

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

REGISTERED CHARITY NUMBER 516711

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

YEAR ENDED 31 DECEMBER 2021

CHARITY INFORMATION

1/. The Charity is governed by the constitution adopted the NW Area Assembly. The objectives are stated as the advancement of the Christian Faith and in furtherance thereof:

- a) to spread the Gospel of Jesus Christ;
- b) to encourage congregations of believers in local places to maintain corporate worship in free assembly alike in consecrated buildings and in homes of the people;
- c) to spread the knowledge of Jesus Christ throughout the world, principally through the agency of such bodies as the Council for World Mission (CWM);
- d) to further the spirit of unity in Jesus Christ with all other believers in him;
- e) to mediate the call of God to Christian service at home and abroad whether by way of the ordained ministry or otherwise;
- f) to do all such things as are necessary to the attainment of these objectives.

2/. The Trustees of the Charity during 2021 are:

Elizabeth Mary Dean
Peter Butler
Foday Yusufu Kamara
David William Lampard
James Reygan
Angela Robinson
Alan Kennedy
George Crossley

3/. The Charity mainly supports Congregational Churches in the following areas.

CESHIRE
GREATER MANCHESTER
CUMBRIA
LANCASHIRE
DERBYSHIRE (High Peak)
MERSEYSIDE

4/. The Charity makes Loans and Grants to Congregational Churches in the above areas and supports training and other causes commensurate with the object of the Charity outlined in 1/. above.

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

YEAR ENDED 31 DECEMBER 2021

TRUSTEES REPORT

The trustees present their report and the accounts for the year ended 31 December 2021

Summary of activities

The Trustees have continued to support Congregational Churches and good causes.

Development and future plans

There are no immediate plans to alter the way in which the Charity is run nor the way in which the income is expended.

Summary of Results

The Trustees are satisfied with the Charity's affairs.

) **Chairman**

) **Secretary**

) **Treasurer**

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

YEAR ENDED 31 DECEMBER 2021

TRUSTEES REPORT

During the year the Charity has made grants to the following churches:-

	£	£
	<hr/>	-
Other Grants		
Congregational Federation Mission & Ministry Grant		
Student Grants	8,000	
Other Grants -	36,326	
		44,326
Total Grants		<hr/> <u>44,326</u>

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

YEAR ENDED 31 DECEMBER 2021

RECEIPTS AND PAYMENTS ACCOUNT

	Unrestricted		Restricted		Total	
	£	£	£	£	£	£
					2021	2020
INCOMING RESOURCES						
Dividends & Interest on Investments		8,073		1,017	9,090	9,493
Bank Interest		8		-	8	162
Surplus on Sale of Investments		-		-	-	-
Donations / Affiliation Fees		1,711		-	1,711	3,315
NW Preachers		-		-	-	-
Walkdens Stipend Cont		-		-	-	-
Loan Interest		-		-	-	-
Funds Distribution rec'd from Nottingham		-		20,618	20,618	21,000
Total incoming resources		<u>9,793</u>		<u>21,635</u>	31,427	33,969
RESOURCES EXPENDED						
Direct charitable expenditure						
Grants		44,326		-	44,326	28,650
Donations + M&M Donation		<u>12,914</u>		-	<u>12,914</u>	<u>2,500</u>
		57,240		-	57,240	31,150
Administrative expenses						
Insurance		509		-	509	497
Pensions		1,736		739	2,475	2,748
Training		488		-	488	-
Ministers Conference		-		-	-	-
Postage & Telephone		87		-	87	-
Printing & Stationery		101		-	101	-
Hospitality		300		-	300	-
Accountancy		680		-	680	680
Computer - Zoom		144		-	144	-
Speakers & Travelling		-		-	-	174
Stipend		-		16,440	16,440	16,112
Sundry Expenses		300		1,009	1,309	1,315
Tax/NI Contributions		-		3,535	3,535	3,513
ACAT Membership subscription		10		-	10	10
Year Books		-		-	-	175
Honorarium		<u>600</u>		-	<u>600</u>	<u>600</u>
		4,955		21,723	26,679	25,824
Total resources expended		<u>62,196</u>		<u>21,723</u>	83,919	56,974
NET INCOMING / (OUTGOING) RESOURCES before transfers		<u>(52,403)</u>		<u>(89)</u>	(52,492)	(23,005)
Gross transfers between funds		<u>-</u>		<u>0</u>	<u>0</u>	<u>0</u>
Net incoming / (outgoing) resources before other recognised gains & losses		<u>(52,403)</u>		<u>(89)</u>	(52,492)	(23,005)
Other recognised gains / losses						
Unrealised gains and Losses on Investment assets		28,491		1,992	30,483	(11,772)
Net movement in funds						
Total funds brought forward		367,785		52,973	420,758	455,535
Less prior yr adj to Funds held on behalf of NW Preachers Assoc		-		-	-	-
TOTAL FUNDS CARRIED FORWARD		<u>343,873</u>		<u>54,875</u>	398,748	420,758

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

YEAR ENDED 31 DECEMBER 2021

STATEMENT OF ASSETS AND LIABILITIES

	Note	Unrestricted £	Restricted £	Total £ 2021	Total £ 2020
FIXED ASSETS					
Total Investments	1	295,627	36,904	332,531	302,049
		<u>295,627</u>	<u>36,904</u>	332,531	<u>302,049</u>
CURRENT ASSETS					
Cash at Bank and in Hand	2	34,703	17,970	52,673	112,165
Debtors - Loans outstanding	3	14,449		14,449	7,449
		<u>49,152</u>	<u>17,970</u>	67,122	<u>119,614</u>
CREDITORS					
Funds held for NW Preachers Assoc	5	(906)	-	(906)	-
					906
NET CURRENT ASSETS		48,246	17,970	66,216	118,708
NET ASSETS		<u>343,873</u>	<u>54,875</u>	398,748	<u>420,758</u>
 FUNDS					
Unrestricted funds	4			343,873	367,785
Restricted funds	4			54,875	52,973
 TOTAL FUNDS				<u>398,748</u>	<u>420,758</u>

) **Trustee**

The notes on pages 6 , 7, & 8 form part of these accounts.

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

YEAR ENDED 31 DECEMBER 2021

NOTES TO THE ACCOUNTS

1 Investments

	Dividend/Inter- received	Opening Balance 01.01.2021	Change in Value	Disposals	Closing Balance 31.12.2021
NW AREA					
M & G Investments Charifund	3,825	70,948	9,492		80,440
IM CAF Investment Fund	684	57,999	7,551		65,551
COIF Charities Fixed Interest Fund	139	5,179	(352)		4,828
COIF Charities Investment Fund	1,789	60,937	8,544		69,481
BlackRock - BLK Charities UK Bond Fund A Inc	580	19,047	(1,286)		17,761
CHAPEL ST					
COIF Charities Fixed Interest Fund	48	1,799	(122)		1,677
CAF UK Equity Growth Fund	205	17,386	2,264		19,650
BlackRock - BLK Charities UK Bond Fund A Inc	-	6,036	(407)		5,628
THORNSETT					
COIF Charities Fixed Interest Fund	141	5245	-356		4,889
COIF Charities Investment Fund	662	22561	3,163		25,724
	8,073				
Sub-total Unrestricted Investments		267,135	28,491	-	295,627
JESSIE GIBSON					
BlackRock - BLK Charities UK Bond Fund A Inc	10	329	(22)		306
					-
IRLAMs					
COIF Charities Investment Fund	242	8,255	1,157		9,413
COIF Charities Fixed Interest Fund	99	3,676	(249)		3,426
BlackRock - BLK Charities UK Bond Fund A Inc	198	6,489	(438)		6,051
					-
LITTLEMOOR					
COIF Charities Investment Fund	361	12295	1,724		14,019
CAF Bond Income Fund	107	3869	(180)		3,690
	1,017				
Restricted Investment funds		34,912	1,992	-	36,904
TOTAL INVESTMENTS		302,047	30,483		332,531

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

YEAR ENDED 31 DECEMBER 2021

NOTES TO THE ACCOUNTS cont.

2 Cash at Bank	2021	2020
Royal Bank Scotland	119	130
Royal Bank of Scotland - Special Interest bearing A/c	19,011	81,568
COIF - NW Area Deposit A/c	19,371	17,443
COIF - Thornsett Deposit A/c	8,585	7,782
COIF - NW Area Projects Deposit A/c	5,587	5,243
	<hr/>	<hr/>
	<u>52,673</u>	<u>112,165</u>

3 Loans	Opening Balance 01.01.2021	Loans Made	Loans Repaid	Closing Balance 31.12.2021
Bretherton cc	-	7,000		7,000
Knowle Green	4,000	-	-	4,000
Timperly	2,250	-	-	2,250
Eccles CC	1,199	-	-	1,199
	<hr/>			<hr/>
	7,449	7,000	-	<u>14,449</u>

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

YEAR ENDED 31 DECEMBER 2021

4 Movement in Funds

	Balance 01.01.2021	Incoming Resources	Resources Expended	Gains and losses	Funds on Loan to Churches	Transfers between funds	Balance 31.12.21
	£	£	£	£	£	£	£
Unrestricted funds							
Administration	-26272.52	481.00	-2731.95	0.00		0.00	-28,523.47
Chapel St	55,894.48	253.23	0.00	1,734.09		0.00	57,881.80
Mission & Ministry	-12,104.72	1,230.00	-11,814.48	0.00		-	-22689.20
NW Area Projects	308,802.95	7,024.45	-54,649.34	23,949.84	14449	0.00	299,576.90
Thornset Ministry	34,016.28	803.85	0.00	2,807.26		-	37,627.39
Loans - NW Area Projects	7,449.00						
Unrestricted Funds Total	367,785.47	9,792.53	(69,195.77)	28,491.19		0.00	343,873.42
Restricted funds							
Area Ministry	-20655.63	20618.23	-21723.33	0		-	-21,760.73
Needy churches - Jessie Gibson	463.65	10.04	0	-22.23		-	451.46
Lancs area ministry & future church finance - Irlams	52,949.02	538.51	0.00	469.91		-	53,957.44 0.00
Capital Investment fund - Littlemoc	20,215.50	467.97	0.00	1,543.97		-	22,227.44
	52,972.54	21,634.75	-21723.33	1,991.65			54,874.61
Restricted Funds Total 31.12.2021							54,874.61
TOTAL FUNDS	420,758.01	31,427.28	-90919.10	30,482.84		0.00	398,748.03
5 CREDITORS							
Funds held for NW Area Preachers Assoc	906.22	0.00	0.00				906.22

Congregational Federation NW Area

Payments made to HMRC for Income Tax & NI in 2021

No	Type	Date	Ref.	Project	Details
7640	BP	16/04/2021	3707	AREAMINISTRY	hmrc
7641	BP	21/07/2021	3739	AREAMINISTRY	hmrc
7642	BP	14/10/2021	3754	AREAMINISTRY	hmrc

Plus owing for dec 2021 qtr

Payments made to HMRC for Income Tax & NI in 2020

No	Type	Date	Ref.	Project	Details
7532	BP	30/06/2020	3674	AREAMINISTRY	hmrc paye
7533	BP	26/03/2020	3663	AREAMINISTRY	hmrc paye
7534	BP	14/10/2020	3681	AREAMINISTRY	hmrc paye
7536	BP	19/12/2020	3692	AREAMINISTRY	hmrc paye

Amount

870.57

901.07

881.79

2653.43

881.79

Amount

869.97

902.02

869.97

870.57

3512.53

Congregational Federation NW Area

Annette Dickinson - Expenses in Year 2021

No	Type	Date	Ref.	Project	Details
7616	BP	05/05/2021	3720	AREAMINISTRY	travel & exps
7617	BP	28/09/2021	3751	AREAMINISTRY	travel & exps
7630	BP	01/11/2021	3761	AREAMINISTRY	annette exps et
7631	BP	07/12/2021	3767	AREAMINISTRY	annette exps et
7636	BP	28/07/2021	3742	AREAMINISTRY	annette exps et
7718	BP	04/08/2021	3738	AREAMINISTRY	anette dickensc

Annette Dickinson - Expenses in Year 2020

No	Type	Date	Ref.	Project	Details
7468	BP	05/08/2020	3677	AREAMINISTRY	annette
7497	BP	14/02/2020	3635	AREAMINISTRY	exps annett
7500	BP	04/03/2020	3649	AREAMINISTRY	exps annett
7510	BP	30/10/2020	3686	AREAMINISTRY	exps annett
7511	BP	31/12/2020	3693	AREAMINISTRY	exps annett

Amount

110.70

218.79

236.17

130.05

169.20

143.70

1008.61

Amount

147.96

335.10

201.15

165.20

170.66

1020.07

Congregational Federation NW Area

Travel & Expenses - break down of figures in accounts 2021

Expenses

No	Type	Date	Ref.	Project
7632	BP	28/01/2021	3701	ADMINISTRATI
8053	BP	12/05/2021		ADMINISTRATI
7637	BP	01/10/2021	3753	ADMINISTRATI
7619	BP	18/10/2021	3755	ADMINISTRATI
7620	BP	18/10/2021	3755	ADMINISTRATI
7621	BP	18/10/2021	3755	ADMINISTRATI
7624	BP	29/10/2021	3758	ADMINISTRATI
7625	BP	29/10/2021	3758	ADMINISTRATI
7626	BP	29/10/2021	3758	ADMINISTRATI
7627	BP	29/10/2021	3758	ADMINISTRATI
7628	BP	29/10/2021	3759	ADMINISTRATI
7629	BP	29/10/2021	3760	ADMINISTRATI

Postage

No	Type	Date	Ref.	Project
7713	BP	29/01/2021	3697	ADMINISTRATI

Stationery

No	Type	Date	Ref.	Project
7634	BP	01/03/2021	3702	ADMINISTRATI
7622	BP	13/10/2021	3757	ADMINISTRATI
7623	BP	13/10/2021	3757	ADMINISTRATI

Travel & Expenses - break down of figures in accounts 2020

Travel

No	Type	Date	Ref.	Project
7498	BP	14/02/2020	3639	AREAMINISTRY
7499	BP	20/02/2020	3641	AREAMINISTRY
7501	BP	23/03/2020	3653	ADMINISTRATI
7502	BP	17/03/2020	3654	ADMINISTRATI
7503	BP	16/03/2020	3655	ADMINISTRATI

7504 BP	16/03/2020	3657	ADMINISTRATI
7506 BP	19/03/2020	3660	ADMINISTRATI

Expenses

No	Type	Date	Ref.	Project
7507 BP		19/03/2020	3660	ADMINISTRATI
7514 BP		10/03/2020	3652	ADMINISTRATI
7535 BP		30/09/2020	3680	ADMINISTRATI

L

Details	Amount
peter stamps	25.77
p butler	50.00
a robinson miles	42.30
ostage peter	36.82
copying	3.20
peter miles	11.70
e dean copying	11.80
e dean miles	33.75
e dean postage	18.12
e dean lunch	34.85
a kennedy miles	17.10
g crossley miles	15.00
	300.41

Details	Amount
postage	87.00
	87.00

Details	Amount
d lampard newsletter	43.80
newsletter coying	27.05
d lampard miles	30.60
	101.45

J

Details	Amount
pastoral visit d lampard	8.55
bob neale	18.00
alan kennedy exec meeting	27.90
a robinson exec meeting	63.90
g crossley exec meeting	20.00

d lampard exec meeting	18.00
p butler travel	18.00
	<hr/>
	174.35
	<hr/> <hr/>

Details	Amount
p butler postage	23.04
liz dean	80.55
p butler postage	16.82
	<hr/>
	120.41
	<hr/> <hr/>

Congregational Federation NW Area

Loans Out To Church's

Knowle Green

No	Type	Date	Ref.	Ex.Ref.	Details	Amount	Debit	Credit
		01/01/2021			B/Fwd Bala	4000.00	4000.00	0.00

Timperley

No	Type	Date	Ref.	Ex.Ref.	Details	Amount	Debit	Credit
		01/01/2021			B/Fwd Bala	2250.00	2250.00	0.00

Eccles

No	Type	Date	Ref.	Ex.Ref.	Details	Amount	Debit	Credit
		01/01/2021			B/Fwd Bala	1199.00	1199.00	0.00

Bretherton CC

No	Type	Date	Ref.	Ex.Ref.	Details	Amount	Debit	Credit
7643 BP		19/01/2021	3695		loan brethe	7000.00	7000.00	0.00

TOTAL currently out on loan

14449.00

Loans out to Churches

Balance
2020 Same as 2019

Carlisle

No	Type	Date	Ref.	Ex.Ref.	Details	Amount	Debit	Credit
		01/01/2019			B/Fwd Bala	7000.00	7000.00	0.00
6622 BR		13/02/2019	957		carlisle lo	7000.00	0.00	7000.00

0.00

Knowle Green

1105

No	Type	Date	Ref.	Ex.Ref.	Details	Amount	Debit	Credit
		01/01/2019			B/Fwd Bala	4000.00	4000.00	0.00

4000.00

Timperley

1107

No	Type	Date	Ref.	Ex.Ref.	Details	Amount	Debit	Credit
		01/01/2019			B/Fwd Bala	2250.00	2250.00	0.00

2250.00

Eccles CC

1109

No	Type	Date	Ref.	Ex.Ref.	Details	Amount	Debit	Credit
		01/01/2019			B/Fwd Bala	1671.00	1671.00	0.00
6658 BR		02/01/2019			eccles cc l	59.00	0.00	59.00
6659 BR		01/02/2019			eccles cc l	59.00	0.00	59.00
6660 BR		01/03/2019			eccles cc l	59.00	0.00	59.00
6661 BR		01/04/2019			eccles cc l	59.00	0.00	59.00
6662 BR		01/05/2019			eccles cc l	59.00	0.00	59.00
6663 BR		01/06/2019			eccles cc l	59.00	0.00	59.00
6664 BR		01/07/2019			eccles cc l	59.00	0.00	59.00
6665 BR		01/08/2019			eccles cc l	59.00	0.00	59.00

1199.00

0

7449.00

Congregational Federation NW Area

Grants 2021

No	Type	Date	Ref.	Ex.Ref.	Project
7693	BP	24/02/2021	3694		NWAREAGP
8051	BR	26/03/2021			NWAREAGP
7714	BP	07/05/2021	3711		NWAREAGP
7694	BP	14/05/2021	3714		NWAREAGP
7695	BP	17/05/2021	3718		NWAREAGP
7696	BP	18/05/2021	3713		NWAREAGP
7697	BP	18/05/2021	3723		NWAREAGP
7698	BP	20/05/2021	3716		NWAREAGP
7699	BP	20/05/2021	3722		NWAREAGP
7700	BP	21/05/2021	3712		NWAREAGP
7701	BP	21/05/2021	3726		NWAREAGP
7702	BP	24/05/2021	3721		NWAREAGP
7703	BP	24/05/2021	3729		NWAREAGP
7704	BP	25/05/2021	3719		NWAREAGP
7705	BP	26/05/2021	3730		NWAREAGP
7706	BP	27/05/2021	3717		NWAREAGP
7716	BP	01/06/2021	3725		NWAREAGP
7707	BP	03/06/2021	3727		NWAREAGP
7708	BP	08/06/2021	3724		NWAREAGP
7709	BP	09/06/2021	3734		NWAREAGP
7710	BP	15/06/2021	3733		NWAREAGP
7711	BP	24/06/2021	3728		NWAREAGP
7712	BP	16/08/2021	3743		NWAREAGP
7717	BP	22/10/2021	3741		NWAREAGP

Student Grants 2021

No	Type	Date	Ref.	Ex.Ref.	Project
7671	BP	07/10/2021	6746		NWAREAGP
7669	BP	13/10/2021	3750		NWAREAGP
7670	BP	14/10/2021	3748		NWAREAGP
7672	BP	16/12/2021	3766		NWAREAGP

Grants in 2020

No	Type	Date	Ref.	Ex.Ref.	Details
No	Type	Date	Ref.	Ex.Ref.	Details

7476 BP	29/04/2020	3668	grant walkden
7477 BP	23/03/2020	3667	grant alan kenned
7478 BP	17/03/2020	3658	grant wycliffe cc
7479 BP	23/04/2020	3651	grant brierley gre
7480 BP	10/03/2020	3650	grant eccles cc
7481 BP	03/03/2020	3648	grant padfield
7482 BP	04/03/2020	3647	grant carnforth ch
7483 BP	27/02/2020	3645	grant stalybridge
7484 BP	25/02/2020	3643	grant highfield
7485 BP	03/03/2020	3640	grant victoria bla
7486 BP	25/02/2020	3642	grant uppermill e
7487 BP	14/02/2020	3638	grant carnforth cc
7488 BP	20/02/2020	3636	grant martin top
7489 BP	12/02/2020	3634	grant inglewhite
7490 BP	07/02/2020	3632	grant heaton mer
7491 BP	18/02/2020	3631	grant timperly
7492 BP	11/02/2020	3630	grant knowle gree
7493 BP	25/02/2020	3629	grant wavertree
7494 BP	27/04/2020	3656	grant hope cc
7495 BP	24/03/2020	3662	grant lees street
7517 BP	18/03/2020	3666	grant e dean
7538 BP	22/06/2020	3676	grant brierley gre
7543 BP	11/12/2020	3690	grant c/chapelout
7558 BR	01/01/2020	3625	c/chapel grant ch

Student Grants in 2020

No	Type	Date	Ref.	Ex.Ref.	Details
7539 BP		04/10/2020	3682		student grant p ac
7540 BP		04/10/2020	3683		student grant b cr
7541 BP		04/10/2020	3684		student grant e s

Details	Amount	Debit	Credit
carlisle lowther stre	1000.00	1000.00	0.00
liz dean grant	900.00	0.00	900.00
heaton mersey	8450.00	8450.00	0.00
freenacrces cc	1000.00	1000.00	0.00
heaton mersey	1000.00	1000.00	0.00
springhead	1000.00	1000.00	0.00
springhead	7776.00	7776.00	0.00
padfield	1000.00	1000.00	0.00
wavertree	1000.00	1000.00	0.00
greenfield urmston	1000.00	1000.00	0.00
chinley chapel	1000.00	1000.00	0.00
lees street cc	1000.00	1000.00	0.00
hope cc	1000.00	1000.00	0.00
victoria b/pool	1000.00	1000.00	0.00
staltbridge	1000.00	1000.00	0.00
knowle green	1000.00	1000.00	0.00
highfield	1000.00	1000.00	0.00
martin top	1000.00	1000.00	0.00
brierley green cc	1000.00	1000.00	0.00
eccles cc	1000.00	1000.00	0.00
walkden	1000.00	1000.00	0.00
carlisle cc	1000.00	1000.00	0.00
carnforth church	1000.00	1000.00	0.00
bretherton cc	1000.00	1000.00	0.00
		37226.00	900.00 36326.00

Details	Amount	Debit	Credit
jon abernathy	6000.00	6000.00	0.00
rob cross	700.00	700.00	0.00
elizabeth sweeney	700.00	700.00	0.00
aron teklemariam	600.00	600.00	0.00
		8000.00	

Amount	Debit	Credit
Amount	Debit	Credit

CONGREGATIONAL FEDERATION

**Dividend & Interest Received on Investments
2020**

for my information
sage bank a/c code

On Unrestricted Investments

No	Type	Date	Ref.	Project	Details	Amount	Debit	Credit	
7203 BR		28/02/2020		CHAPELST	928290002b	14.04	0.00	14.04	1200
7204 BR		29/05/2020		CHAPELST	928290002b	14.04	0.00	14.04	1200
7205 BR		28/08/2020		CHAPELST	928290002b	14.04	0.00	14.04	1200
7206 BR		30/11/2020		CHAPELST	928290002b	14.04	0.00	14.04	56.16 CCLA 1200
7221 BR		13/03/2020	1006017	CHAPELST	CAF 1006017	208.89	0.00	208.89	1200
7222 BR		15/06/2020	74048	CHAPELST	CAF 1006017 NOW 74048	30.14	0.00	30.14	1200
7223 BR		15/09/2020	74048	CHAPELST	CAF 1006017 NOW 74049	72.10	0.00	72.10	1200
7224 BR		15/12/2020	74048	CHAPELST	CAF 1006017 NOW 74050	37.49	0.00	37.49	348.62 CAF 1200
7207 BR		20/04/2020	Investment interest	CHAPELST	blackrock 33652	61.27	0.00	61.27	1200
7208 BR		20/01/2020	Investment interest	CHAPELST	blackrock 33652	10.26	0.00	10.26	71.53 BLACKROC 1200
7233 BR		28/02/2020		NWAREAGP	m&g 24007070	723.66	0.00	723.66	
7234 BR		29/05/2020		NWAREAGP	m&g 24007070	982.11	0.00	982.11	
7235 BR		28/08/2020		NWAREAGP	m&g 24007070	878.73	0.00	878.73	
7236 BR		15/12/2020		NWAREAGP	m&g 24007070	878.73	0.00	878.73	3463.23 M&G
7139 BR		28/02/2020		NWAREAGP	income from 928290003t	40.43	0.00	40.43	1210
7140 BR		29/05/2020		NWAREAGP	income from 928290003t	40.43	0.00	40.43	1210
7141 BR		28/08/2020		NWAREAGP	income from 928290003t	40.43	0.00	40.43	1210
7142 BR		30/11/2020		NWAREAGP	income from 928290003t	40.43	0.00	40.43	161.72 CCLA 1210
7143 BR		28/02/2020		NWAREAGP	income from 928290003t	422.23	0.00	422.23	1210
7144 BR		29/05/2020		NWAREAGP	income from 928290003t	446.25	0.00	446.25	1210
7145 BR		28/08/2020		NWAREAGP	income from 928290003t	446.25	0.00	446.25	1210
7146 BR		30/11/2020		NWAREAGP	income from 928290003t	439.48	0.00	439.48	1754.21 CCLA 1210
7225 BR		13/03/2020	1006027	NWAREAGP	CAF 1006027	696.87	0.00	696.87	
7226 BR		15/06/2020	74054	NWAREAGP	CAF 1006027 NOW 74054	100.53	0.00	100.53	
7227 BR		15/09/2020	74054	NWAREAGP	CAF 1006027 NOW 74055	240.51	0.00	240.51	
7228 BR		15/12/2020	74054	NWAREAGP	CAF 1006027 NOW 74056	125.08	0.00	125.08	1162.99 CAF
7217 BR		20/04/2020	Interest on investme	NWAREAGP	blackrock 3258	193.37	0.00	193.37	
7218 BR		20/07/2020	Interest on investme	NWAREAGP	blackrock 3259	193.37	0.00	193.37	
7219 BR		20/10/2020	Interest on investme	NWAREAGP	blackrock 3260	193.37	0.00	193.37	
7220 BR		20/01/2020	Interest on investme	NWAREAGP	blackrock 3261	32.39	0.00	32.39	612.50 BLACKROCK
7147 BR		28/02/2020		THORNSETTMIN	income from 928290001b	40.95	0.00	40.95	1216
7148 BR		29/05/2020		THORNSETTMIN	income from 928290001b	40.95	0.00	40.95	1216
7149 BR		28/08/2020		THORNSETTMIN	income from 928290001b	40.95	0.00	40.95	1216
7150 BR		30/11/2020		THORNSETTMIN	income from 928290001b	40.95	0.00	40.95	163.80 CCLA 1216
7151 BR		28/02/2020		THORNSETTMIN	income from 928290001t	156.32	0.00	156.32	1216
7152 BR		29/05/2020		THORNSETTMIN	income from 928290001t	165.21	0.00	165.21	1216
7153 BR		28/08/2020		THORNSETTMIN	income from 928290001t	165.21	0.00	165.21	1216
7154 BR		30/11/2020		THORNSETTMIN	income from 928290001t	162.71	0.00	162.71	649.45 CCLA 1216

Total Unrestricted Dividends & Interest on Investments

8444.21 8444.21

On Restricted Investments

deposited in bank

Dividends									
7191 BR		28/02/2020	1220	IRLAM	928290004b	28.70	0.00	28.70	
7192 BR		28/05/2020	1220	IRLAM	928290004b	28.70	0.00	28.70	
7193 BR		28/08/2020	1220	IRLAM	928290004b	28.70	0.00	28.70	
7194 BR		30/11/2020	1220	IRLAM	928290004b	28.70	0.00	28.70	114.80 CCLA
7195 BR		28/02/2020	1220	IRLAM	928290005t	57.20	0.00	57.20	
7196 BR		29/05/2020	1220	IRLAM	928290005t	60.45	0.00	60.45	
7197 BR		28/08/2020	1220	IRLAM	928290005t	60.45	0.00	60.45	
7198 BR		30/11/2020	1220	IRLAM	928290005t	59.54	0.00	59.54	237.64 CCLA
7199 BR		28/02/2020	1200	LITTLEMOOR	928290002t	85.19	0.00	85.19	
7200 BR		28/05/2020	1200	LITTLEMOOR	928290002t	90.04	0.00	90.04	
7201 BR		28/08/2020	1200	LITTLEMOOR	928290002t	90.04	0.00	90.04	
7202 BR		30/11/2020	1200	LITTLEMOOR	928290002t	88.67	0.00	88.67	353.94 CCLA

706.38 706.38

INTEREST Received from Restricted Investments

7209 BR		20/04/2020	1200	JESSIEGIBSON	blackrock 4143	3.34	0.00	3.34	
7210 BR		20/07/2020	1200	JESSIEGIBSON	blackrock 4144	3.34	0.00	3.34	
7211 BR		20/10/2020	1200	JESSIEGIBSON	blackrock 4145	3.34	0.00	3.34	
7212 BR		20/01/2020	1200	JESSIEGIBSON	blackrock 4146	0.56	0.00	0.56	10.58
7213 BR		20/04/2020	1200	IRLAM	blackrock 3919	65.87	0.00	65.87	
7214 BR		20/10/2020	1200	IRLAM	blackrock 3920	65.87	0.00	65.87	
7215 BR		20/01/2020	1200	IRLAM	blackrock 3921	11.03	0.00	11.03	
7216 BR		20/07/2020	1200	IRLAM	blackrock 3922	65.87	0.00	65.87	208.64
7229 BR		13/03/2020	1200	LITTLEMOOR	caf 1005760	27.70	0.00	27.70	
7230 BR		15/06/2020	1200	LITTLEMOOR	caf 1005760 now 73909	39.66	0.00	39.66	
7231 BR		15/09/2020	1200	LITTLEMOOR	caf 1005760 now 73910	27.70	0.00	27.70	
7232 BR		15/12/2020	1200	LITTLEMOOR	caf 1005760 now 73911	27.70	0.00	27.70	122.76

341.98 341.98

Total Dividends & Interest received on Investments

1048.36

CONGREGATIONAL FEDERATION

Dividend & Interest Received on Investments **2021**

On Unrestricted Investments

7802 BR	26/02/2021	1200	CHAPEL ST	928290002B
7803 BR	28/05/2021	1200	CHAPEL ST	928290002B
7804 BR	31/08/2021	1200	CHAPEL ST	928290002B
7805 BR	30/11/2021	1200	CHAPEL ST	928290002B
8044 BR	15/03/2021	1200	CHAPEL ST	caf 74048
7821 BR	26/02/2021	1200	NWAREAGP	m&g 24007070
7822 BR	28/05/2021	1200	NWAREAGP	m&g 24007070
7823 BR	31/08/2021	1200	NWAREAGP	m&g 24007070
7824 BR	15/12/2021	1200	NWAREAGP	m&g 24007070
7731 BR	26/02/2021	1210	NWAREAGP	928290003B
7733 BR	28/05/2021	1210	NWAREAGP	928290003B
7735 BR	31/08/2021	1210	NWAREAGP	928290003B
7736 BR	30/11/2021	1210	NWAREAGP	928290003B
7732 BR	26/02/2021	1210	NWAREAGP	928290003T
7734 BR	31/08/2021	1210	NWAREAGP	928290003T
7737 BR	30/11/2021	1210	NWAREAGP	928290003T
7738 BR	28/05/2021	1210	NWAREAGP	928290003T
8045 BR	15/03/2021	1200	NWAREAGP	caf 74054
7811 BR	20/01/2021	1200	NWAREAGP	blackrock 3258
7814 BR	20/04/2021	1200	NWAREAGP	blackrock 3258
7817 BR	20/07/2021	1200	NWAREAGP	blackrock 3258
7820 BR	20/10/2021	1200	NWAREAGP	blackrock 3258
7759 BR	26/02/2021	1216	THORNSETT	928290001B
7761 BR	28/05/2021	1216	THORNSETT	928290001B
7763 BR	31/08/2021	1216	THORNSETT	928290001B
7765 BR	30/11/2021	1216	THORNSETT	928290001B
7760 BR	26/02/2021	1216	THORNSETT	928290001T
7762 BR	28/05/2021	1216	THORNSETT	928290001T
7764 BR	31/08/2021	1216	THORNSETT	928290001T
7766 BR	30/11/2021	1216	THORNSETT	928290001T

On Restricted Investments

deposited in bank

Dividends

7773 BR	26/02/2021	1220	IRLAM	928290004B
7781 BR	28/05/2021	1220	IRLAM	928290004B
7789 BR	31/08/2021	1220	IRLAM	928290004B

7797 BR	30/11/2021	1220	IRLAM	928290004B
7774 BR	26/02/2021	1220	IRLAM	928290005T
7782 BR	28/05/2021	1220	IRLAM	928290005T
7790 BR	31/08/2021	1220	IRLAM	928290005T
7798 BR	30/11/2021	1220	IRLAM	928290005T
7806 BR	26/02/2021	1200	LITTLEMOOR	928290002T
7807 BR	28/05/2021	1200	LITTLEMOOR	928290002T
7808 BR	01/07/2021	1200	LITTLEMOOR	928290002T
8058 BR	30/11/2021	1200	LITTLEMOOR	928290002T

INTEREST Received on Restricted Investment Funds

7810 BR	20/01/2021	1200	JESSIEGIBSON	blackrock 4143
7812 BR	20/04/2021	1200	JESSIEGIBSON	blackrock 4143
7816 BR	20/07/2021	1200	JESSIEGIBSON	blackrock 4143
7819 BR	20/10/2021	1200	JESSIEGIBSON	blackrock 4143
7809 BR	20/01/2021	1200	IRLAM	blackrock 3919
7813 BR	20/04/2021	1200	IRLAM	blackrock 3919
7815 BR	20/07/2021	1200	IRLAM	blackrock 3919
7818 BR	20/10/2021	1200	IRLAM	blackrock 3919
8043 BR	15/03/2021	1200	LITTLEMOOR	caf 73909
8046 BR	15/06/2021	1200	LITTLEMOOR	caf 73909
8049 BR	15/09/2021	1200	LITTLEMOOR	caf 73909
8050 BR	15/12/2021	1200	LITTLEMOOR	caf 73909

14.04	14.04	0.00	
11.39	11.39	0.00	
11.39	11.39	0.00	
11.39	11.39	0.00	48.21
205.02	205.02	0.00	205.02

594.44	594.44	0.00	
1111.34	1111.34	0.00	
930.42	930.42	0.00	
1188.87	1188.87	0.00	3825.07
40.43	40.43	0.00	
32.78	32.78	0.00	
32.78	32.78	0.00	
32.78	32.78	0.00	138.77
439.48	439.48	0.00	
446.25	446.25	0.00	
457.07	457.07	0.00	
446.25	446.25	0.00	1789.05
683.95	683.95	0.00	683.95
145.03	145.03	0.00	
145.03	145.03	0.00	
145.03	145.03	0.00	
145.03	145.03	0.00	580.12

40.95	40.95	0.00	
33.20	33.20	0.00	
33.20	33.20	0.00	
33.20	33.20	0.00	140.55
162.71	162.71	0.00	
165.21	165.21	0.00	
165.21	165.21	0.00	
169.22	169.22	0.00	662.35
8073.09			8073.09

28.70	28.70	0.00	
23.27	23.27	0.00	
23.27	23.27	0.00	

23.27	23.27	0.00	98.51
59.54	59.54	0.00	
60.45	60.45	0.00	
60.45	60.45	0.00	
61.92	61.92	0.00	242.36
88.67	88.67	0.00	
90.04	90.04	0.00	
90.04	90.04	0.00	
92.22	92.22	0.00	360.97
	701.84		701.84

2.51	2.51	0.00	
2.51	2.51	0.00	
2.51	2.51	0.00	
2.51	2.51	0.00	10.04
49.41	49.41	0.00	
49.41	49.41	0.00	
49.41	49.41	0.00	
49.41	49.41	0.00	197.64
27.70	27.70	0.00	
23.90	23.90	0.00	
27.70	27.70	0.00	
27.70	27.70	0.00	107.00
	314.68		314.68

CONGREGATIONAL FEDERATION

Bank Interest

2020					
No	Type	Date	Project	Details	Credit
Interest Received from Restricted Bank Accounts and Investments					
INTEREST Received from Unrestricted Bank Accounts					
7155 BR		02/01/2020	THORNSETTMIN	928290002c	3.51
7156 BR		03/02/2020	THORNSETTMIN	928290002c	3.46
7157 BR		02/03/2020	THORNSETTMIN	928290002c	3.23
7158 BR		01/04/2020	THORNSETTMIN	928290002c	2.64
7159 BR		01/05/2020	THORNSETTMIN	928290002c	1.85
7160 BR		01/06/2020	THORNSETTMIN	928290002c	1.44
7161 BR		01/07/2020	THORNSETTMIN	928290002c	1.18
7162 BR		03/08/2020	THORNSETTMIN	928290002c	0.74
7163 BR		01/09/2020	THORNSETTMIN	928290002c	0.28
7164 BR		01/10/2020	THORNSETTMIN	928290002c	0.10
7165 BR		02/11/2020	THORNSETTMIN	928290002c	0.08
7166 BR		01/12/2020	THORNSETTMIN	928290002c	0.08
7167 BR		02/01/2020	NWAREAPROJEC	928290004c	2.44
7168 BR		03/02/2020	NWAREAPROJEC	928290004c	2.41
7169 BR		02/03/2020	NWAREAPROJEC	928290004c	2.25
7170 BR		01/04/2020	NWAREAPROJEC	928290004c	1.83
7171 BR		01/05/2020	NWAREAPROJEC	928290004c	1.28
7172 BR		01/06/2020	NWAREAPROJEC	928290004c	0.99
7173 BR		01/07/2020	NWAREAPROJEC	928290004c	0.81
7174 BR		03/08/2020	NWAREAPROJEC	928290004c	0.51
7175 BR		01/09/2020	NWAREAPROJEC	928290004c	0.19
7176 BR		01/10/2020	NWAREAPROJEC	928290004c	0.07
7177 BR		02/11/2020	NWAREAPROJEC	928290004c	0.05
7178 BR		01/12/2020	NWAREAPROJEC	928290004c	0.05
7179 BR		02/01/2020	NWAREAGP	928290001c	7.84
7180 BR		03/02/2020	NWAREAGP	928290001c	7.73
7181 BR		02/03/2020	NWAREAGP	928290001c	7.20
7182 BR		01/04/2020	NWAREAGP	928290001c	5.89
7183 BR		01/05/2020	NWAREAGP	928290001c	4.14
7184 BR		01/06/2020	NWAREAGP	928290001c	3.21
7185 BR		01/07/2020	NWAREAGP	928290001c	2.64
7186 BR		03/08/2020	NWAREAGP	928290001c	1.64
7187 BR		01/09/2020	NWAREAGP	928290001c	0.63
7188 BR		01/10/2020	NWAREAGP	928290001c	0.23
7189 BR		02/11/2020	NWAREAGP	928290001c	0.18
7190 BR		01/12/2020	NWAREAGP	928290001c	0.18
					72.98
					18.59 CCLA
					12.88 CCLA
					41.51 CCLA
					72.98
Bank Interest					
7237 BR		31/01/2020	NWAREAPROJEC	bk intetest	18.37
7238 BR		28/02/2020	NWAREAPROJEC	bk intetest	15.90
7239 BR		31/03/2020	NWAREAPROJEC	bk intetest	16.12
7240 BR		30/04/2020	NWAREAPROJEC	bk intetest	16.63
7241 BR		29/05/2020	NWAREAPROJEC	bk intetest	16.38
7242 BR		30/06/2020	NWAREAPROJEC	bk intetest	0.90
7243 BR		31/07/2020	NWAREAPROJEC	bk intetest	0.82
7244 BR		28/08/2020	NWAREAPROJEC	bk intetest	0.71
7245 BR		30/09/2020	NWAREAPROJEC	bk intetest	0.83
7246 BR		30/10/2020	NWAREAPROJEC	bk intetest	0.74
7247 BR		30/11/2020	NWAREAPROJEC	bk intetest	0.73
7248 BR		30/12/2020	NWAREAPROJEC	bk intetest	0.72
					88.85
					88.85 SPECIAL INTEREST BEA
					161.83

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CONGREGATIONAL FEDERATION

Bank Interest 2021

Interest received from unrestricted bank accounts

7739 BR	04/01/2021	1216	THORNSETT	928290002C
7740 BR	01/02/2021	1216	THORNSETT	928290002C
7741 BR	01/04/2021	1216	THORNSETT	928290002C
7742 BR	04/05/2021	1216	THORNSETT	928290002C
7743 BR	01/07/2021	1216	THORNSETT	928290002C
7744 BR	02/08/2021	1216	THORNSETT	928290002C
7745 BR	01/10/2021	1216	THORNSETT	928290002C
7746 BR	01/11/2021	1216	THORNSETT	928290002C
7747 BR	01/03/2021	1216	THORNSETT	928290002C
7748 BR	01/06/2021	1216	THORNSETT	928290002C
7767 BR	31/12/2021	1216	THORNSETT	928290002C
7768 BR	01/09/2021	1216	THORNSETT	928290002C
7769 BR	04/01/2021	1220	NWAREAPROJEC	928290004C
7771 BR	01/02/2021	1220	NWAREAPROJEC	928290004C
7775 BR	01/03/2021	1220	NWAREAPROJEC	928290004C
7777 BR	01/04/2021	1220	NWAREAPROJEC	928290004C
7779 BR	04/05/2021	1220	NWAREAPROJEC	928290004C
7783 BR	01/06/2021	1220	NWAREAPROJEC	928290004C
7785 BR	01/07/2021	1220	NWAREAPROJEC	928290004C
7787 BR	02/08/2021	1220	NWAREAPROJEC	928290004C
7791 BR	01/09/2021	1220	NWAREAPROJEC	928290004C
7793 BR	01/10/2021	1220	NWAREAPROJEC	928290004C
7795 BR	01/11/2021	1220	NWAREAPROJEC	928290004C
7799 BR	01/12/2021	1220	NWAREAPROJEC	928290004C
7770 BR	04/01/2021	1220	NWAREAGP	928290001C
7772 BR	01/02/2021	1220	NWAREAGP	928290001C
7776 BR	01/03/2021	1220	NWAREAGP	928290001C
7778 BR	01/04/2021	1220	NWAREAGP	928290001C
7780 BR	04/05/2021	1220	NWAREAGP	928290001C
7784 BR	01/06/2021	1220	NWAREAGP	928290001C
7786 BR	01/07/2021	1220	NWAREAGP	928290001C
7788 BR	02/08/2021	1220	NWAREAGP	928290001C
7792 BR	01/09/2021	1220	NWAREAGP	928290001C
7794 BR	01/10/2021	1220	NWAREAGP	928290001C
7796 BR	01/11/2021	1220	NWAREAGP	928290001C
7800 BR	01/12/2021	1220	NWAREAGP	928290001C
8042 BR	31/12/2021	1206	NWAREAPROJEC	bk interest
8041 BR	30/11/2021	1206	NWAREAPROJEC	bk interest
8040 BR	29/10/2021	1206	NWAREAPROJEC	bk interest
8039 BR	30/09/2021	1206	NWAREAPROJEC	bk interest
8038 BR	31/08/2021	1206	NWAREAPROJEC	bk interest

8037 BR	30/07/20211206	NWAREAPROJEC	bk interest
8036 BR	30/06/20211206	NWAREAPROJEC	bk interest
8035 BR	28/05/20211206	NWAREAPROJEC	bk interest
8034 BR	30/04/20211206	NWAREAPROJEC	bk interest
8033 BR	31/03/20211206	NWAREAPROJEC	bk interest
8032 BR	26/02/20211206	NWAREAPROJEC	bk interest
8031 BR	29/01/20211206	NWAREAPROJEC	bk interest

0.09	0.09	0.00	CCLA	
0.05	0.05	0.00	CCLA	
0.08	0.08	0.00	CCLA	
0.07	0.07	0.00	CCLA	
0.08	0.08	0.00	CCLA	
0.10	0.10	0.00	CCLA	
0.09	0.09	0.00	CCLA	
0.08	0.08	0.00	CCLA	
0.07	0.07	0.00	CCLA	
0.08	0.08	0.00	CCLA	
0.08	0.08	0.00	CCLA	
0.08	0.08	0.00	CCLA	0.95
0.06	0.06	0.00	CCLA	
0.03	0.03	0.00	CCLA	
0.05	0.05	0.00	CCLA	
0.05	0.05	0.00	CCLA	
0.05	0.05	0.00	CCLA	
0.06	0.06	0.00	CCLA	
0.05	0.05	0.00	CCLA	
0.07	0.07	0.00	CCLA	
0.05	0.05	0.00	CCLA	
0.06	0.06	0.00	CCLA	
0.06	0.06	0.00	CCLA	
0.06	0.06	0.00	CCLA	0.65
0.20	0.20	0.00	CCLA	
0.11	0.11	0.00	CCLA	
0.16	0.16	0.00	CCLA	
0.17	0.17	0.00	CCLA	
0.16	0.16	0.00	CCLA	
0.19	0.19	0.00	CCLA	
0.19	0.19	0.00	CCLA	
0.22	0.22	0.00	CCLA	
0.19	0.19	0.00	CCLA	
0.19	0.19	0.00	CCLA	
0.19	0.19	0.00	CCLA	
0.19	0.19	0.00	CCLA	2.16
0.17	0.17	0.00	special interest bearing bank accc	
0.19	0.19	0.00	special interest bearing bank accc	
0.22	0.22	0.00	special interest bearing bank accc	
0.29	0.29	0.00	special interest bearing bank accc	
0.32	0.32	0.00	special interest bearing bank accc	

0.32	0.32	0.00	special interest bearing bank accc
0.39	0.39	0.00	special interest bearing bank accc
0.49	0.49	0.00	special interest bearing bank accc
0.49	0.49	0.00	special interest bearing bank accc
0.63	0.63	0.00	special interest bearing bank accc
0.55	0.55	0.00	special interest bearing bank accc
0.62	0.62	0.00	special int 4.68
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CONGREGATIONAL FEDERATION

NOTES

2022

1 FUNDS - Various internal funds have negative balances at the year end. Please advise should funds be transferred from NW Area GP funds to clear these negative balances at year end ?

2 LOANS - no repayment of Funds loaned out have been repaid within the year 2021
Please advise have any of these Loans been written off as grants - or are they to remain in the accounts as loans.
NEW LOANS - of £7000 made to Bretherton CC

3 Investment Income
The figure in the accounts is more because this includes Dividends & Interest received directly to the CCLA deposit Funds and not just the amount received into the Royal Bank of Scotland accounts.

4 Reconciliation:-

To illustrate the main differences between the net debit figure on your Income and spending Summary and the figure in the accounts

	£	
Grand Total		
Per Income & Spending Summary	-62155.95	
Add back loan to Bretherton cc	7000	loan not expenditure
	0	
Add back 2020 dec qtr paye	870.57	2020 paye accounted for in 2020
Add Divi/Int on CCLA A/cs	3075.35	CCLA Income
Less 2021 paye exp	-881.79	2021 paye
Less M&M donation from Greenacres	-400	included in last years accounts but banked in 2021
Add Area Preachers exp'd	0	
NET (OUTGOING) RESOURCES		
Per Receipts & Payments Account	<u><u>-52491.82</u></u>	

5 Share values - Most share values had increased as at the year end with a net increase of £30482.84
Full details of the Investment Valuation is shown on the Investment Summary spreadsheet tab.

6 BLACKROCK - Interest distribution

Chapel Street - BlackRock Account number 33652

There are Portfolio statements for each quarter March, June, Sept & Dec 2021 showing distribution paid of £45.96 for each quarter but this income hasn't been received into any bank account

Please check what is happening to this income.

7 CAF - Dividend distribution

Chapel Street Account number 74048	£28.46	payment date 15/09/2021
N WEST GP Account number 74054	£94.93	payment date 15/09/2021

Both of the above dividends have not been received into any bank account
Please check what is happening to this income.

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERAT

ACCOUNTS

YEAR ENDED 31 DECEMBER 2021

REGISTERED CHARITY NUMBER 516711

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERAT

YEAR ENDED 31 DECEMBER 2021

CHARITY INFORMATION

1/. The Charity is governed by the constitution adopted the NW Area Assembly. The objectives are stated as the advancement of the Christian Faith and in furtherance thereof:

- a) to spread the Gospel of Jesus Christ;
- b) to encourage congregations of believers in local places to maintain corporate worship in free assembly alike in consecrated buildings and in homes of the people;
- c) to spread the knowledge of Jesus Christ throughout the world, principally through the agency of such bodies as the Council for World Mission (CWM);
- d) to further the spirit of unity in Jesus Christ with all other believers in him;
- e) to mediate the call of God to Christian service at home and abroad whether by way of the ordained ministry or otherwise;
- f) to do all such things as are necessary to the attainment of these objectives.

2/. The Trustees of the Charity during 2021 are:

Elizabeth Mary Dean
Peter Butler
Foday Yusufu Kamara
David William Lampard
James Reygan
Angela Robinson
Alan Kennedy
George Crossley

3/. The Charity mainly supports Congregational Churches in the following areas.

CHESHIRE
GREATER MANCHESTER
CUMBRIA
LANCASHIRE
DERBYSHIRE (High Peak)
MERSEYSIDE

4/. The Charity makes Loans and Grants to Congregational Churches in the above areas and supports training and other causes commensurate with the object of the Charity outlined in 1/. above.

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERAT

YEAR ENDED 31 DECEMBER 2021

TRUSTEES REPORT

The trustees present their report and the accounts for the year ended 31 December 2021

Summary of activities

The Trustees have continued to support Congregational Churches and good causes.

Development and future plans

There are no immediate plans to alter the way in which the Charity is run nor the way in which the income is expended.

Summary of Results

The Trustees are satisfied with the Charity's affairs.

) **Chairman**

) **Secretary**

) **Treasurer**

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERAT

YEAR ENDED 31 DECEMBER 2021

TRUSTEES REPORT

During the year the Charity has made grants to the following churches:-

£

Other Grants

Congregational Federation Mission & Ministry Grant
Student Grants
Other Grants -

8,000
36,326

Total Grants

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERAT**YEAR ENDED 31 DECEMBER 2021****RECEIPTS AND PAYMENTS ACCOUNT**

	Unrestricted		Restricted	
	£	£	£	£
INCOMING RESOURCES				
Dividends & Interest on Investments		8,073		1,017
Bank Interest		8		-
Surplus on Sale of Investments		-		-
Donations / Affiliation Fees		1,711		-
NW Preachers		-		-
Walkdens Stipend Cont		-		-
Loan Interest		-		-
Funds Distribution rec'd from Nottingham		-		20,618
Total incoming resources		<u>9,793</u>		<u>21,635</u>
RESOURCES EXPENDED				
Direct charitable expenditure				
Grants	44,326			-
Donations + M&M Donation	<u>12,914</u>		<u>-</u>	-
		57,240		-
Administrative expenses				
Insurance	509		-	
Pensions	1,736		739	
Training	488		-	
Ministers Conference	-		-	
Postage & Telephone	87		-	
Printing & Stationery	101		-	
Hospitality	300		-	
Accountancy	680		-	
Computer - Zoom	144		-	
Speakers & Travelling	-		-	
Stipend	-		16,440	
Sundry Expenses	300		1,009	
Tax/NI Contributions	-		3,535	
ACAT Membership subscription	10		-	
Year Books	-		-	
Honorarium	600		-	
		<u>4,955</u>	<u>-</u>	<u>21,723</u>
Total resources expended		<u>62,196</u>		<u>21,723</u>
NET INCOMING / (OUTGOING) RESOURCES before transfers		<u>(52,403)</u>		<u>(89)</u>
Gross transfers between funds		<u>-</u>		<u>0</u>
Net incoming / (outgoing) resources before other recognised gains & losses		(52,403)		(89)
Other recognised gains / losses				
Unrealised gains and Losses on Investment assets		28,491		1,992

Net movement in funds

Total funds brought forward	367,785	52,973
Less prior yr adj to Funds held on behalf of NW Preachers Assoc	<u>-</u>	<u>-</u>
TOTAL FUNDS CARRIED FORWARD	<u><u>343,873</u></u>	<u><u>54,875</u></u>

Page 4

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERAT**YEAR ENDED 31 DECEMBER 2021****STATEMENT OF ASSETS AND LIABILITIES**

	Note	Unrestricted £	Restricted £	Total £ 2021
FIXED ASSETS				
Total Investments	1	295,627	36,904	332,531
		<u>295,627</u>	<u>36,904</u>	332,531
CURRENT ASSETS				
Cash at Bank and in Hand	2	34,703	17,970	52,673
Debtors - Loans outstanding	3	14,449		14,449
		<u>49,152</u>	17,970	67,122
CREDITORS				
Funds held for NW Preachers Assoc	5	(906)	-	(906)
NET CURRENT ASSETS		48,246	17,970	66,216
NET ASSETS		<u><u>343,873</u></u>	<u><u>54,875</u></u>	<u><u>398,748</u></u>
 FUNDS				
Unrestricted funds	4			343,873
Restricted funds	4			54,875
 TOTAL FUNDS				 <u><u>398,748</u></u>

) **Trustee**

The notes on pages 6 , 7, & 8 form part of these accounts.

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERAT**YEAR ENDED 31 DECEMBER 2021****NOTES TO THE ACCOUNTS****1 Investments**

	Dividend/Inter received	Opening Balance	Change in Value
		01.01.2021	
NW AREA			
M & G Investments Charifund	3,825	70,948	9,492
IM CAF Investment Fund	684	57,999	7,551
COIF Charities Fixed Interest Fund	139	5,179	(352)
COIF Charities Investment Fund	1,789	60,937	8,544
BlackRock - BLK Charities UK Bond Fund A Inc	580	19,047	(1,286)
CHAPEL ST			
COIF Charities Fixed Interest Fund	48	1,799	(122)
CAF UK Equity Growth Fund	205	17,386	2,264
BlackRock - BLK Charities UK Bond Fund A Inc	-	6,036	(407)
THORNSETT			
COIF Charities Fixed Interest Fund	141	5245	-356
COIF Charities Investment Fund	662	22561	3,163
	8,073		
Sub-total Unrestricted Investments		<u>267,135</u>	<u>28,491</u>
JESSIE GIBSON			
BlackRock - BLK Charities UK Bond Fund A Inc	10	329	(22)
IRLAMs			
COIF Charities Investment Fund	242	8,255	1,157
COIF Charities Fixed Interest Fund	99	3,676	(249)
BlackRock - BLK Charities UK Bond Fund A Inc	198	6,489	(438)
LITTLEMOOR			
COIF Charities Investment Fund	361	12295	1,724
CAF Bond Income Fund	107	3869	(180)
	1,017		
Restricted Investment funds		<u>34,912</u>	<u>1,992</u>
TOTAL INVESTMENTS		302,047	30,483

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERAT**YEAR ENDED 31 DECEMBER 2021****NOTES TO THE ACCOUNTS cont.**

	2021		
2 Cash at Bank			
Royal Bank Scotland			119
Royal Bank of Scotland - Special Interest bearing A/c			19,011
COIF - NW Area Deposit A/c			19,371
COIF - Thornsett Deposit A/c			8,585
COIF - NW Area Projects Deposit A/c			5,587
			<hr/>
			52,673 <hr/> <hr/>
 3 Loans			
	Opening Balance	Loans Made	Loans Repaid
	01.01.2021		
Bretherton cc	-	7,000	
Knowle Green	4,000	-	-
Timperly	2,250	-	-
Eccles CC	1,199	-	-
	<hr/>		
	7,449	7,000	-
	<hr/> <hr/>		

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERAT**YEAR ENDED 31 DECEMBER 2021****4 Movement in Funds**

	Balance 01.01.2021	Incoming Resources	Resources Expended	Gains and losses	Funds on Loan to Churches
	£	£	£	£	£
Unrestricted funds					
Administration	-26272.52	481.00	-2731.95	0.00	
Chapel St	55,894.48	253.23	0.00	1,734.09	
Mission & Ministry	-12,104.72	1,230.00	-11,814.48	0.00	
NW Area Projects	308,802.95	7,024.45	-54,649.34	23,949.84	14449
Thornset Ministry	34,016.28	803.85	0.00	2,807.26	
Loans - NW Area Projects	7,449.00				
Unrestricted Funds Total	367,785.47	9,792.53	(69,195.77)	28,491.19	
Restricted funds					
Area Ministry	-20655.63	20618.23	-21723.33	0	
Needy churches - Jessie Gibson	463.65	10.04	0	-22.23	
Lancs area ministry & future church finance - Irlams	52,949.02	538.51	0.00	469.91	
Capital Investment fund - Littlemoo	20,215.50	467.97	0.00	1,543.97	
	52,972.54	21,634.75	-21723.33	1,991.65	
Restricted Funds Total 31.12.2021					
TOTAL FUNDS	420,758.01	31,427.28	-90919.10	30,482.84	
5 CREDITORS					
Funds held for NW Area Preachers Assoc	906.22	0.00	0.00		

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£

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44,326

44,326

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Total	
£	£
2021	2020
9,090	9,493
8	162
-	-
1,711	3,315
-	-
-	-
-	-
20,618	21,000
31,427	33,969
44,326	28,650
12,914	2,500
57,240	31,150
509	497
2,475	2,748
488	-
-	-
87	-
101	-
300	-
680	680
144	-
-	174
16,440	16,112
1,309	1,315
3,535	3,513
10	10
-	175
600	600
26,679	25,824
83,919	56,974
(52,492)	(23,005)
0	0
(52,492)	(23,005)
30,483	(11,772)

420,758	455,535
-	-
398,748	420,758

ION

**Total
£
2020**

302,049
<u>302,049</u>
112,165
7,449
<u>119,614</u>
- 906
118,708
<u>420,758</u>

367,785
52,973

<u>420,758</u>

ION

Disposals	Closing Balance
	31.12.2021
	80,440
	65,551
	4,828
	69,481
	17,761
	1,677
	19,650
	5,628
	4,889
	25,724
<hr/>	<hr/>
-	295,627
	306
	-
	9,413
	3,426
	6,051
	-
	14,019
	3,690
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-	36,904
	332,531

ION

2020

130
81,568
17,443
7,782
5,243

112,165

Closing
Balance
31.12.2021
7,000
4,000
2,250
1,199

14,449

ION

Transfers between funds	Balance 31.12.21
£	£
0.00	-28,523.47
0.00	57,881.80
-	-22689.20
0.00	299,576.90
-	37,627.39
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0.00	343,873.42
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-	-21,760.73
-	451.46
-	53,957.44
	0.00
-	22,227.44
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	54,874.61
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	54,874.61
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0.00	398,748.03
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	906.22
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NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FEDERATION

MOVEMENT IN FUNDS

	2021						Transfers on sale of Investments	Transfers between funds	At 31.12.21	
	At 1.1.21			Incoming Resources	Resources Expended	Gaing and losses				Loans to churches
	Banks	Investments	TOTAL o/bal	£	£	£				£
Unrestricted funds	£	£	£	£	£	£	£	£		
Administration	-26272.52	0	-26272.52	481.00	-2731.95			-28523.47		
Chapel St	30674.3	25220.18	55894.48	253.23	0.00	1734.09		57881.8		
Mission & Ministry	-12104.72	0	-12104.72	1230.00	-11814.48			-22689.20		
NW Area Projects	94692.42	214110.53	308802.95	7024.45	-54649.34	23949.84	14449	299576.9		
Thornset Ministry	6210.79	27805.49	34016.28	803.85		2807.26		37627.39		
	<u>93200.27</u>	<u>267136.2</u>	<u>360336.47</u>	<u>9792.53</u>	<u>-69195.77</u>	<u>28491.19</u>		<u>343873.42</u>		
Loan To Churches - NWArea Projects			7449							
Total Unrestricted Funds			<u>367785.47</u>					<u>343873.42</u>		
Restricted funds										
Area Ministry	-20655.63	0	-20655.63	20618.23	-21723.33			-21760.73		
Needy churches - Jessie Gibson	134.4	329.25	463.65	10.04	0.00	-22.23		451.46		
Lancs area ministry & future church finance - Irlams	34528.36	18420.66	52949.02	538.51	0.00	469.91		53957.44		
Capital Investment fund - Littlemoor	4051.3	16164.2	20215.5	467.97	0.00	1543.97		22227.44		
Total Restricted Funds	<u>18058.43</u>	<u>34914.11</u>	<u>52972.54</u>	<u>21634.75</u>	<u>-21723.33</u>	<u>1991.65</u>		<u>54875.61</u>		
TOTAL FUNDS	<u>111258.7</u>	<u>302050.31</u>	<u>420758.01</u>	<u>31427.28</u>	<u>-90919.1</u>	<u>30482.84</u>		<u>398748.03</u>		
Funds held for Area Preachers			906.22					906.22		
Bank Balance in Accounts								<u>52673.1</u>		

Split of Closing Bal

Banks	Investments	Loans out	Total fund
-28523.47			-28523.47
30927.53	26954.49		57882.02
-22689.2	0		-22689.2
47067.53	238060.37	14449	299576.9
7014.64	30612.95		37627.59
<u>33797.03</u>	<u>295627.81</u>	<u>14449</u>	<u>343873.84</u>

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SPECIAL INTEREST BEARING ACCO

2021

No	Type	Date	Ref.	Ex.Ref.	Details	Amount	Debit	Credit
		01/01/2021			B/Fwd Balance	81567.79	81567.79	0.00
7458	JC	04/01/2021	TRANS	1206	Bank Transfer	871.00	0.00	871.00
7825	JC	19/01/2021	TRANS	1206	Bank Transfer	7000.00	0.00	7000.00
7974	JD	20/01/2021	TRANS	1206	Bank Transfer	262.00	262.00	0.00
7827	JC	26/01/2021	TRANS	1206	Bank Transfer	161.00	0.00	161.00
7829	JC	27/01/2021	TRANS	1206	Bank Transfer	1345.00	0.00	1345.00
7831	JC	29/01/2021	TRANS	1206	Bank Transfer	1160.00	0.00	1160.00
8031	BR	29/01/2021		1206	bk interest	0.62	0.62	0.00
7833	JC	01/02/2021	TRANS	1206	Bank Transfer	170.00	0.00	170.00
7976	JD	02/02/2021	TRANS	1206	Bank Transfer	115.00	115.00	0.00
7835	JC	03/02/2021	TRANS	1206	Bank Transfer	50.00	0.00	50.00
7837	JC	05/02/2021	TRANS	1206	Bank Transfer	50.00	0.00	50.00
7978	JD	08/02/2021	TRANS	1206	Bank Transfer	75.00	75.00	0.00
7839	JC	19/02/2021	TRANS	1206	Bank Transfer	73.00	0.00	73.00
7980	JD	22/02/2021	TRANS	1206	Bank Transfer	65.00	65.00	0.00
7841	JC	24/02/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7843	JC	25/02/2021	TRANS	1206	Bank Transfer	157.00	0.00	157.00
7982	JD	26/02/2021	TRANS	1206	Bank Transfer	697.00	697.00	0.00
8032	BR	26/02/2021		1206	bk interest	0.55	0.55	0.00
7845	JC	01/03/2021	TRANS	1206	Bank Transfer	1389.00	0.00	1389.00
7984	JD	10/03/2021	TRANS	1206	Bank Transfer	215.00	215.00	0.00
7986	JD	15/03/2021	TRANS	1206	Bank Transfer	917.00	917.00	0.00
7847	JC	17/03/2021	TRANS	1206	Bank Transfer	125.00	0.00	125.00
7988	JD	22/03/2021	TRANS	1206	Bank Transfer	65.00	65.00	0.00
7849	JC	25/03/2021	TRANS	1206	Bank Transfer	73.00	0.00	73.00
7990	JD	26/03/2021	TRANS	1206	Bank Transfer	900.00	900.00	0.00
7992	JD	30/03/2021	TRANS	1206	Bank Transfer	50.00	50.00	0.00
7851	JC	31/03/2021	TRANS	1206	Bank Transfer	1346.00	0.00	1346.00
8033	BR	31/03/2021		1206	bk interest	0.63	0.63	0.00
7853	JC	01/04/2021	TRANS	1206	Bank Transfer	11814.00	0.00	11814.00
7855	JC	07/04/2021	TRANS	1206	Bank Transfer	600.00	0.00	600.00
7994	JD	14/04/2021	TRANS	1206	Bank Transfer	36.00	36.00	0.00
7857	JC	16/04/2021	TRANS	1206	Bank Transfer	1028.00	0.00	1028.00
7996	JD	20/04/2021	TRANS	1206	Bank Transfer	262.00	262.00	0.00
7859	JC	23/04/2021	TRANS	1206	Bank Transfer	77.00	0.00	77.00
7861	JC	26/04/2021	TRANS	1206	Bank Transfer	158.00	0.00	158.00
7998	JD	28/04/2021	TRANS	1206	Bank Transfer	20618.00	20618.00	0.00
8034	BR	30/04/2021		1206	bk interest	0.49	0.49	0.00
7863	JC	07/05/2021	TRANS	1206	Bank Transfer	8450.00	0.00	8450.00
7865	JC	10/05/2021	TRANS	1206	Bank Transfer	1383.00	0.00	1383.00
7867	JC	12/05/2021	TRANS	1206	Bank Transfer	50.00	0.00	50.00
7869	JC	14/05/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7871	JC	17/05/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7873	JC	18/05/2021	TRANS	1206	Bank Transfer	8887.00	0.00	8887.00
7875	JC	20/05/2021	TRANS	1206	Bank Transfer	1935.00	0.00	1935.00
7877	JC	21/05/2021	TRANS	1206	Bank Transfer	2010.00	0.00	2010.00
7879	JC	24/05/2021	TRANS	1206	Bank Transfer	2073.00	0.00	2073.00
7881	JC	25/05/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7883	JC	26/05/2021	TRANS	1206	Bank Transfer	1158.00	0.00	1158.00
7885	JC	27/05/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
8000	JD	28/05/2021	TRANS	1206	Bank Transfer	1212.00	1212.00	0.00
8035	BR	28/05/2021		1206	bk interest	0.49	0.49	0.00
7887	JC	01/06/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7889	JC	02/06/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7895	JC	02/06/2021	TRANS	1206	Bank Transfer	1355.00	0.00	1355.00
7891	JC	08/06/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7893	JC	09/06/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7897	JC	11/06/2021	TRANS	1206	Bank Transfer	977.00	0.00	977.00
8002	JD	21/06/2021	TRANS	1206	Bank Transfer	65.00	65.00	0.00
7899	JC	24/06/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7901	JC	25/06/2021	TRANS	1206	Bank Transfer	191.00	0.00	191.00
8004	JD	30/06/2021	TRANS	1206	Bank Transfer	50.00	50.00	0.00

8036 BR	30/06/2021		1206	bk interest	0.39	0.39	0.00
7903 JC	01/07/2021	TRANS	1206	Bank Transfer	1356.00	0.00	1356.00
7905 JC	06/07/2021	TRANS	1206	Bank Transfer	363.00	0.00	363.00
7907 JC	19/07/2021	TRANS	1206	Bank Transfer	74.00	0.00	74.00
8006 JD	20/07/2021	TRANS	1206	Bank Transfer	262.00	262.00	0.00
7909 JC	21/07/2021	TRANS	1206	Bank Transfer	901.00	0.00	901.00
7911 JC	27/07/2021	TRANS	1206	Bank Transfer	158.00	0.00	158.00
8037 BR	30/07/2021		1206	bk interest	0.32	0.32	0.00
7913 JC	04/08/2021	TRANS	1206	Bank Transfer	1499.00	0.00	1499.00
7915 JC	10/08/2021	TRANS	1206	Bank Transfer	169.00	0.00	169.00
7917 JC	12/08/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7919 JC	19/08/2021	TRANS	1206	Bank Transfer	74.00	0.00	74.00
8008 JD	20/08/2021	TRANS	1206	Bank Transfer	65.00	65.00	0.00
7921 JC	27/08/2021	TRANS	1206	Bank Transfer	1356.00	0.00	1356.00
8010 JD	31/08/2021	TRANS	1206	Bank Transfer	1032.00	1032.00	0.00
8038 BR	31/08/2021		1206	bk interest	0.32	0.32	0.00
7923 JC	03/09/2021	TRANS	1206	Bank Transfer	158.00	0.00	158.00
8012 JD	03/09/2021	TRANS	1206	Bank Transfer	250.00	250.00	0.00
8014 JD	15/09/2021	TRANS	1206	Bank Transfer	28.00	28.00	0.00
8016 JD	20/09/2021	TRANS	1206	Bank Transfer	65.00	65.00	0.00
7925 JC	23/09/2021	TRANS	1206	Bank Transfer	74.00	0.00	74.00
7927 JC	27/09/2021	TRANS	1206	Bank Transfer	158.00	0.00	158.00
8018 JD	30/09/2021	TRANS	1206	Bank Transfer	50.00	50.00	0.00
8039 BR	30/09/2021		1206	bk interest	0.29	0.29	0.00
7929 JC	01/10/2021	TRANS	1206	Bank Transfer	1356.00	0.00	1356.00
7931 JC	07/10/2021	TRANS	1206	Bank Transfer	6000.00	0.00	6000.00
7933 JC	08/10/2021	TRANS	1206	Bank Transfer	219.00	0.00	219.00
7935 JC	13/10/2021	TRANS	1206	Bank Transfer	700.00	0.00	700.00
7937 JC	14/10/2021	TRANS	1206	Bank Transfer	2091.00	0.00	2091.00
7939 JC	19/10/2021	TRANS	1206	Bank Transfer	52.00	0.00	52.00
8020 JD	20/10/2021	TRANS	1206	Bank Transfer	220.00	220.00	0.00
7941 JC	21/10/2021	TRANS	1206	Bank Transfer	74.00	0.00	74.00
7943 JC	22/10/2021	TRANS	1206	Bank Transfer	1000.00	0.00	1000.00
7945 JC	26/10/2021	TRANS	1206	Bank Transfer	57.00	0.00	57.00
7947 JC	29/10/2021	TRANS	1206	Bank Transfer	158.00	0.00	158.00
8040 BR	29/10/2021		1206	bk interest	0.22	0.22	0.00
7949 JC	01/11/2021	TRANS	1206	Bank Transfer	1356.00	0.00	1356.00
7951 JC	02/11/2021	TRANS	1206	Bank Transfer	99.00	0.00	99.00
7953 JC	04/11/2021	TRANS	1206	Bank Transfer	15.00	0.00	15.00
7955 JC	10/11/2021	TRANS	1206	Bank Transfer	236.00	0.00	236.00
7957 JC	12/11/2021	TRANS	1206	Bank Transfer	680.00	0.00	680.00
8022 JD	22/11/2021	TRANS	1206	Bank Transfer	65.00	65.00	0.00
7959 JC	23/11/2021	TRANS	1206	Bank Transfer	17.00	0.00	17.00
7961 JC	26/11/2021	TRANS	1206	Bank Transfer	300.00	0.00	300.00
7963 JC	29/11/2021	TRANS	1206	Bank Transfer	77.00	0.00	77.00
8024 JD	30/11/2021	TRANS	1206	Bank Transfer	103.00	103.00	0.00
8041 BR	30/11/2021		1206	bk interest	0.19	0.19	0.00
7965 JC	03/12/2021	TRANS	1206	Bank Transfer	1355.00	0.00	1355.00
7967 JC	16/12/2021	TRANS	1206	Bank Transfer	600.00	0.00	600.00
8026 JD	20/12/2021	TRANS	1206	Bank Transfer	1216.00	1216.00	0.00
8028 JD	20/12/2021	TRANS	1206	Bank Transfer	65.00	65.00	0.00
7969 JC	29/12/2021	TRANS	1206	Bank Transfer	1661.00	0.00	1661.00
7971 JC	29/12/2021	TRANS	1206	Bank Transfer	77.00	0.00	77.00
8030 JD	30/12/2021	TRANS	1206	Bank Transfer	50.00	50.00	0.00
8042 BR	31/12/2021		1206	bk interest	0.17	0.17	0.00

110647.47 91636.00

Closing Balance

19011.47

NORTH WEST AREA ASSOCIATION OF THE CONGREGATIONAL FI

BANK RECONCILIATIONS

Royal Bank of Scotland

Special Interest Bearing Account

		£
1/1/2021	opening bal	81567.79
	add interest rec'd	4.68
	add trans in	<u>29075.00</u>
		110647.47
	less trans out	-91636.00
12/31/2021	closing bal	<u><u>19011.47</u></u>

Royal Bank of Scotland

Current Account

		£
12/31/2021	Balance per Bank Statement	1000.51
	Less unpresented cheques:	
	2021 paye	881.79
		<u>-881.79</u>
	rec's not cleared bank at y/e	
12/31/2021	Balance per Accounts	<u><u>118.72</u></u>

EDERATION

Congregational Federation Investment Funds

Investment Funds Held by Area

as at 31 Dec 2021

	A/c Number	A/c Name	Unit Holding	12/31/2021 value	1/1/2021 value	Change in value Reduction Increase	Net Change
NWAREA	24007070	M&G Investments -	5169	80439.98	Dec-21 70948.14	Dec-20 9491.84	
NWAREA GP	0001006027	IM CAF UK Equity Fund B Income	38904.944	65550.94	Dec-21 57999.49	Dec-20 7551.45	
NWAREAGP	928290003B	coif Charities Fixed Interest Fund - Income Units	3642.72	4827.70	Dec-21 5179.22	Dec-20 -351.52	
NWAREAGP	928290003T	COIF Charities Investment Fund - Income Units	3383.22	69480.51	Dec-21 60936.53	Dec-20 8543.98	
NWAREAGP	4038201	BlackRock - BLK Charities UK Bond Fund A Inc	9668.51	17761.05	Dec-21 19046.96	Dec-20 -1285.91	
				238060.18	214110.34	0 23949.84	23949.84 NET INCREASE
JESSIE GIBSON LEGA	4036183 / 4143	BlackRock - BLK Charities UK Bond Fund A Inc	167.13	307.02	Dec-21 329.25	Dec-20 -22.23	
				307.02	329.25	0 -22.23	-22.23 NET DECREASE
IRLAM O'TH HEIGHT	928290005T	COIF Charities Investment Fund - Income Units	458.33	9412.63	Dec-21 8255.16	Dec-20 1157.47	
IRLAM O'TH HEIGHT	928290004B	coif Charities Fixed Interest Fund - Income Units	2585.32	3426.32	Dec-21 3675.81	Dec-20 -249.49	
IRLAM O'TH HEIGHT	4036066 / 3919	BlackRock - BLK Charities UK Bond Fund A Inc	3293.749	6050.62	Dec-21 6488.69	Dec-20 -438.07	
				18889.57	18419.66	0 469.91	469.91 NET INCREASE
CHAPEL ST	928290002B	coif Charities Fixed Interest Fund - Income Units	1265.04	1676.56	Dec-21 1798.63	Dec-20 -122.07	
CHAPEL ST	74048	IFSL CAF UK Equity Fund B Income	11662.204	19649.65	Dec-21 17386.01	Dec-20 2263.64	
CHAPEL ST	4285712 /33652	BlackRock - BLK Charities UK Bond Fund A Inc	3063.725	5628.06	Dec-21 6035.54	Dec-20 -407.48	
				26954.27	25220.18	0 1734.09	1734.09 NET INCREASE
THORNSETTMINISTR'	9282900001B	coif Charities Fixed Interest Fund - Income Units	3688.95	4888.97	Dec-21 5244.95	Dec-20 -355.98	
THORNSETTMINISTR'	928290001T	COIF Charities Investment Fund - Income Units	1252.57	25723.78	Dec-21 22560.54	Dec-20 3163.24	
				30612.75	27805.49	0 2807.26	2807.26 NET INCREASE
LITTLEMOOR	928290002T	COIF Charities Investment Fund - Income Units	682.61	14018.63	Dec-21 12294.76	Dec-20 1723.87	
LITTLEMOOR	0001005760	IM CAF Investment Fund	3693.974	3689.54	Dec-21 3869.44	Dec-20 -179.9	
				17708.17	16164.2	0 1543.97	1543.97 NET INCREASE
				332531.96	302049.10	0 30482.84	30482.84 NET INCREASE

Realised on investment sales
30482.84 Unrealised as yet
30482.84

Independent examiner's report to the Trustees of "North West Area Association of the Congregational Federation"

I report on the accounts of the Trust for the year ended 31 December 2021, which are set out on pages 1 to 2.

Respective responsibilities of 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;
- to follow the procedures laid down in the general Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act; and
- to state whether particular matters have come to my attention.

Basis of 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 prepare 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.

Lois Fryer BA(Hons) MAAT ATT
PND Accounting -
14 Church Row Chambers, Longton, Preston, Lancs, PR4 5PN
13th October 2022

