CHARITY COMMISSION FOR ENGLAND AND WALES

MS Community Action & Support (MSCAS)

Receipts and payments accounts

CC16a

For the period from	01/01/2025	To	31/12/2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Donations	9,109	-	-	9,109	23,712
Bank Interest	486	-	-	486	409
In Memorium Donations	-	-	-	-	1,910
Legacy	330	-	-	330	11,061
Grants	4,047	-	-	4,047	600
	-	-	-	-	-
	-	-	-	-	-
	-	-	-	-	-
Sub total *(Gross income for AR)*	13,972	-	-	13,972	37,692
A2 Asset and investment sales, (see table).					
	-	-	-	-	
	-	-	-	-	-
Sub total	-	-	-	-	-
Total receipts	13,972	-	-	13,972	37,692
A3 Payments					
Consultancy	13,255	-	-	13,255	15,720
Counselling	1,313	-	-	1,313	1,580
Social & Exercise Sessions	5,870	-	-	5,870	6,461
Insurance	923	-	-	923	904
Marketing	252	-	-	252	560
Bank Charges	98	-	-	98	60
Professional Fees	-	-	-	-	60
Sundries	239	-	-	239	86
	-	-	-	-	-
Sub total	21,950	-	-	21,950	25,431
A4 Asset and investment purchases, (see table)					
	-	-	-	-	
	-	-	-	-	
Sub total	-	-	-	-	-
Total payments	21,950	-	-	21,950	25,431
Net of receipts/(payments)	- 7,978	-	-	- 7,978	12,261
A5 Transfers between funds	-	-	-	-	-
A6 Cash funds last year end	28,722	-	-	28,722	16,461
Cash funds this year end	20,744	-	-	20,744	28,722

Section B Statement of assets and liabilities at the end of the period

B1 Cash funds

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
CAF Bank	21,120	-	-
	-	-	-
	-	-	-
Total cash funds	**21,120**	-	-

(agree balances with receipts and payments accounts)

B2 Other monetary assets

	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
Prepayments	1,243	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-
	-	-	-

B3 Investment assets

	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-

B4 Assets retained for the charity's own use

	Fund to which asset belongs	Cost (optional)	Current value (optional)
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-
		-	-

B5 Liabilities

	Fund to which liability relates	Amount due (optional)	When due (optional)
Creditors & Accruals	1618	-	
		-	
		-	
		-	
		-	

Signed by one or two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	P A RICHARDS	17/9/26
	B G GRIMMETT	

CHARITY COMMISSION
FOR ENGLAND AND WALES

Trustees' Annual Report for the period
From 1 January 2025 To 31 December 2025

Charity name: MS Community Action & Support

Charity registration number: 1201780

Objectives and Activities

	SORP reference	
Summary of the purposes of the charity as set out in its governing document	Para 1.17	To support the health and wellbeing of everyone affected by Multiple Sclerosis in Macclesfield and the surrounding area for the public benefit by: a. working to improve public understanding and knowledge of Multiple Sclerosis; and b. enhancing the quality of life of people with a medical diagnosis of Multiple Sclerosis, including through practical help and emotional support.
Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts.	Para 1.17 and 1.19	During 2025 MS-CAS provided practical, emotional and social support to people living with Multiple Sclerosis and to those close to them across Macclesfield and the surrounding area. The weekly Activity Hub combined seated exercise, table tennis, gym access, refreshments and peer support. Monthly Drop In sessions offered friendship, information, advice, speakers and lunch. Bowling and accessible Mary Sunley outings provided gentle activity, confidence building and social contact. The support team answered enquiries and signposted members and carers to health, social care, wellbeing, grants, mobility and carer services. Counselling or wellbeing signposting was offered when needed. Seasonal activities included wreath making and the 2025 Christmas lunch at The Bridge, where a generous donor subsidised more than 50 lunches.
Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit	Para 1.18	The trustees confirm that they have had regard to the Charity Commission's guidance on public benefit when planning and reviewing the charity's activities. Services were designed to be accessible and to relieve isolation, support wellbeing and improve the day-to-day quality of life of people affected by MS in the charity's area of benefit.

Additional information (optional)
You may choose to include further statements where relevant about:

	SORP reference	
Policy on grant making	Para 1.38	No grants were made during 2025. The charity does not currently operate a grant-making programme and does not expect to offer grants at this time.
Policy on social investment including program related investment	Para 1.38	The charity did not undertake social investment during the reporting period.
	Para 1.38	Volunteers supported the charity's activities, fundraising and administration. Their contribution

Contribution made by volunteers		included welcoming members, preparing and serving refreshments, supporting exercise and social sessions, organising raffles and collections, providing specialist or lived-experience input, maintaining communications and offering informal peer support. This voluntary contribution allowed MS-CAS to provide regular, personal support while keeping activities affordable and inclusive.
Other		No additional information.

Achievements and Performance

	SORP reference	
Summary of the main achievements of the charity, identifying the difference the charity's work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole.	Para 1.20	MS-CAS maintained a regular programme of community support throughout 2025. The Activity Hub regularly attracted around 18 participants for appropriate exercise, friendship and practical peer support. Monthly Drop In sessions helped members obtain information and advice while keeping in contact with others who understand MS. Bowling, accessible outings and seasonal events supported confidence, gentle activity and participation outside the home. The 2025 Christmas lunch brought together more than 50 people. These activities reduced isolation and helped members and carers build supportive relationships. The support team remained a friendly point of contact, responding to individual enquiries with listening, practical guidance, liaison or signposting. Guest sessions and member communications also improved access to reliable information.

Additional information (optional)
You may choose to include further statements where relevant about:

Achievements against objectives set	Para 1.41	The charity improved access to information, practical and emotional support, appropriate physical activity and inclusive social contact. People affected by MS had regular opportunities to remain active, connected and involved in their community.
Performance of fundraising activities against objectives set	Para 1.41	Fundraising included donations, raffles, collections, memorial giving and supporter-led activities. Members, volunteers, schools, donors and local supporters contributed money, prizes, time and practical help. Total income for the year was £13,972, including donations of £9,109, grant income of £4,047, bank interest of £486 and a legacy of £330.
Investment performance against objectives	Para 1.41	The charity did not operate an investment portfolio during the period. Its funds were held at CAF Bank and generated £486 of bank interest.

Financial Review

Review of the charity's financial position at the end of the period	Para 1.21	Total income for 2025 was £13,972 and total payments were £21,950, producing a net deficit of £7,978. Cash funds reduced from £28,722 at the start of the year to £20,744 at 31 December 2025. All receipts, payments and cash funds were unrestricted; the charity held no restricted or endowment funds. The trustees monitored rising venue, activity, insurance and operational costs and continued to consider how services could remain accessible and sustainable.
Statement explaining the policy for holding reserves stating why they are held	Para 1.22	The trustees' policy is to hold sufficient unrestricted reserves to meet essential commitments and allow the charity to respond to an unexpected fall in income or increase in costs without abruptly withdrawing support from beneficiaries.
Amount of reserves held	Para 1.22	At 31 December 2025 the receipts and payments account showed unrestricted cash funds of £20,744. There were no restricted or endowment funds.
Reasons for holding zero reserves	Para 1.22	Not applicable. The charity held no permanent endowment.
Details of fund materially in deficit	Para 1.24	None. No fund was in deficit at 31 December 2025.
Explanation of any uncertainties about the charity continuing as a going concern	Para 1.23	The trustees expect MS-CAS to continue operating and delivering its charitable activities. The charity ended the year with cash funds of £20,744.

Additional information (optional)

You may choose to include further statements where relevant about:

The charity's principal sources of funds (including any fundraising)	Para 1.47	The charity's principal sources of funds were donations of £9,109 and grant income of £4,047. It also received bank interest of £486 and a legacy of £330.
Investment policy and objectives including any social investment policy adopted	Para 1.46	Funds needed for charitable delivery were held at CAF Bank and remained available for planned activities. The charity did not hold investments or pursue higher-risk investment activity during 2025.
A description of the principal risks facing the charity	Para 1.46	The principal risks identified by the trustees were dependence on grants and donations, rising venue and activity costs, safeguarding and welfare risks when supporting potentially vulnerable people, loss of key volunteers or trustees, and interruption to regular activities. The charity managed these risks through trustee oversight, financial monitoring, policies and procedures, safeguarding arrangements, appropriate insurance, partnership working and continued recruitment and support of volunteers and trustees.

Structure, Governance and Management

Description of charity's trusts:		The charity does not operate separate trusts.
Type of governing document (trust deed, royal charter)	Para 1.25	Foundation Charitable Incorporated Organisation constitution. MS-CAS was registered by the Charity Commission on 31 January 2023.
How is the charity constituted? (e.g unincorporated association, CIO)	Para 1.25	The charity is constituted as a Foundation Charitable Incorporated Organisation.
Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees	Para 1.25	Trustees are appointed in accordance with the constitution. When considering appointments, the trustees seek people who support the charity's objects and can contribute relevant skills, lived experience, community knowledge or practical capacity.

Additional information (optional)
You may choose to include further statements where relevant about:

Policies and procedures adopted for the induction and training of trustees	Para 1.51	New trustees receive the constitution, relevant policies, recent minutes and financial information and are briefed on trustee duties, conflicts of interest, safeguarding, financial controls and the charity's activities. Trustees are encouraged to undertake relevant training and receive updates when legal or regulatory requirements change.
The charity's organisational structure and any wider network with which the charity works	Para 1.51	The board of trustees is responsible for governance, strategy, finance and oversight. Day-to-day coordination and member support are delivered by the Manager with help from the support team, activity leads and volunteers. MS-CAS works with local health, social care, leisure, carer and community organisations where this helps beneficiaries access appropriate support.
Relationship with any related parties	Para 1.51	The charity is independent. It works collaboratively with relevant statutory and voluntary organisations but is not controlled by them.
Other		No additional information.

Reference and Administrative details

Charity name	MS Community Action & Support
Other name the charity uses	MS-CAS
Registered charity number	1201780
Charity's principal address	39 Nicholson Avenue Macclesfield Cheshire SK10 2BZ
	Website: www.ms-cas.co.uk Email: enquiry@ms-cas.co.uk Telephone: 01625 430933

Funds held as custodian trustees on behalf of others

Description of the assets held in this capacity	None - the charity did not hold funds or assets as custodian trustee for another charity.
Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects	None - the charity did not hold funds or assets as custodian trustee for another charity.
Details of arrangements for safe custody and segregation of such assets from the charity's own assets	None - the charity did not hold funds or assets as custodian trustee for another charity.

Additional information (optional)

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent examination	Not required for 2025	Gross income was £13,972, below the £25,000 threshold.

Name of chief executive or names of senior staff members (Optional information)

Saffron Watkin - Manager

Exemptions from disclosure

Reason for non-disclosure of key personnel details

No exemption from disclosure has been claimed.

Other optional information

No additional information.

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1	Brian George Grimmett LLB MCMI	Chair	Whole year	The charity trustees
2	Philip Andrew Richards	Treasurer	Whole year	The charity trustees
3	Paul Sadler	Trustee	Whole year	The charity trustees
4	Elizabeth Anne Doggart	Trustee	Whole year	The charity trustees
5	Norma Yvonne Roberts	Trustee	Whole year	The charity trustees
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Corporate trustees – names of the directors at the date the report was approved

Director name		
None		

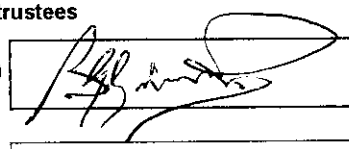
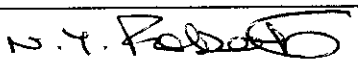
Name of trustees holding title to property belonging to the charity

Trustee name	Dates acted if not for whole year	
None	Not applicable	

Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)		
Full name(s)	BRIAN GEORGE GRIMMETT	NORMA YVONNE ROBERTS
Position (eg Secretary, Chair, etc)	CHAIR	TRUSTEE
Date	28th SEPTEMBER 2026	