674
CASH FUNDS c/fwd 31 December		43,087	0	996	44,083	61,180

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets

Cash						
RBS current & reserve account					26,347	23,482
Communion fund account					1,001	1,001
Leek United -Development					7,920	7,749
Leek United -General					8,815	8,623
Churches Mutual : Fabric fund					0	20,325
Total monetary assets	10				44,083	61,180

Other assets

Gift Aid recoverable
Other monies due to church
Investments at market value

Assets used for church purposes

Buildings under statutory trusts 11 Church buildings and manse
Church contents 11 Furnishings and equipment

Liabilities

APPROVED by the Trustees on

by Mrs. A. LONGSHAW (name)

and signed on their behalf

A. Longshaw

(signature)

15/9/25

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2024

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 1993 Section 42(3), using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

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

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

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Transfers for year £	Balance c/fwd £
Fabric Fund : for major work / redecoration	6,500			6,500	
Fellowship fund : managing social events	256			256	
Community fund: support community work	1,052			1,052	
Development fund	43,757			43,757	
Totals for designated funds	51,565			51,565	0

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.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Discretionary: used by Minister	452			
Commitment for Life : monies for URC	348			
Other outside causes: Leprosy Mission	196			
Totals for restricted funds	996			996

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2024 Total £	Last Year 2023 Total £
3 MONIES RAISED FOR OUTSIDE CAUSES					
Planned giving	13,462			13,462	10,617
Loose offerings	1,281			1,281	5,295
Special offerings ,donations	2,297			2,297	619
Fundraising	1,777			1,777	176
Legacies (Sale of furniture:2022 a/c)	200			200	34
Interest on savings accounts	526			526	98
Totals raised for outside causes	19,543			19,543	16,839
4 PROPERTY INCOME					
Income for use of church premises	4,905			4,905	3,600
donations from drop in café	235			235	51
Weddings and funerals	1,382			1,382	1,425
Total property income	6,522			6,522	5,076
5 CHURCH RUNNING COSTS					
Gas and electricity	10,981			10,981	5,347
Insurance and water	905			905	8,228
Telephone	955			955	838
Sundries					364
Licences and music	970			970	622
Cleaning/caretaking/waste disposal	4,369			4,369	5,004
Accounts Examination					600
Total church running costs	18,180			18,180	21,003

Congleton Untied Reformed church Trustee report for 2024

The Trustees would firstly like to formally recognise and thank the Treasurer and Trustee and assistant treasurer Dell Bordley and Lisa Spencer. All his hard work and commitment to Congleton United Reformed Church in both those roles is greatly appreciated.

20214 has been a very challenging year for the Church. The Elders and trustees have continued to maintain the building and support the mission and ministry of the church with dwindling financial and human resources.

Despite the best efforts of the trustees and congregation the church family continues to grow older and reduce in numbers. Financial contributions have similarly reduced. The Trustees have reluctantly begun to explore several options going forward, These might be to close the church or, preferably sell the building and relocate to more suitable premises.

Whilst efforts continue to attract new members and the Church's income may increase the continuous and ever-increasing costs of maintaining the building continue to deplete its cash reserves. The main emphasis for the next year will be to face and find answers to this challenge.

Rev. M George on behalf of the Trustees