Trustees' Annual Report

Macclesfield and Bollington United Reformed Church
For the Year Ended 31 December 2025

1. Reference and Administrative Details

- Macclesfield United Reformed Church
- Charity number: 1134087
- Park Green, Macclesfield, Cheshire SK11 7NA Members of the Elders' Meeting (trustees)
- Minister: Rev. Dr Juan Cruz
- Secretary: Mrs Lisa Teagle
- Treasurer: Mrs Gillian North

2. Structure, Governance and Management

The church is a congregation of the United Reformed Church and is governed in accordance with the Basis of Union of the United Reformed Church. The managing trustees are the serving elders, who meet regularly to oversee the spiritual and financial affairs of the church.

New elders are nominated and elected in accordance with URC procedures and are inducted following approval by the church meeting.

3. Objectives and Public Benefit

The church's charitable purposes are to advance the Christian faith according to the principles of the United Reformed Church through worship, witness, pastoral care and service to the local community.

The trustees have had regard to the Charity Commission's guidance on public benefit and believe that the activities described in this report demonstrate the public benefit provided by the church.

4. Activities and Achievements

Worship

Weekly Sunday worship continued throughout the year, led by a combination of ordained ministers and lay preachers. Holy Communion was celebrated on the first Sunday of each month.

During the winter months, Taizé services were held, once a month, and continued to attract a small but committed group of worshippers from both our own congregation and the wider community. Our annual ecumenical Tenebrae Service took place in March, while Easter worship was led by our new minister. Christmas services were also held, with leadership shared between Elders and ministers.

Pastoral Care

The church's Pastoral Group leaders continued to support members and friends of the congregation through regular telephone contact, visits and ongoing pastoral care. This ministry remains an important means of maintaining relationships and providing support, particularly for those unable to attend church regularly.

Community Activities

The congregation continued its commitment to serving the local community through a range of activities. A Breadline Coffee Morning was held during the year, bringing people together in fellowship and support of a worthwhile cause. Members also continued to provide regular donations to the local food bank.

The church premises remained an important community resource, with the halls and church building being let to a variety of local groups and organisations. In August, a successful Fun and Friendship Day was held,

providing an opportunity for members of the church and wider community to meet and enjoy fellowship together.

Ecumenical Work and Partnerships

The church continued to participate in local Churches Together activities and maintained positive relationships with other Christian congregations and community partners. These partnerships enable the church to share in worship, witness and service within the wider community and strengthen our common Christian mission.

5. Financial Review

Total income for the year amounted to £68,663. Income was derived primarily from members' offerings, Gift Aid recoveries and hall lettings.

Expenditure was principally related to ministry and mission contributions, maintenance of church premises, utilities, insurance and community activities.

The accounts show a deficit for the year of £17,780 which was met by a transfer of £15,000 from the Epworth Cash Plus Fund and a reduction in the current account balance.

6. Reserves Policy

The trustees seek to maintain sufficient unrestricted reserves to meet ongoing commitments and unexpected expenditure. The current level of reserves is considered appropriate having regard to the age of the church buildings and future maintenance requirements.

7. Principal Risks and Uncertainties

The trustees regularly review risks affecting the church. Key risks include increases in building maintenance costs, rising utility expenses and ensuring compliance with safeguarding and health and safety requirements.

8. Plans for the Future

During the coming year the church aims to continue developing its community outreach activities, strengthen pastoral support and maintain the church premises to ensure they remain available for worship and community use.

Trustee Approval

Approved by the trustees on 19th April 2026 and signed on their behalf by:



Church Secretary

MACCLESFIELD UNITED REFORMED CHURCH						
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025						
RECEIPTS AND PAYMENTS ACCOUNT						
	Note	Unrestricted	Designated	Restricted	2025	2024
		Funds £	Funds £	Funds £	Total £	Total £
RECEIPTS						
Offerings		24,262			24,262	24,292
Fund raising and donations		7,232			7,232	14,023
Monies raised for outside causes	**3**			2,177	2,177	2,503
Gift Aid tax repayments		4,884		57	4,941	5,216
Property – church/hall users	**4**	20,607			20,607	24,297
Interest on investments		7,472			7,472	5,749
Synod Grant		500			500	500
Legacies			1,000		1,000	
Other		145		327	472	100
Total receipts		65,102	1,000	2,561	68,663	76,680
PAYMENTS						
Ministry & Mission Fund		26,076			26,076	28,884
Outreach		1,301			1,301	19,111
Administrator		8,103			8,103	8,609
Church running costs	**5**	33,244			33,244	38,688
Support of outside causes	**6**			2,379	2,379	2,544
Maintenance of church buildings	**7**	13,527			13,527	7,055
Other		631		255	886	229
Total payments		82,882	0	2,634	85,516	105,120
NET RECEIPTS (PAYMENTS)		(17,780)	1,000	(73)	(16,853)	(28,440)
CASH FUNDS b/fwd 1 January		325,321		69	325,390	312,567
Proceeds-sale of schoolrooms						32,154
Increase in value of investments		18,491			18,491	9,109
CASH FUNDS c/fwd 31 December		326,032	1,000	(4)	327,028	325,390
STATEMENT OF ASSETS AND LIABILITIES						
Monetary assets						
Bank current account		8,085	1,000	(4)	9,081	10,821
Deposit account		50			50	50
Epworth cash plus account		90,297			90,297	105,410
Rathbones investment		227,600			227,600	209,109
Total monetary assets		326,032	1,000	(4)	327,028	325,390
Other assets						
Gift Aid recoverable £ 5,464						
Epworth investment (formerly Manse Fund) £83,474						
Assets used for church purposes						
Buildings under statutory trusts		Church buildings				
Church contents		Furnishings and equipment				

MACCLESFIELD UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025

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.

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 £	Balances c/fwd £	
Commitment for Life (incl Gift Aid)	(46)	0	0	(46)	
Other outside causes (incl Gift Aid)	14	2,235	(2,379)	(130)	
Brownies	180			180	
Wayfarers	265		(255)	10	
Traidcraft	141			141	
Guild	111			111	
WFC	0	327		327	
Babies & Toddlers	172			172	
Totals for restricted funds	837	2,562	(2,634)	765	

3 MONIES RAISED FOR OUTSIDE CAUSES

	Unrestricted Funds £	Designated Funds £	Restricted Funds £	2025 Total £	2024 Total £
Commitment for Life			0	0	373
Breadline			1,667	1,667	1,430
Shelter			25	25	284
Bible Society			105	105	192
Christian Aid			370	370	224
Other charities			10	10	
	0	0	2,177	2,177	2,503

4 PROPERTY INCOME

Lettings	20,607			20,607	24,097
Weddings and Funerals	0			0	200
Total property income	20,607			20,607	24,297

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025						
NOTES – continued	Unrestricted	Designated	Restricted	2025	2024	
	Funds	Funds	Funds	Total	Total	
5 CHURCH RUNNING COSTS	£	£	£	£	£	
Gas and electricity	11,041			11,041	14,401	
Insurance	5,031			5,031	4,742	
Water	1,287			1,287	759	
Telephone	750			750	725	
Stationery, advertising & photocopying	2,464			2,464	2,948	
Licences and music	1,007			1,007	1,689	
Worship expenses/gifts	1,469			1,469	1,918	
Cleaning/caretaking	10,195			10,195	11,506	
	33,244	0	0	33,244	38,688	
6 SUPPORT OF OUTSIDE CAUSES						
Commitment for Life					418	
Breadline (Moldova)			1,824	1,824	1,428	
Bible Society			115	115	192	
Christian Aid			440	440	232	
Shelter					274	
Total support of outside causes		0	2,379	2,379	2,544	
7 MAINTENANCE OF CHURCH BUILDINGS						
Electrical repairs	1,991			1,991	1,737	
Plumbing repairs	2,223			2,223	125	
Vermin control	240			240	240	
Other property repairs & maintenance	9,065			9,065	4,151	
Purchase of equipment	8			8	802	
Total maintenance of buildings	13,527	0	0	13,527	7,055	
8 MONETARY ASSETS						
The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.						
9 ASSETS USED FOR CHURCH PURPOSES						

The church buildings are vested in URC Mersey Synod Trust as Trustees and are not church assets.

They are held for the benefit of Macclesfield URC in accordance with the statutory trusts applicable to URC properties under the URC Acts.

For insurance purposes the church buildings are insured by the church for £5,359,476

The church contents are insured by the church for £267,145

From books and records provided, accounts found correct

R Fieldhouse, Independent Examiner

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Other		631		255	886	229
Total payments		82,882		2,634	85,516	105,120
NET RECEIPTS (PAYMENTS)		(17780)	1000	(73)	(16853)	(28440)
CASH FUNDS b/fwd 1 January		325321		69	325390	312567
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