



Wilmslow United Reformed Church Charity

Trustees' report and financial statements

For the year ended 31 March 2025

Trustees’ report and financial statements

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Legal and administrative information

Charity Name: Wilmslow United Reformed Church Charity (Wilmslow URC)

Registered Charity Number: 1128170

Minister/Trustee Vacant

Elders/Trustees
Dr M Arnell
Mr P Bradley
Mrs A Brander
Mrs C Carne (appointed 1 January 2025)
Mrs A Dean
Mr M Duguid
Mrs E Gilliland (stood down from office 31 December 2024)
Mrs N Moss
Mrs T Shepherd (stood down from office 31 December 2024)
Mrs W Williams
Mrs F Wood
Mr R Wood
Mr S Wood

Church Address: Chapel Lane
Wilmslow
Cheshire
SK9 1PR

Independent Examiner: Teresa Fennell ACMA, CGMA
It Doesn't Have to Cost the Earth Ltd
47 St Dunstons Close
Worcester
WR5 2AJ

Bankers: NatWest Bank plc
4 Grove Street
Wilmslow
Cheshire
SK9 1EJ

Trustees' report

The elders, acting as trustees, present their report and the financial statements of the charity for the year ended 31 March 2025.

Structure, governance and management

The minister and elders are the trustees of the charity as defined under the Charities Act 2011.

The responsibilities of elders are defined in the Basis of Union which was the founding document of the United Reformed Church. The minister, when in post, and elders are responsible for leading the church; fostering the spiritual development of the congregation; giving pastoral care to the congregation, ensuring that public worship is held on a regular basis and exercising stewardship over the church's property and finances. Elders are church members elected, normally for a three-year term, by the church meeting. The elders normally meet once a month and the meetings are usually chaired by the minister.

Many of the elders' responsibilities are delegated to several teams covering Worship, Outreach, Finance, Premises and Property. These teams have members some of whom are elders and they report to the elders' meeting.

Church meetings are normally held quarterly and are open to all members of the church; all major decisions affecting the church are made by church meeting.

The governing document is in line with an approved instrument issued by the United Reformed Church.

Objectives and activities

The church is committed to providing public worship open to all; having a programme of Christian education for all ages; providing social and recreational activities for all ages; giving pastoral support to the congregation; providing premises, resources and services to the local community.

The elders declare that they have complied with the duty imposed by the Charities Act 2011 to have due regard to the public benefit guidance published by the Charity Commission. Worship is open to all and all are welcome. The church premises are used by both church groups and other social, community and commercial organisations.

Achievements and performance

A public worship service is conducted every Sunday morning and a monthly mid-week service designed for those who struggle to attend on a Sunday morning has also continued over the past year. Messy Church continues on the first Sunday each month and continues to be highly appreciated. There is also Modern Believers, a faith-based discussion group.

The year has seen the Community Café held on Monday and Wednesday mornings continue the development of its outreach mission. The support for Wilmslow Youthwork, the charity set up in 2019 has continued through the year and makes a significant difference in the lives of young people and their families in and around Wilmslow and links with Wilmslow High School continue to be developed.

The social, study and recreational activities include a badminton club, bowling club, quilters group and book club. A fellowship group meet regularly on Mondays with speakers and social events. These groups and the uniformed youth organisations which meet on our premises are open to and attended by people who are not church members.

Pastoral care is provided through a network led by two support coordinators to offer the best possible and most relevant support to those members of the congregation with pastoral needs. The network is organised to coordinate the many members who volunteer to offer services such as home visiting to the sick or lonely and transport for those with limited mobility. There is also a much-valued Prayer chain.

Trustees' report *(continued)*

Review of the year

After discussions at local, synod and national level, Wilmslow United Reformed Church moved to the Mersey Synod on 31 March 2024 and a farewell/welcome service was held on 11 August 2024.

The Church has remained in vacancy all through the year. In January 2025 the Church completed its vacancy profile and a vacancy was declared in February 2025. A search for a new minister is now underway.

Financial review

The church's principal funding comes from freewill giving which was down on the previous year but lettings income from the use of the church buildings increased as we continued to promote the use of the premises to the community.

Expenditure in the year was ahead of budgeted figure, £179,145, as in some areas additional expenditure was approved and with some increased costs linked to inflationary pressures. Significant work in the year work on the roofs and a removal of the tree on the Church estate.

Reserve policy

The General Fund, from the regular freewill giving, contributes to the day to day running costs of the church and there are designated funds set aside for repairs and improvements. Monies are set aside each year from the general fund, net of any costs incurred in the year, to maintain sufficient balances in this fund for future expenditure without recourse to special appeals. The General Fund balance, excluding the manse fund, equates to three months' expenditure in line with the Charity Commission recommendations. This means that key contracted expenditure is properly covered in the event of a fall off of income.

The year-end balance for the designated fund is shown in note 17.

Approved by the elders on November 3rd 2025 and signed on their behalf by:



Steve Wood, Church Treasurer

**Statement of financial activities
for the year ended 31 March 2025**

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
		£	£	£	£	£
Income from:						
Donations and legacies	2	179,165	-	9,447	188,612	144,115
Charitable activities	3	43,181	-	-	43,181	39,649
Other trading activities	4	9,308	-	-	9,308	10,507
Investment income	5	5,249	-	143	5,392	6,089
Total income		236,903	-	9,590	246,493	200,360
Expenditure on:						
Raising funds	6	1,345	-	266	1,611	2,163
Charitable activities	7	189,691	40,600	9,271	239,562	198,844
Total expenditure		191,036	40,600	9,537	241,173	201,007
Net income / (expenditure)		45,867	(40,600)	53	5,320	(647)
Transfers between funds		(40,000)	40,000	-	-	-
		5,867	(600)	53	5,320	(647)
Total funds brought forward 1 April 2024		275,707	23,184	9,611	308,502	309,149
Total funds carried forward 31 March 2025		281,574	22,584	9,664	313,822	308,502
			(Note 16)	(Note 17)		

The notes on pages 8 to 15 form part of these financial statements.

Balance sheet
as at 31 March 2025

	Note	Unrestricted funds General	Designated	Restricted Funds	Total 2025	Total 2024
		£	£	£	£	£
Fixed assets						
Tangible assets	12	2,631	5,257	-	7,888	9,977
		<u>2,631</u>	<u>5,257</u>	<u>-</u>	<u>7,888</u>	<u>9,977</u>
Current assets						
Debtors	13	35,994	-	1,106	37,100	31,124
Investments	14	227,984	-	-	227,984	223,530
Bank and cash balances		33,577	17,327	9,654	60,558	48,240
		<u>297,555</u>	<u>17,327</u>	<u>10,760</u>	<u>325,642</u>	<u>302,894</u>
Current liabilities						
Creditors payable within one year	15	(18,612)	-	(1,096)	(19,708)	(4,369)
Net current assets		<u>278,943</u>	<u>17,327</u>	<u>9,664</u>	<u>305,934</u>	<u>298,525</u>
Total net assets		<u>281,574</u>	<u>22,584</u>	<u>9,664</u>	<u>313,822</u>	<u>308,502</u>
		<u><u>281,574</u></u>	<u><u>22,584</u></u>	<u><u>9,664</u></u>	<u><u>313,822</u></u>	<u><u>308,502</u></u>
The funds of the charity						
Unrestricted income funds						
General		281,574	-	-	281,574	275,707
Designated	16	-	22,584	-	22,584	23,184
Total		<u>281,574</u>	<u>22,584</u>	<u>-</u>	<u>304,158</u>	<u>298,891</u>
Restricted funds	17	-	-	9,664	9,664	9,611
		<u>281,574</u>	<u>22,584</u>	<u>9,664</u>	<u>313,822</u>	<u>308,502</u>
		<u><u>281,574</u></u>	<u><u>22,584</u></u>	<u><u>9,664</u></u>	<u><u>313,822</u></u>	<u><u>308,502</u></u>

The notes on pages 8 to 15 form part of these financial statements.

Approved by the elders on November 3rd 2025 and signed on their behalf by:



Steve Wood, Church Treasurer

Notes to the financial statements

1 Accounting policies

Basis of accounting

The financial statements have been prepared under the Charities Act 2011 and in accordance with the Charities Statement of Recommended Practice: (FRS 102) issued by the Charity Commission on the basis that the charity is a Public Benefit Entity. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

There are no estimates or assumptions made creating estimation uncertainty as at the year-end that put the carrying values of assets and liabilities at risk of material adjustment in next year's financial statements.

The financial statements have been prepared on a going concern basis.

Fund accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donors.

Tangible fixed assets

Freehold property: The trustees of the church buildings are the URC (Mersey Province) Trust Limited who hold them for purposes connected with Wilmslow URC. Expenditure incurred on the church is written off in the year it is incurred.

Equipment: Tangible fixed assets are stated at cost less depreciation. Depreciation is provided at rates calculated to write off the cost of fixed assets, less their estimated residual value, over their expected useful lives on the following bases:

- Equipment and fixtures – 20% per annum, straight line

Incoming resources

All incoming resources are included in the Statement of Financial Activities (SoFA) when the charity is legally entitled to the income after any performance conditions have been met, the amount can be measured reliably and it is probable that the income will be received.

Resources expended

The URC Ministry and Mission contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period in which they are incurred and include VAT which cannot be recovered. They are allocated to the particular activity to which they relate. As most of the management and activity of the church is carried out by volunteers, this intangible asset is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

Financial instruments

The charity's basic financial instruments as defined by FRS 102 are all recognised at their settlement value and the charity has no "other" financial instruments.

Taxation

As part of the United Reformed Church, the church is an excepted and registered charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

Notes to the financial statements (continued)

2 Donations and legacies

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Offertory and standing orders (£1,734 per week; 2024: £1,743)	90,163	-	-	90,163	90,658
Income tax refunds under Gift Aid	24,891	-	-	24,891	21,635
Special offerings and donations	23,427	-	9,447	32,874	28,822
Legacies	40,684	-	-	40,684	1,000
Grants	-	-	-	-	2,000
	179,165	-	9,447	188,612	144,115

3 Charitable activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Use of church rooms	43,181	-	-	43,181	39,649
	43,181	-	-	43,181	39,649

4 Other trading activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Fund raising	3,688	-	-	3,688	5,081
Café income	4,123	-	-	4,123	4,416
Manse energy feed in tariff	854	-	-	854	819
Royalties	643	-	-	643	191
	9,308	-	-	9,308	10,507

5 Investment income

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Bank interest	795	-	143	938	1,249
Investment income	4,454	-	-	4,454	4,840
	5,249	-	143	5,392	6,089

Notes to the financial statements (continued)

6 Raising funds

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Fundraising expenses	1,309	-	266	1,575	1,004
Running expenses	36	-	-	36	1,159
	<u>1,345</u>	<u>-</u>	<u>266</u>	<u>1,611</u>	<u>2,163</u>

7 Charitable activities

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Ministry costs					
URC Ministry and Mission Fund	61,845	-	-	61,845	63,012
Youth Work	20,000	-	-	20,000	20,000
Synod levy	-	-	-	-	3,261
Pulpit supply	565	-	-	565	500
	<u>82,410</u>	<u>-</u>	<u>-</u>	<u>82,410</u>	<u>86,773</u>
Ministerial costs					
Travel and subsistence	92	-	-	92	1,127
Synod expenses	-	-	-	-	3,983
Pastoral support	-	-	90	90	3,485
Worship resources	537	-	-	537	172
Wedding and funeral expenses	-	-	-	-	-
Flowers	528	-	-	528	662
	<u>1,157</u>	<u>-</u>	<u>90</u>	<u>1,247</u>	<u>9,429</u>
Church costs					
Cleaning	18,242	-	-	18,242	15,680
Supplies	4,309	-	-	4,309	4,616
Heat, light and water	21,644	-	-	21,644	24,255
Repairs and maintenance	23,483	39,197	-	62,680	9,975
Insurance	6,329	-	-	6,329	5,658

Notes to the financial statements *(continued)*

7 Charitable activities (continued)

	Unrestricted funds General	Designated	Restricted Funds	Total 2024-25	Total 2023-24
	£	£	£	£	£
Church costs (continued)					
Waste disposal	894	-	-	894	1,353
Kitchen supplies and equipment	1,069	-	-	1,069	1,486
Gardening	104	-	-	104	1,503
	<u>76,074</u>	<u>39,197</u>	<u>-</u>	<u>115,271</u>	<u>64,526</u>
Manse costs					
Council tax	(1,444)	-	-	(1,444)	3,454
Telephone	524	-	-	524	1,032
Water	515	-	-	515	310
Repairs and maintenance	40	-	-	40	-
	<u>(365)</u>	<u>-</u>	<u>-</u>	<u>(365)</u>	<u>4,796</u>
Office costs					
Telephone and broadband	5,023	-	-	5,023	1,622
Stationery and furniture	121	-	-	121	711
Printing	602	-	-	602	501
Photocopying	555	-	-	555	585
Postage	6	-	-	6	-
Newsletter	737	-	-	737	805
Website	157	-	-	157	200
Sundries	-	-	-	-	209
	<u>7,201</u>	<u>-</u>	<u>-</u>	<u>7,201</u>	<u>4,633</u>
Team and activity costs					
Fellowship	1,045	-	-	1,045	890
Messy Church	154	-	-	154	103
Music	2,664	-	-	2,664	948
Outreach	845	-	-	845	-
Worship	205	-	-	205	249
	<u>4,913</u>	<u>-</u>	<u>-</u>	<u>4,913</u>	<u>2,190</u>

Notes to the financial statements (continued)

7 Charitable activities (continued)

	Unrestricted funds General £	Designated £	Restricted Funds £	Total 2024-25 £	Total 2023-24 £
Finance and admin costs					
Secretarial expenses	1,913	-	-	1,913	5,448
Finance expenses	5,507	-	-	5,507	2,471
Premises expenses	6,391	-	-	6,391	1,660
Bad debts	(766)	-	-	(766)	627
Bank charges	832	-	-	832	854
Depreciation	686	1,403	-	2,089	465
	<u>14,563</u>	<u>1,403</u>	<u>-</u>	<u>15,966</u>	<u>11,525</u>
Donations					
Northern College	250	-	-	250	250
East Cheshire Eye Society	1,129	-	-	1,129	1,591
Francis House	1,130	-	-	1,130	-
NSPCC	-	-	-	-	1,591
Samaritans	1,129	-	-	1,129	1,591
Disaster Emergency Committee appeals	-	-	-	-	-
Church Action on Poverty	50	-	-	50	50
Royal British Legion	50	-	-	50	-
Commitment for Life	-	-	4,268	4,268	2,807
Disaster appeals	-	-	551	551	-
Harvest appeal	-	-	2,393	2,393	3,238
Christian Aid	-	-	1,969	1,969	3,854
Other donations	-	-	-	-	-
	<u>3,738</u>	<u>-</u>	<u>9,181</u>	<u>12,919</u>	<u>14,972</u>
Charitable activities	<u>189,691</u>	<u>40,600</u>	<u>9,271</u>	<u>239,562</u>	<u>198,844</u>

Notes to the financial statements (continued)**8 Trustee remuneration and expenses**

None of the trustees (2023-24: £Nil) were paid any remuneration or received any other benefits from their employment with the church. Prior to her retirement, the Minister was remunerated by the United Reformed Church and her settlement agreement includes the manse, which is owned by the Synod, but whose costs of are paid by the church.

Donations without conditions totalling £7,980 (2023-24: £15,009) were received from trustees.

Expenses totalling £2,021 (2023-24: £5,999) were paid to eight (2023-24: *nine*) trustees including the Minister. These were for travel, subsistence and the reimbursement of out of pocket expenses.

9 Related party transactions

Donations without conditions totalling £5,490 (2023-24: £9,115) were received from related parties.

Expenses totalling £444 (2023-24: £1,137) were paid to two (2023-24: *four*) partners of trustees. These were for travel, subsistence and the reimbursement of out of pocket expenses.

One of the trustees was also a related party to a trustee of Wilmslow Youth. Amounts paid to Wilmslow Youth in the year were £20,000 (2023-24: £19,771). Donations amounting to £6,700 (2023-24: £6,500) were received from Wilmslow Youth in the year as contributions towards use of the Undercroft.

10 Staff costs

Staff costs in the year totalled £6,409 (2023-24: £2,224) in relation to two employees (2023-24: *two*). There were no social security or pension costs payable.

11 Independent examination

The fee in the year for independent examination of the financial statements was £775 (2023-24: £750).

12 Fixed assets

	General equipment and fixtures	Designated equipment and fixtures	Total
	£	£	£
General funds			
Cost			
At 1 April 2024	3,431	7,011	10,442
Additions	-	-	-
At 31 March 2025	<u>3,431</u>	<u>7,011</u>	<u>10,442</u>
Depreciation			
At 1 April 2024	114	351	465
Charge for the year	686	1,403	2,089
At 31 March 2025	<u>800</u>	<u>1,754</u>	<u>2,554</u>
Net book value			
At 31 March 2025	<u>2,631</u>	<u>5,257</u>	<u>7,888</u>
At 31 March 2024	<u>3,317</u>	<u>6,660</u>	<u>9,977</u>

Notes to the financial statements (continued)

12 Fixed assets (continued)

For the reasons stated in the Accounting Policy (Note 1), the church buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £8,224,000 and the contents of the church buildings are insured for £418,000.

13 Debtors

	Unrestricted funds General	Designated	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Accounts receivable	7,518	-	-	7,518	6,371
Bad debt provision	(375)	-	-	(375)	(1,142)
Income tax recoverable	23,559	-	1,106	24,665	22,529
Prepayments	5,292	-	-	5,292	3,366
	35,994	-	1,106	37,100	31,124

14 Investments

	Unrestricted funds General	Designated	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
At 1 April 2024	223,530	-	-	223,530	218,690
Interest applied in the year	4,454	-	-	4,454	4,840
At 31 March 2025	227,984	-	-	227,984	223,530

The investments represent the amount held on behalf of the Church by the Synod following a review which resulted in responsibility for the manse passing to the URC (North Western Province) Trust Limited.

15 Creditors payable within one year

	Unrestricted funds General	Designated	Restricted Funds	Total 2025	Total 2024
	£	£	£	£	£
Accounts payable	1,863	-	-	1,863	2,799
Accruals and deferred income	16,749	-	1,096	17,845	1,570
	18,612	-	1,096	19,708	4,369

Notes to the financial statements (continued)

16 Designated funds

The church operates one designated fund with the encouragement of the church meeting.

Repairs fund - this is established to fund the maintenance of the church and manse premises; it receives regular budgeted transfers from the general fund when funds are available. The maintenance is supervised by the Property Team.

The movements on the designated fund were as follows:

	Repairs fund	Total 2024-25	Total 2023-24
	£	£	£
Brought forward at 1 April 2024	23,184	23,184	23,535
Expenditure on charitable activities	(40,600)	(40,600)	(351)
Transfers from other funds	40,000	40,000	-
Carried forward at 31 March 2025	22,584	22,584	23,184

17 Restricted funds

The church accounts include four restricted funds where the monies can only be used for the specific purposes for which they were entrusted to the church. These monies are not at the disposal of the church meeting for any other purpose and represent:

Specific gifts – at different times of the year monies are raised in the church to support specific projects.

Additional ministry fund – this represents the balance of a legacy and although it is totally expendable, it may only be used to provide additional ministry.

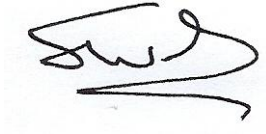
Ministerial hardship fund – this represents funds donated for use by the minister as she determines to provide gifts or support. The use of these funds is kept confidentially.

The movements in the restricted funds during the year were:

	Specific gifts	Additional ministry	Hardship fund	Total 2024-25	Total 2023-24
	£	£	£	£	£
Brought forward at 1 April 2024	-	2,873	6,738	9,611	12,788
Donations and legacies	9,447	-	-	9,447	10,189
Activities for generating funds	-	-	-	-	-
Investment income	-	143	-	143	124
Expenditure on raising funds	(266)	-	-	(266)	(290)
Expenditure on charitable activities	(9,181)	-	(90)	(9,271)	(13,194)
Transfers to other funds	-	-	-	-	(6)
Carried forward at 31 March 2025	-	3,016	6,648	9,664	9,611

Treasurer's statement

I have prepared the financial statements on pages 6 to 15 for the year ended 31 March 2025.

A handwritten signature in black ink, appearing to read 'SDW', with a horizontal line underneath.

Stephen David Wood, FCA

April 26th 2025

Independent examiner's report

I report to the trustees on my examination of the financial statements of Wilmslow United Reformed Church Charity ("the Church") for the year ended 31 March 2025 which are set out on pages 6 to 15.

Responsibilities and basis of report

As the charity trustees of the Church, 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 Church's accounts carried out under section 145 of the Act and in carrying my examination I have followed all the 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 Church as required by section 130 of the Act; or
- 2) the accounts do not accord with those records; or
- 3) the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair view' which is not a matter considered as part of an independent examination.

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

Signed:

Teresa Fennell

Date: 23rd December 2025

Teresa Fennell, Chartered Institute of Management Accountants

It Doesn't Have to Cost the Earth Ltd
47 St Dunstons Close
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