BINGLEY UNITED REFORMED CHURCH

TRUSTEES REPORT and FINANCIAL STATEMENTS

FOR THE YEAR ENDED

31ST DECEMBER, 2025

BINGLEY UNITED REFORMED CHURCH (PROPERTY TRUST)
CHARITY REGISTRATION NUMBER 243345

Address of the charity:
Dryden Street, Bingley, West Yorkshire BD16 2LU

Address for correspondence:
Bingley United Reformed Church, Dryden Street, Bingley, West Yorkshire, BD16 2LU

REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER 2025 FOR PRESENTATION TO THE ANNUAL GENERAL MEETING TO BE HELD ON THURSDAY 23rd April 2026

STRUCTURE, GOVERNANCE AND MANAGEMENT

The charity is a trust governed by the terms of the Charity Commission SCHEME dated 20th December 2002, number 243345. There are two linked trusts under this number.

The Elders of the church administer the trust, the property of which is held by the sole trustee, The Yorkshire Congregational Union (Incorporated), in accordance with Model Trusts set forth in Part 1 of Schedule 2 to the United Reformed Church Act 1972 (as amended).
Day to day maintenance of the buildings and letting of the shop properties is delegated to the Church Property Committee. The members of the committee and the Elders are elected by the church meeting.

TRUSTEES/ELDERS
Alison Kuhne (Secretary)
Helen Green
Jennifer Gregory
Raymond Gregory
Valerie Jenkins
Sandra Kemp
Lesley Luka
Barbara Mitchell
Allen Mitchell

There have been 12 meetings of the Elders through the year.

Church meetings took place in March, June, September and December, with the AGM taking place in April.

The Property Committee had one formal meeting during the year. Committee members also met on an ad-hoc basis, or by telephone, to ensure any required actions were completed.

AIMS AND PURPOSES

The purpose of Bingley United Reformed Church is to advance the Christian faith for the benefit of the public in accordance with the statements of belief appearing in the Basis of Union of The United Reformed Church Manual.

OBJECTIVES AND ACTIVITIES OF THE CHURCH

The Elders of the church are committed to enabling as many people as possible to worship at our church and become part of our community. Our services and worship put faith into practice through prayer and scripture, music and sacrament.

When planning activities the Elders take note of the Charity Commissions guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion. In particular we try to enable ordinary people to live out their faith as part of our community through:

worship, learning about the gospel and developing their knowledge and trust in Jesus.
pastoral care.
missionary and outreach work.

To facilitate this the church:

supports the mission objectives of The United Reformed Church, of which it is a member church, with particular reference to their application in Bingley

It is a condition of the Trust that the Trustee and the church Elders must apply the clear income of the charity in the repair, maintenance and improvement of the church premises and the associated properties, and in otherwise furthering the religious and other charitable work of Bingley United Reformed Church.

ACHIEVEMENTS AND PERFORMANCE

CHURCH ACTIVITIES:

We provide and maintain a church building, which was two hundred years old in 2018, for Christian worship and associated meetings and ceremonies for all who wish to attend. It was built on land gifted to the church in 1773 because the original chapel in Chapel Lane was too small to accommodate a growing congregation.

We are member church of the Aire Valley Partnership, together with Idle URC.
Our minister was unfortunately unable to carry out her commitments due to illness and applied for and was granted early retirement on health grounds. The Elders of the Bingley and Idle churches have continued to manage and oversee church activities and are working together to continue the partnership and provide future ministry in conjunction with the Yorkshire Synod.

WORSHIP and MISSION

Worship took place through the year, being led by visiting ministers, lay preachers, and church members.

In addition to the normal Sunday services, we held a service on Maundy Thursday. Communion was held on the first Sunday of every month, and also on Maundy Thursday and Easter Sunday

The **Bible Fellowship** for spiritual refreshment and growth met monthly during the year. This open meeting can include Fellowship, prayer, music, stillness, Bible reading and reflection. Five meetings were devoted to Lent.

I am Mark

This dramatized reading of Mark's Gospel by a professional actor was financed by Bingley URC but took place in Bingley Parish Church as it had a larger seating capacity than Bingley URC and more floor space for the actions. We had hoped to make it an ecumenically based outreach event but in practise only the Parish Church provided any support. The performance was excellent and well attended but mostly by church members and did not provide the hoped for outreach. It was a good learning experience for us and any future events of this nature would be organised differently.

Open Church Saturdays: The church has been opened once a month on a Saturday on 6 occasions through the summer months providing an opportunity for anyone to come in for rest, relaxation, a light lunch, prayer or just a look round.

Easter Gardens: A competition was held for local primary schools who were asked to submit entries on an Easter theme in a seed tray. The standard was very high and cash prizes were awarded to the 4 winning schools.

Nosh and Natter: This was an opportunity for a light lunch and fellowship, open to all, and took place on 5 occasions during the year. It replaced the 'Warm Spaces' held previously.

Singing for Fun
There were 10 meetings of the **Singing for Fun** group, which is an all-inclusive group for members, attendees, and anyone else who enjoys singing and fellowship.

External groups who would normally use the church met through the year. These included the Girl Guide Leaders group (Trefoil Guild) and sewing classes. Facilities were also made available for a bereavement counselling group to meet when required.

SAFEGUARDING
The Church Safeguarding Group continues to care for the welfare of children and adults in the church. The **Safeguarding Policy** was restructured to fit more closely with the URC Model Policy in 2022, but the URC 'Good Practice' document was reissued in late 2023 as version 6. The Church Policy has been revised to take into account the requirements of version 6. The policy is routinely reviewed annually and approved at the AGM to take account of such changes in legislation and guidance. Safeguarding is on the agenda for every Elders Meeting.
Dementia Friendly Keighley gave a talk on making the church 'dementia friendly'. A follow-up assessment is to be arranged.

Policies and Guidance
In addition to the Safeguarding Policy other policy documents reviewed annually and put for approval at the AGM in 2025 were the **Church Constitution**, the **Health and Safety Policy,** The **Data Privacy Statement**, the **Finance Policy, the Fire Risk Assessment** and the **Asbestos Management Policy and Register**. All the documents were approved at the AGM.

The **defibrillator**, which was installed on an external wall in 2018, was accessed 7 times during the year by members of the public but fortunately did not have to be put into use on the patients.

Our church membership at the end of 2025 was 20, a decrease from 28 in 2024 following the death of some members and the departure of some members to live closer to family.

CHARITABLE WORK:
The church has continued to provide financial assistance to the **Immanuel Project** in Bradford in 2025, a donation of £1,500 meeting the cost of their subscription to "Fair Share", an organisation which provides food to them sourced from supermarkets' excess stock etc... The Project provides meals (which were take-away during the pandemic but now back to normal) and a range of support to the most disadvantaged in central Bradford. The grant is likely to be continued in future years.

Food and dried goods were also donated throughout the year by church members to the **Centrepoint** (Owlet Grange) Project (formerly known as The Bradford City Centre Project). They also received all our Harvest gifts.

The church was able to hold the normal six charity fundraising **coffee mornings** during 2025, in aid of Christian Aid (£345), Water Aid (£261), The Royal Osteoporosis Society (£300), Shelter (£200), the Smile Train (£399) and the Church Christmas Charities (£200 each for Shelter and the Bradford Soup Run, with top-up amounts from the church). Gift Aid is claimable on some of these funds and will be forwarded to the charities when received in 2026.
We have raised a total of £41,347 for a variety of charities at the 120 coffee mornings held over the last 25 years.

Church members continued to donate to the **Leprosy Mission** and a total of £98 was collected this year.

The church family again came together to make-up or donate items to fill shoeboxes for **Teams4U** (Charity No. 1114131). A total of 64 boxes were packed and despatched to Eastern Europe. Again, it was a joint effort across the congregation who helped in a multitude of different ways to ensure the end products contained a comprehensive range of items, stationery, toiletries, hats, gloves, socks and

underwear, toys, games and novelties. Extra hand knits and box fillers were gratefully received by Teams4U. The balance of the costs including carriage (£631) was made up from church funds.

PROPERTY ADMINISTRATION:

We maintain the church building, a leased residential property (the cottage) that forms part of the church building and a separate building which houses four leased commercial shop/office properties, the rental income from which is used to further the church's work in Bingley.

Maintenance work on the **church** included PAT checks, Fire alarm checks and gas service checks.

Four bat surveys (internal and external) were carried out through 2024/25, following which Planning Permission could be applied for, and was provisionally granted, for replacing the stone roof with Welsh slates. Full permission should be granted when Natural England have issued a licence for the work, taking into account any conditions. Because of the bats, work cannot be started until October 2026 at the earliest.

All the **shop/office properties** were leased to tenants during 2025. Floors in one newly tenanted property were found to need extensive repair and replacement (£10.9k). The property has now been leased to a new tenant but will continue as a dental practice and is expected to trade normally in 2026.

The only other maintenance required on the shops was for replacement of a door and the guttering on part of the premises (£1.3k) and the routine fire alarm checks.

The **cottage** lease renewal was agreed in 2025. The only maintenance required was the routine gas heater service and fire alarm checks.

The church has minimised its carbon emissions as much as possible and this year more than offset its carbon emissions from gas and electricity by purchasing carbon credits equivalent to 6 tonnes of carbon dioxide.

FINANCIAL REVIEW

Leased Properties:

Rental income was £35.4k, similar to the £33.6K last year due to continuing trading difficulties.

Expenditure on maintenance was £12.3k, the major items being the floor repairs.

Insurance was £3,010, down from £3,047 in 2024.

Professional fees were £5,261, being rent review and lease fees on 122a/124a and 130 Main Street and architects fees for the 2024 Quinquennial.

Expenditure on minor repairs and maintenance of the residential property was £825, up from £60 in 2024.

There was a surplus of income over expenditure of £14.8k, a decrease from the surplus of £24.3k in 2024.

The Yorkshire Congregational Union, as landlord, hold £7,290 as tenants' rent deposits. Interest for the year of £798 was paid directly to the tenants as required by the leases.

Church Building:

Maintenance costs were minor, £1k (down from £20.5k in 2024).

Insurance was £4.7k similar to the previous year.

Professional fees were £17.4k. This included the bat survey (£4.6k), architects fees for roof work (£6.3k) and architects fees for 2024 Quinquennial and roof work(£4.5k).

Church Operating Expenses:
Expenditure was £24.1k, a decrease on the £27.9k figure in 2024.

The URC payment for 2025 was £8,532, a decrease on the £12,120 paid in 2024.

Income decreased (from £31.6k in 2024) to £24.1k, there was also a transfer of £4k from the property funds (down from £7k in 2024).

Income from collections and Gift Aid decreased to £17.2k (was £18.8k in 2024).

Income from lettings decreased to £1,770 (£2,070 in 2024).

The Church Operating Expense Balance was a deficit of £115, compared to a surplus of £3,697 in 2024.

Combined Accounts
The deficit of Income over Expenditure for the year was £10,480, (£115 deficit from church, £10,365 deficit from property) compared to a deficit of £4,005 in 2024.

Funds
The total unrestricted funds at the year-end were £123k, **a decrease from £132k in 2024.**

The **Church Roof Fund** is increased to £70,000 from £56,000 drawn from other funds as noted below, in view of the expected cost of this work.
The **Church General Maintenance Fund** is unchanged at £15,500 to provide for anticipated minor repairs.
The **Manse Maintenance Fund** is unchanged at £5,000, to provide a realistic reserve for repairs.
The Shop Maintenance Fund is decreased by £14,000 to £15k to provide a realistic reserve for repairs. Major expenses were incurred in 2025, not expected to be repeated in the near future.
The **Church Support Fund** is unchanged at £15k. This provides a reasonable cushion of 0.5 years income to cover the eventuality of loss of rental income etc. if shops cannot be let.
The **Church Special Projects/Mission Fund** is unchanged at £5.0k. This includes £600 for Shoe box expenses and allows for any one-off expenses recommended by the Mission Group.
The **Income and Expenditure Account** is in deficit by £7k but this is expected to be made up by rental income in the first half of 2026, all the shop properties being let and expected to be trading.

Declarations
The Elders can confirm that there are no serious incidents or other matters which need to be reported to the Charity Commission.

The Elders can confirm that they have had regard to the guidance issued by the Charity Commission on public benefit.

The Elders can confirm that they approve the audited accounts for 2025.

Report approved by the Elders at the Elders meeting on 11th March 2026.

Signed Alison Kuhne Date 11th May 2026
Alison Kuhne, Church Secretary

BINGLEY UNITED REFORMED CHURCH

REPORT OF THE INDEPENDENT EXAMINERS

TO THE MEMBERS OF THE BINGLEY UNITED REFORMED CHURCH ON THE ACCOUNTS FOR THE YEAR ENDED 31ST DECEMBER 2025

I report to the charity trustees on my examination of the accounts of Bingley United Reformed Church (the Trust) for the year ended 31 December 2025, which are set out on pages 1 to 11.

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

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in order to enable a proper understanding of the accounts to be reached.

JDSchwartz

Jonathan Schwartz ACA
Stirk Lambert & Co
Chartered Accountants
Russell Chambers
61A North Street
Keighley
BD21 3DS

Dated: 02.06.2026

BINGLEY UNITED REFORMED CHURCH

COMBINED INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31ST DECEMBER, 2025

	2025 £	2024 £
INCOME		
Church General Fund	20,065	24,587
Property Trust Fund	38,221	37,453
Gross Income	58,286	62,040
LESS: EXPENDITURE		
Church General Fund	24,120	27,890
Property Trust Fund	44,646	38,201
	68,766	66,091
Surplus/(Deficit) of Income over Expenditure for the year	(10,480)	(4,051)

BINGLEY UNITED REFORMED CHURCH

CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31ST DECEMBER, 2025

INCOME

	2025 £		2024 £	
Collections & Gift Aid		17,175		18,761
Donations Received				
Sunday Morning Tea & Coffee Donations	697		400	
Funeral Donations	-		2,000	
General Donations	70		118	
		767		2,518
Other Income				
Room Lettings	1,770		2,070	
Warm Space Grant	353		1,238	
		2,123		3,308
		20,065		24,587
Transfer from Property Trustees		4,000		7,000
		24,065		31,587
Excess of Expenditure over Income for Year		55		-
		24,120		31,587

BINGLEY UNITED REFORMED CHURCH

CHURCH GENERAL FUND - INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31ST DECEMBER, 2025

EXPENDITURE

	2025 £	2024 £
URC - Annual Levy	8,532	12,120
Ministers and Organist	1,270	940
Minster Expenses (see page 10)	1,681	2,217
Cleaning Costs	1,751	1,728
Gas	2,506	1,850
Electricity	912	674
Water and Sewerage	249	179
Stationery, Printing, Advertising and Postage	252	377
Sundry Expenses	1,347	678
Church Maintenance	200	726
Donations given (balance from church funds, see page 8)	1,801	2,227
Accountants Fees (2023 Accounts)	1,080	960
Music and Video Licenses	246	239
Books	(30)	30
Telephone and IT	660	614
Shoebox Expenses & Carriage	631	528
Transport	559	445
Warm Space	353	1,238
Depreciation for the year	120	120
	24,120	27,890
Surplus of Income over Expenditure for the year	-	3,697
	24,120	27,150

BINGLEY UNITED REFORMED CHURCH

PROPERTY TRUST FUND - INCOME AND EXPENDITURE ACCOUNT
YEAR ENDED 31ST DECEMBER, 2025

	2025		2024	
	£		£	
INCOME				
Gross Rental Income		35,452		33,608
Interest on C.O.I.F. and Skipton Deposits		2,769		3,845
Donations		-		-
		38,221		37,453
EXPENDITURE				
Shop Properties				
Fire Insurance	3,010		3,047	
Repairs and Maintenance	12,344		4,954	
Professional Agents Fees	5,261		1,200	
		20,615		9,201
Church Buildings				
Fire Insurance	4,717		4,641	
Maintenance	1,042		20,519	
Equipment	-		1,460	
Professional Fees	17,447		2,320	
Expenditure on Cottage:				
Heating Maintenance Contract, Repairs & Professional Fees	825		60	
		24,031		29,000
		44,646		38,201
Transfer to Church General Fund		4,000		7,000
		48,646		45,210
Surplus (Deficit) for the year		(10,425)		(7,748)

BINGLEY UNITED REFORMED CHURCH

BALANCE SHEET AS AT 31ST DECEMBER, 2025

ASSETS

	2025 £		2024 £	
Church and Commercial Properties (see Note 1) (original cost unknown)	-		-	
CHURCH GENERAL FUND ASSETS (Note 2)				
Cash with Barclays Bank, Bingley:-				
Current Account	2,955		3,183	
Petty Cash	196		276	
Debtor – Idle URC & Yorkshire Province	1,000		1,000	
Ison Harrison (Tenants deposit)	5,250		5,250	
Nathawni & Rachen (Tenants deposit)	2,040		-	
		11,441		9,709
Church Organ at Cost (Bought December 2011)	5,200		5,200	
Digital Piano at Cost (Bought October 2016)	1,200		1,200	
Less: Annual Depreciation	(120)		(120)	
Less: Accumulated Depreciation	(6,185)		(6,065)	
		95		215
PROPERTY TRUST FUND ASSETS (Note 3)				
Cash in Barclays Bank Bingley:-				
Current	4,905		6,815	
Base Rate Tracker	-		-	
	4,905		6,815	
C.O.I.F. Charities Fund Deposit	10,000		10,000	
Skipton Building Society	95,779		105,048	
CAF Current Account	990		-	
CAF Gold Account	1,004		-	
Debtors and Prepayments	5,682		5,657	
		118,360		127,520
		129,896		137,444

BINGLEY UNITED REFORMED CHURCH

BALANCE SHEET AS AT 31ST DECEMBER, 2025

LIABILITIES

		2025 £		2024 £	
CHURCH GENERAL FUND LIABILITIES (Note 7)					
Balance Brought Forward		4,674		2,732	
Add: Surplus (Deficit) for the Year		(55)		3,700	
Add: Creditors this year		1,899		2,270	
Add: Ison Harrison (Tenants deposits)		5,250		5,250	
Add: Nathawni & Rachen (Tenants deposits)		2,040		-	
Less: Creditors last year		(2,270)		(4,028)	
			11,538		9,924
PROPERTY TRUST FUND LIABILITIES (Note 8)					
Shop Property Maintenance Fund					
Balance Brought Forward	29,000			39,000	
Less: Transfer to Church Roof Fund	(14,000)			(10,000)	
		15,000			29,000
Income and Expenditure Account					
Balance Brought Forward	2,020			10,911	
Add: Surplus for the Year	(10,427)			(7,747)	
Add: Creditors this year	1,265			2,009	
Less: Creditors last year	-			(2,153)	
Less: Transfer to Church Roof Fund	-			(1,000)	
Less: Transfers to Maintenance Fund	-			-	
		(7,142)			2,020
Church Roof Fund					
Balance Brought Forward	56,000			-	
Add: Transfer from Shop Maintenance Fund	14,000			10,000	
Add: Transfer from I&E Fund	-			1,000	
Add: Transfer from Church Maintenance Fund	-			30,000	
Add: Transfer from Church Support Fund	-			10,000	
		70,000			56,000
Church Maintenance Fund					
Balance Brought Forward	15,500			45,500	
Less: Transfer to Church Roof Fund	-			(30,000)	
		15,500			15,500
Church Support Fund					
Balance Brought Forward	15,000			30,000	
Less: Transfer to Church Roof Fund	-			15,000	
		15,000			15,000
Manse Maintenance Fund					
Balance Brought Forward & Carried Forward		5,000			5,000
Church Special Projects/Mission Fund					
Balance Brought Forward & Carried Forward		5,000			5,000
			118,358		127,520
			129,896		137,444

BINGLEY UNITED REFORMED CHURCH

BALANCE SHEET (Continued) AS AT 31ST DECEMBER, 2025

R S Gregory ..... Property Committee Treasurer

11th May 2026 ..... Date

BINGLEY UNITED REFORMED CHURCH
YEAR ENDED 31ST DECEMBER 2025

SCHEDULE OF DONATIONS (see Note 9)

	£ Donations given to Charities	£ Money received toward Donations	£ Balance from Church Funds
Bradford Soup Run	200.00	-	200.00
Bingley Methodist Church	50.00	-	50.00
Christian Aid	345.00	(345.00)	-
Christmas Charities	-	(199.00)	(199.00)
Friendship Fund	50.00	-	50.00
Imanuel Project	1,500.00	-	1,500.00
Leprosy Mission	98.00	(98.00)	-
Osteoporosis Society	300.00	(300.00)	-
Shelter	200.00	-	200.00
Smile Train	399.00	(399.00)	-
Tools With A Mission	65.00	(65.00)	-
WaterAid	261.00	(261.00)	-
	3,468.00	(1,667.00)	1,801.00

BINGLEY UNITED REFORMED CHURCH

NOTES TO THE ACCOUNTS - YEAR ENDED 31ST DECEMBER, 2025

1. OTHER ASSETS

Land and Buildings:

Church - Dryden Street, Bingley.
Commercial Properties, 122 - 130 Main Street, Bingley.

Original cost unknown.

2. CHURCH GENERAL FUND

Income can be found on page 2. Expenditure can be found on page 3.

3. PROPERTY TRUST FUND

Income and expenditure can be found on page 4.

4. SCHEDULE OF DONATIONS

This schedule can be found on page 8 and shows the total donations made to charities on behalf of the church, the amounts originally given/raised by the parishioners/community and the balance donated from church funds.

5. MINISTRY & MISSION FUND

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.

6. TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:
Equipment (including IT items) 10% straight line (over 10 years)

BINGLEY UNITED REFORMED CHURCH

PASTORATE ACCOUNT
YEAR ENDED 31ST DECEMBER, 2025

EXPENSES

	2025 £	2024 £
Council Tax	885	906
Telephone & Broadband	93	160
Fixed Car costs	467	400
National Insurance (including P11D)	81	77
Mileage	-	31
Travel	-	-
Books	-	5
Service Sheets & Postage	-	30
Holy Habits	-	-
Minsters Gathering	-	-
Palm Crosses	-	-
Yorkshire Water	31	145
Manse Insurance	-	134
Supervision	-	-
Summer School	-	-
Mance Maintenance	123	329
	1,680	2,217

BINGLEY UNITED REFORMED CHURCH

ADDENDUM TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31ST DECEMBER 2025

RESERVES POLICY

The following are "Permanent Endowments" and do not qualify as reserves:

a) Church, Dryden Street (no current valuation)
b) Commercial Properties 122/130 Main Street (no current valuation)
c) Manse (no current valuation) N.B. The proportion of the capital investment in the Aire Valley joint pastorate manse is shared equally by the Bingley and Idle United Reformed Churches.

The following "Unrestricted Funds" are considered as Reserves and are all in the form of deposits and investments:

		2025	2024
c)	General Fund	£ 4,248	£ 4,674
d)	Shop Property Maintenance Fund	£ 15,000	£ 29,000
e)	Income and Expenditure Fund	£ (7,142)	£ 2,020
f)	Church Maintenance Fund	£ 15,500	£ 15,500
g)	Church Support Fund	£ 15,000	£ 15,000
h)	Manse Maintenance Fund	£ 5,000	£ 5,000
i)	Church Special Projects/Mission Fund	£ 5,000	£ 5,000
j)	Church Roof Fund	£ 70,000	£ 56,000
	Total Unrestricted Funds	£122,606	£132,194

One Fund, **Shop Property Maintenance** (£15,000), is a Designated Fund, intended to provide a reserve for ongoing repairs and maintenance of the Commercial Properties.

The **Church Maintenance Fund**, (£15,500) is a Designated Fund to ensure that necessary minor repairs can be funded.

The **Manse Maintenance Fund** (£5,000) is a Designated Fund to ensure that necessary repairs can be funded.

The **Church Roof Fund** (£70,000) is a Designated Fund intended to provide for the necessary roof and gutter repairs/replacements. It is anticipated that grant aid will be required to meet the expected costs.

The remaining Unrestricted Funds are not Designated Funds, but in total are intended to provide for the following:

1) **Church Support** – Nominal £15,000 to ensure at least 6 months of the funding required when a minister is in place.
2) **Special Projects** – Nominal £5,000 to ensure funding for Shoe boxes and any one-off expenses proposed by the Mission Group.

The requirement for any and all of the above is determined by the Church Meeting and reviewed on at least an annual basis. The Income and Expenditure Fund may be re-allocated to other funds as required by the ministerial situation and the recommendations of the Elders and Property Committee.

Policy to be put for approval with the 2025 Annual Accounts at the Elders Meeting to be held on the **11th March 2026.**