

**MOW COP COMMUNITY CHURCH
TRUSTEES' ANNUAL REPORT FOR 2025**

OBJECTIVES

Mow Cop Community Church is a CIO registered with The Charity Commission for England and Wales (registration number 120773).

The church purposes, set out in its Constitution, are:

1. the advancement of the Christian faith in accordance with the Basis of Faith primarily but not exclusively within Mow Cop and the surrounding neighbourhood; and
2. such other charitable purposes as shall, in the opinion of the charity trustees, put into practice the Christian faith in accordance with the Basis of Faith, including but not limited to: the prevention and relief of need, hardship and sickness; the advancement of education; and the provision of facilities in the interests of social welfare for recreation or other leisure time occupation of individuals who have need of such facilities by reason of their youth, age, infirmity or disability, financial hardship or social circumstances with the object of improving their conditions of life.

ACTIVITIES

The church seeks to fulfil the above objectives by means of:-

- Weekly corporate gatherings for worship, preaching, prayer and mutual encouragement.
- Weekly corporate gatherings for Bible Study and prayer.
- Weekly age-appropriate Christian teaching for primary school children.
- Bi-weekly Saturday afternoon Craft Club.
- Monthly (approximately) after church communal lunches and fellowship time on a Sunday.
- Monthly mums and tots group.
- Visits to local primary schools to share in their school assembly and/or lessons as and when invited by the school.
- Regular financial giving to individuals and charities with the same objectives

All of the activities are provided by volunteers who are either members or attendees of the church and the Trustees are grateful for their dedication and commitment to their work. Volunteers are given appropriate training and are DBS checked where necessary.

All of the above activities are accessible free of charge to members of the general public and are promoted through notices outside the church, the church website, local social media postings, and via word of mouth by members and attendees of the church.

PUBLIC BENEFIT

The Trustees have regard to the requirement for the charity to have public benefit.

In addition to the public benefit noted above, the Trustees make the church premises available to:-

- The Mow Cop Killer Mile organisation as the HQ for the race, usually involving several hundred competitors.

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- PCSO for 'beat surgeries'
- Local and National Government for use as a Polling Station.
- A local home education group for group teaching and recreation sessions.
- Home Educators as an accredited Exam centre for the Cambridge International Exam Board facilitating O Level, GCSE and IGCSE examinations.

No charge is made for use of the premises but donations to cover running costs are gratefully accepted.

ACHIEVEMENT OF OBJECTIVES

The Trustees have been encouraged to see an increase in attendance at regular meetings, with new people from the community becoming involved and benefitting spiritually and practically.

The bi-weekly craft club has continued to see good attendance and involvement. Thanks are given to those who run the club.

The church members benefitted from a weekend away in Shropshire, subsidised by church funds.

There was collaboration with the local Methodist Chapel for worship on Easter morning, and a family club in Autumn.

The bi-weekly 'Criss-Cross' club concluded at the end of 2024 due to dwindling numbers and key volunteers moving on.

The traditional Christmas Eve carol service and choir concert were aimed at village attendance.

reporting, and paper records of all transactions. The records are reconciled to the bank accounts on a monthly basis and are scrutinised annually by an Independent Examiner..

FINANCIAL REVIEW

The Church maintains its financial records on a receipt and Payment basis in accordance with the requirements of the Charity Commission.

The financial records are kept in a simple PC-based accounting package supplemented by a spreadsheet workbook to enable public the Church's objectives.

The church is greatly encouraged by receiving gifts from neighbouring churches, and considerable donations from church members, and an increase of people. We are grateful for God's goodness in providing adequate funds to enable the Church's ministry to continue.

INCOME

70% of the Church's income in 2025 came from donations made by church members, and those attending church services and other church activities.

The Church does not engage in fund raising from the general public.

The Church premises are not hired out but are occasionally used by individuals or groups on a donation basis provided such use does not conflict with or compromise

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EXPENDITURE

Expenditure on direct ministry to fulfil the church objectives was 57% of total expenditure, with the remaining 43% of expenditure covering running costs for the church building and compliance with legal obligations.

CURRENT FINANCIAL POSITION

The year- end balance in the current account amounts to £16,226.

The other cash assets in the savings account and 5 year bond amount to £13,063, giving a grand total liquid asset of £29,289.

In the view of the Trustees these funds give adequate reserves for the charity to continue fulfilling its objectives for the next 12 months.

The value of the church building in the accounts has been shown as £490,000.

BUDGET FOR 2026

A budget for 2026 has been set and agreed by the Trustees and was presented for approval of the church members at the church AGM in April.

The budget has been drawn up based on the current level of regular donations and as a continued measure focuses on non-discretionary items of expenditure. This means that the ministry of the church will major on low-cost options to fulfil the church's objectives, building up on the previous year's net surplus, enabling some fiscal relaxation.

The budget can only reflect known or anticipated circumstances and it is therefore managed on a monthly basis, by curtailing discretionary expenditure if income falls short of the budgeted amount

As from 1 January 2025 the Pastor is a part time employee of the church.

SAFEGUARDING

The church has an up to date safeguarding policy and appointed Safeguarding Co-Ordinator and Deputy Co-ordinator. Advice and guidance on safeguarding matters is taken from the advisory group Thirty-one:Eight (Charity number 1004490).

There were no safeguarding incidents in the period 01-01-2024 to 31-12-2024 which required reporting to the Charity Commission.

STRUCTURE, GOVERNANCE AND MANAGEMENT

This year, Mow Cop Community Church transitioned from being a CUA charity (registration 1052515) to a CIO (registration 1207731).

With the services of Edward Connor Solicitors, a new Church Constitution and Handbook were created, these being adopted at a members' meeting on 17th March 2024.

The new CIO was established on 4th April 2025. The church members voted (23rd June 2025) and trustees resolved (14th July 2025) to transfer all the CUA's assets into the CIO once given approval by the Charity Commission, which took place on 23rd September 2024.

The members and trustees of CUA charity became first members and trustees of CIO charity.

The CUA charity was deregistered on 22nd November 2025.

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Thanks are given especially to Chris Brook for leading the work on changing our charity structure.

Pastor Matthew Coster is to be taken on as an employee of the Church, commencing 1st January 2025.

Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
Matthew Coster	Pastor / Chair	Whole duration	Church Council
Christopher Gordon Brook	Elder / Assistant treasurer	Whole duration	As Above
Sheila Walton	Treasurer	Whole duration	As Above

Sheila Walton took over the Treasurer's role in 2024.

Christopher Brook will be moving out of the area in 2025, but has agreed to remain in his capacities for up to one year until a replacement has been found.

The Church are eager to appoint a suitable replacement in role of Elder and Trustee.

The church is a member of the Fellowship of Independent Evangelical Churches (FIEC), charity number 1168037.

REFERENCE AND ADMINISTRATIVE DETAILS

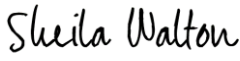
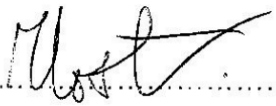
Charity name	Mow Cop Community Church
Other name the charity uses	Until 2004 known as 'Mow Cop Pentecostal Church'
Registered charity number	1207731 (Formerly 1052515)
Charity's principal address	Top Station Road Mow Cop Stoke-on-Trent Staffordshire ST7 3NY

DECLARATIONS

The trustees declare that they approve the above Trustees' Report

Signed on behalf of the charity trustees:

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Signature	Signed by:  53E804579689412...	
Full Name	SHEILA WALTON	MATTHEW COSTER
Position	Treasurer	Chair
Date	27 th April 2026	27 th April 2026

Mow Cop Community Church CIO Charity No 1207731
Closing Summary for 1 January to 31 December 2025

ITEM	ACCOUNTS						
	CASH	COOP BANK	KINGDOM BANK SAVINGS	KINGDOM BANK BOND	TOTAL FOR PERIOD		
OPENING BALANCES:							
Balance at bank on 31 December 2024	£0.00	£12,497.40	£7,786.92	£5,135.25	£25,419.57		
Reimbursements due		£1,375.36			£1,375.36		
Payments not cleared		-£150.00			-£150.00		
Actual balance on 31 December 2024	£0.00	£13,722.76	£7,786.92	£5,135.25	£26,644.93		
INCOME:							
Donations - Gift Aided	£550.00	£15,958.71	£0.00	£0.00	£16,508.71		
Offerings - Gift Aided	£3,901.96	£178.00	£0.00	£0.00	£4,079.96		
Craft Club - Gift Aided	£326.48	£0.00	£0.00	£0.00	£326.48		
Restricted Funds - Gift Aided	£350.00	£0.00	£0.00	£0.00	£350.00		
Donations - Non Gift Aided	£0.00	£8,079.64	£0.00	£0.00	£8,079.64		
Offerings - Non Gift Aided	£5.25	£4.62	£0.00	£0.00	£9.87		
Restricted Funds - Non Gift Aided	£4,159.90	£1,612.91	£0.00	£0.00	£5,772.81		
Tax Reclaim	£0.00	£3,819.64	£0.00	£0.00	£3,819.64		
Bank Interest	£0.00	£0.00	£25.25	£115.54	£140.79		
Sale of Goods	£0.00	£0.00	£0.00	£0.00	£0.00		
Room Use Donations	£0.00	£1,550.00	£0.00	£0.00	£1,550.00		
Sundry Donations	£604.97	£0.00	£0.00	£0.00	£604.97		
TOTAL INCOME	£9,898.56	£31,203.52	£25.25	£115.54	£41,242.87		
EXPENDITURE:							
Ministry Costs:							
Adult Outreach	£0.00	£0.00	£0.00	£0.00	£0.00		
Childrens & Youth Work	£0.00	-£118.38	£0.00	£0.00	-£118.38		
Christian Resources	£0.00	-£322.41	£0.00	£0.00	-£322.41		
Craft Club Materials	£0.00	-£65.17	£0.00	£0.00	-£65.17		
Employee Net Salaries	£0.00	-£10,042.48	£0.00	£0.00	-£10,042.48		
Employee Pension Contributions	£0.00	-£224.72	£0.00	£0.00	-£224.72		
Employee Tax Deductions	£0.00	-£1,878.00	£0.00	£0.00	-£1,878.00		
Employer Pension Contributions	£0.00	-£143.34	£0.00	£0.00	-£143.34		
Employer Natonal Insurance	£0.00	-£450.00	£0.00	£0.00	-£450.00		
Payroll Processing	£0.00	-£355.00	£0.00	£0.00	-£355.00		
Ministry Payments	£0.00	-£1,150.00	£0.00	£0.00	-£1,150.00		
Missionary Gifts	£0.00	-£1,130.00	£0.00	£0.00	-£1,130.00		
Pastoral Expenses	£0.00	£0.00	£0.00	£0.00	£0.00		
Refreshments	£0.00	-£468.10	£0.00	£0.00	-£468.10		
Stationery and Printing	£0.00	-£392.94	£0.00	£0.00	-£392.94		
Other	£0.00	-£1,471.45	£0.00	£0.00	-£1,471.45		
Running Costs:							
Building Maintenance	£0.00	-£121.97	£0.00	£0.00	-£121.97		
Compliance	£0.00	-£5,026.59	£0.00	£0.00	-£5,026.59		
Consumables	£0.00	-£415.75	£0.00	£0.00	-£415.75		
Garden Maintenance	£0.00	-£69.00	£0.00	£0.00	-£69.00		
Heating	£0.00	-£1,790.03	£0.00	£0.00	-£1,790.03		
Telephone and Internet	£0.00	-£847.34	£0.00	£0.00	-£847.34		
Power	£0.00	-£1,034.68	£0.00	£0.00	-£1,034.68		
Repairs and Renewals	£0.00	-£3,225.93	£0.00	£0.00	-£3,225.93		
Sundry Expense	£0.00	-£43.48	£0.00	£0.00	-£43.48		
Water	£0.00	-£247.76	£0.00	£0.00	-£247.76		
Unknown	£0.00	£0.00	£0.00	£0.00	£0.00		
One Off Costs:							
Additional Equipment	£0.00	-£872.67	£0.00	£0.00	-£872.67		
Building Alterations	£0.00	£0.00	£0.00	£0.00	£0.00		
Restricted Funds: Expenditure	£0.00	-£6,691.42	£0.00	£0.00	-£6,691.42		
TOTAL EXPENDITURE	£0.00	-£38,598.61	£0.00	£0.00	-£38,598.61		
SURPLUS/-DEFICIT	£9,898.56	-£7,395.09	£25.25	£115.54	£2,644.26		
TRANSFERS BETWEEN ACCOUNTS:							
From Cash to Coop	-£9,898.56	£9,898.56					
From Kingdom Bank to Coop							
From Kingdom Bank Bond to KB Savings							
From Coop to Cash							
TOTAL TRANSFERS	-£9,898.56	£9,898.56	£0.00	£0.00	£0.00		
CLOSING BALANCES:							
Actual Balance at 31/12/2025	£0.00	£16,226.23	£7,812.17	£5,250.79	£29,289.19		
Comprising:-							
Balance at Bank on 31/12/25	£0.00	£16,226.23	£7,812.17	£5,250.79	£29,289.19		
Plus Reimbursements due					£0.00		
Less Payments not cleared					£0.00		
Actual Balance at 31/12/2025	£0.00	£16,226.23	£7,812.17	£5,250.79	£29,289.19		

INCOME:

Donations - Gift Aided
Offerings - Gift Aided
Craft Club - Gift Aided
Restricted Funds - Gift Aided
Donations - Non Gift Aided
Offerings - Non Gift Aided
Restricted Funds - Non Gift Aided
Tax Reclaim
Bank Interest
Sale of Goods
Room Use Donations
Sundry Donations

Donations - GA
Offerings - GA
Craft Club - GA
Restricted Funds - GA
Donations - non GA
Offerings - non GA
Restricted Funds - non GA
Tax Reclaim
Bank Interest
Sale of Goods
Room Use Donations
Sundry Donations

EXPENDITURE:**Ministry Costs:**

Adult Outreach
Childrens & Youth Work
Christian Resources
Craft Club Materials
Employee Net Salaries
Employee Pension Contributions
Employee Tax Deductions
Employer Pension Contributions
Employer Natonal Insurance
Payroll Processing
QRPay Transaction Fees
Ministry Payments
Missionary Gifts
Pastoral Expenses
Refreshments
Stationery and Printing
Toddler Group
Other

Adult Outreach
Childrens and Youth Work
Christian Resources
Craft Club Materials
Employee Net Salaries
Employee Pension Contributions
Employee Tax Deductions
Employer Pension Contributions
Employer Natonal Insurance
Payroll Processing
QRPay Transaction Fees
Ministry Payments
Missionary Gifts
Pastoral Expenses
Refreshments
Stationery Postage & Printing
Toddler Group
Other

Running Costs:

Building Maintenance
Compliance
Consumables
Garden Maintenance
Heating
Telephone and Internet
Power
Repairs and Renewals
Sundry Expense
Water
Unknown

Building Maintenance
Compliance
Consumables
Garden Maintenance
Heating
Phone and Internet
Power
Repairs & Renewals
Sundry Expense
Water
Unknown

One Off Costs:

Additional Equipment
Building Alterations
Restricted Funds: Expenditure

Additional Equipment
Building Alterations
Restricted Funds Expenditure

TRANSFERS:

From Cash to Coop
From Kingdom Bank to Coop
From Coop to Cash
Transfer to CIO 1207731

Transfer to Coop

Transfer to CIO 1207731

DATE	PAYEE	CATEGORY	SUB CATEGORY	REF No.	AMOUNT	WITHDRAWAL	DEPOSIT	BALANCE	STATUS	NOTES
1/31/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-800	800		14330.37		Payroll for month 10 (06/01/25 - 05/02/25) Withdrawal
2/27/2025	Nest	Ministry Costs	Employer Pension Contributions		-14.4	14.4		13056.87		Payroll for month 10 (06/01/25 - 05/01/25)\nEmployer/EmployeeWithdrawal
2/27/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		13037.67		Payroll for month 10 (06/01/25 - 05/02/25)\nEmployer/EmployeeWithdrawal
2/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-761.6	761.6		12356.21		Withdrawal
3/7/2025	Nest	Ministry Costs	Employer Pension Contributions		-14.4	14.4		13380.23		payroll for month 11 (06/02/25 - 05/03/25)\nEmployer/EmployeeWithdrawal
3/7/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		13333.05		Payroll month 11 (06/02/25 - 05/03/25) Withdrawal
3/14/2025	HMRC - Cumbernauld	Ministry Costs	Employee Tax Deductions		-600	600		12874.99		Period from 06/01/25-05/04/25\nRef: 120P2033985762512 Withdrawal
3/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-780.8	780.8		13372.75		Withdrawal
4/10/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		14360.54	Month 1 April 2025	Withdrawal
4/10/2025	Nest	Ministry Costs	Employer Pension Contributions		-14.4	14.4		14346.14	Month 1 April 2025	Withdrawal
4/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-780.8	780.8		13590.95		Withdrawal
5/2/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-0.88	0.88		13414.99	U/payment	Withdrawal
5/14/2025	Nest	Ministry Costs	Employer Pension Contributions		-13.74	13.74		15564.58		Withdrawal
5/14/2025	Nest	Ministry Costs	Employee Pension Contributions		-18.32	18.32		15546.26		Withdrawal
5/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-780.8	780.8		14746.1		Withdrawal
6/12/2025	Nest	Ministry Costs	Employee Pension Contributions		-14.4	14.4		15202.39		Withdrawal
6/12/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		15183.19		Withdrawal
6/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-780.8	780.8		14541.94		Withdrawal
6/30/2025	HMRC - Cumbernauld	Ministry Costs	Employee Tax Deductions		-600	600		14044.94		Withdrawal
7/10/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		14488		Withdrawal
7/10/2025	Nest	Ministry Costs	Employer Pension Contributions		-14.4	14.4		14473.6		Withdrawal
7/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-780.8	780.8		14718.16		Withdrawal
8/13/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		18625.23		Withdrawal
8/13/2025	Nest	Ministry Costs	Employer Pension Contributions		-14.4	14.4		18610.83		Withdrawal
8/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-780.8	780.8		19207.43		Withdrawal
9/11/2025	Nest	Ministry Costs	Employer Pension Contributions		-14.4	14.4		20521.3		Withdrawal
9/11/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		20502.1		Withdrawal
9/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-948.8	948.8		17361.97		Withdrawal
9/30/2025	HMRC - Cumbernauld	Ministry Costs	Employee Tax Deductions		-582	582		16930.18		Withdrawal
10/10/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		19062.12	Part of Â£33.60	Withdrawal
10/10/2025	Nest	Ministry Costs	Employer Pension Contributions		-14.4	14.4		19047.72	Part of Â£33.60	Withdrawal
10/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-948.8	948.8		19292.41		Withdrawal
11/12/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		20266.98		Withdrawal
11/12/2025	Nest	Ministry Costs	Employer Pension Contributions		-14.4	14.4		20252.58		Withdrawal
11/28/2025	Matt Coster	Ministry Costs	Employee Net Salaries		-948.8	948.8		18285.24		Withdrawal
12/11/2025	Nest	Ministry Costs	Employer Pension Contributions		-14.4	14.4		20243.54		Withdrawal
12/11/2025	Nest	Ministry Costs	Employee Pension Contributions		-19.2	19.2		20224.34		Withdrawal
12/28/2025	Mathew Coster	Ministry Costs	Employee Net Salaries		-948.8	948.8		16566.2		Withdrawal
12/28/2025	HMRC	Ministry Costs	Employer Natonal Insurance		-450	450		16116.2	payroll period 06/10/25 - 05/01/26 \n\nE.N.I	Â£45Withdrawal
12/28/2025	HMRC	Ministry Costs	Employee Tax Deductions		-96	96		16020.2	Payroll Period 06/10/25 - 05/01/26	Withdrawal

-12738.54

DATE	PAYEE	CATEGORY	SUB CATEGORY	REF No.	AMOUNT	WITHDRAWL	DEPOSIT	BALANCE	STATUS	NOTES	
1/19/2025	Jean Boon	Restricted Funds	Restricted Funds - non GA	J3	£7.50		£7.50	£15.88		Towards defibrillator	Deposit
2/12/2025	Unknown	Restricted Funds	Restricted Funds - non GA		£428.00		£428.00	£428.00		donations from congregation for Chris and Beth's leaving gift	Deposit
3/2/2025	Jean Boon	Restricted Funds	Restricted Funds - non GA	M1	£11.00		£11.00	£76.00		Towards Defibrillator	Deposit
3/16/2025	Unknown	Restricted Funds	Restricted Funds - non GA	M3	£870.84		£870.84	£944.20		Donations from book stall sales for Church defibrulator)	Deposit
3/23/2025	Unknown	Restricted Funds	Restricted Funds - non GA		£335.00		£335.00	£442.90		Donations towards Defibrulator	Deposit
4/1/2025	Congregation members	Restricted Funds	Restricted Funds - non GA		£370.00		£370.00	£370.00		deposits paid for Cloverly Hall Weekend of Â£220 + Â£150 paid in full from Jean Boon.	Deposit
4/6/2025	Jean Boon	Restricted Funds	Restricted Funds - non GA	A1	£11.00		£11.00	£60.05		Towrds Defibrillator	Deposit
4/6/2025	Joanne Hopkinson	Restricted Funds	Restricted Funds - non GA	A2	£80.00		£80.00	£340.05		Cloverley hall trip	Deposit
4/6/2025	Jean Winterton	Restricted Funds	Restricted Funds - non GA	A2	£20.00		£20.00	£360.05		Cloverley hall trip	Deposit
4/20/2025	Unknown	Restricted Funds	Restricted Funds - non GA	A3	£500.00		£500.00	£526.00		Unknown donation towards new kitchen cooker	Deposit
4/28/2025	Unknown	Restricted Funds	Restricted Funds - non GA	A4	£6.56		£6.56	£51.56		towards Defibrillator	Deposit
5/11/2025	Unknown	Restricted Funds	Restricted Funds - non GA	M2	£8.00		£8.00	£96.00		donations from book stall - towards defibrillator	Deposit
5/18/2025	Joanne Hopkinson	Restricted Funds	Restricted Funds - non GA	M3	£40.00		£40.00	£102.00		For cloverley Hall Trip	Deposit
5/25/2025	Unknown	Restricted Funds	Restricted Funds - non GA	M4	£5.00		£5.00	£90.00		Donations book stall - difibrilator	Deposit
5/25/2025	Jean Winterton	Restricted Funds	Restricted Funds - non GA	M4	£20.00		£20.00	£110.00		Installment Cloverley Hall	Deposit
6/15/2025	Jean Winterton	Restricted Funds	Restricted Funds - non GA	J3	£10.00		£10.00	£118.00		Installment cloverley Hall Trip	Deposit
6/30/2025	Jean Winterton	Restricted Funds	Restricted Funds - non GA	J5	£20.00		£20.00	£81.00		Cloverley Hall	Deposit
8/10/2025	Joanne Hopkinson	Restricted Funds	Restricted Funds - non GA	Aug-02	£70.00		£70.00	£397.00		Cloverley Hall	Deposit
8/31/2025	Joanne Hopkinson	Restricted Funds	Restricted Funds - non GA		£50.00		£50.00	£232.00		Cloverley Hall	Deposit
8/31/2025	Jean Winterton	Restricted Funds	Restricted Funds - non GA		£80.00		£80.00	£312.00		Cloverley Hall	Deposit
9/7/2025	Unknown	Restricted Funds	Restricted Funds - non GA	S1	£730.00		£730.00	£730.00		Donations for the two families in Mow Cop who lost their homes to fire	Deposit
9/7/2025	Peter Finney	Restricted Funds	Restricted Funds - non GA	S1	£170.00		£170.00	£900.00		Full payment for Cloverley Hall weekend	Deposit
10/5/2025	Joanne Hopkinson	Restricted Funds	Restricted Funds - non GA	O1	£60.00		£60.00	£100.00		Remainder owed for Cloverley Hall	Deposit
11/9/2025	Unknown	Restricted Funds	Restricted Funds - non GA	N3	£215.00		£215.00	£247.00		Donations towards a cooker for a members brother	Deposit
11/22/2025	Tear Fund	Restricted Funds	Restricted Funds - non GA	N4	£42.00		£42.00	£42.00		Tear fund quiz - donations	Deposit

DATE	PAYEE
12/31/2025	Kingdom Bank

CATEGORY
Bank Interest

SUB CATEGORY	REF No.	AMOUNT	WITHDRAWL	DEPOSIT	BALANCE
Bank Interest		25.25		25.25	7812.17

STATUS NOTES

R

DATE	PAYEE	CATEGORY
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9/22/2025	Kingdom Bank	Bank Interest
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SUB CATEGORY	REF No.	AMOUNT	WITHDRAWL	DEPOSIT	BALANCE	STATUS	NOTES
Bank Interest		115.54		115.54	5250.79	R	

MOW COP COMMUNITY CHURCH CIO CHARITY NUMBER 1207731

Accounts for the period
1/01/2025 to 31/12/2025

Income and Expenditure

	2025		2024 (Mainly 23/9/24 to 31/12/24)	
	£	£	£	£
Tithes & offerings		8,090		1,271
Total Covenants/Gift Aid		20,915		5,435
Tax Reclaim		3,820		1,308
Sundry & Room use donations		2,155		1,040
Sale of Goods		-		-
Interest received		141		19
Church events & refreshments				-
Restricted Funds		6,123		815
Total income		41,243		9,888
Employment	12,739		2,780	
Ministry Payments	1,150		330	
Missionary gifts	1,130		370	
Outreach	118		22	
Christian Resources	322		100	
Refreshments, Housekeeping & Mtce	1,006		571	
Building alterations & gardens	69		59	
Repairs, Renewals & New Equipt	7,947			
Light, heat & Water	3,072		713	
Compliance/Insurance	1,534		571	
Stationery & Printing	393		89	
Telephone/Internet	847		148	
Sundry expenses	1,580		101	
Restricted Funds	6,691		85	
Total expenses		38,599		5,939
Net surplus/(deficit)		2,644		3,949

MOW COP COMMUNITY CHURCH CIO CHARITY NUMBER 1207731
Balance Sheet as at
12/31/2025

		2025		2024	
		£	£	£	£
Building Cost			165,418		165,418
Current Assets					
	Income tax recoverable		-		-
	Prepayments & accrued income		-		-
	2 Year Bond	5,251		5,135	
	Short term deposits	7,812		7,787	
	Bank balance	16,226		13,723	
	Cash in hand	-		-	
		<u>29,289</u>		<u>26,645</u>	
Current Liabilities					
	Accruals			122	
	Other creditors	-		-	
		<u>-</u>		<u>122</u>	
Net Current Assets			29,289		26,523
Total Net Assets			<u>194,707</u>		<u>191,941</u>
FINANCED BY					
Capital Account					
	Balance at start of year		191,941		187,992
	Surplus/(Deficit) for the year		2,644		3,949
	Adj to Receipts and Payments Basis		122		
	Balance at end of year		<u>194,707</u>		<u>191,941</u>

Notes

Fixed Assets			
	Freehold land & buildings	Fixtures & fittings	Total
Cost			
At 1 January 2003	165,418	9,048	174,466
Additions			-
Disposals			
At 31 December 2003	<u>165,418</u>	<u>9,048</u>	<u>174,466</u>
Depreciation			
At 1 January 2003	-	9,048	9,048
Charge for the year			-
Disposals			
At 31 December 2003	<u>-</u>	<u>9,048</u>	<u>9,048</u>
Net book value			
At 31 December 2003	<u>165,418</u>	<u>-</u>	<u>165,418</u>
At 31 December 2002	<u>165,418</u>	<u>-</u>	<u>165,418</u>

The building is now insured for a rebuilding value of £490,038.



Independent examiner's report on the accounts

**Report to the trustees/
members of**

MOW COP COMMUNITY CHURCH

**On accounts for the
period ended**

31 DECEMBER 2025

Charity no (if any)

1207731

Set out on pages

1-2

**Respective
responsibilities of
trustees and examiner**

The charity's trustees consider that an audit is not required for this year (under section 43(2) of the Charities Act 1993 (the Act)) and that an independent examination is needed.

It is my responsibility to

- examine the accounts (under section 43 of the Act),
- to follow the procedures laid down in the General Directions given by the Charity Commission (under section 43(7)(b) of the Act), and
- to state whether particular matters have come to my attention.

**Basis of independent
examiner's statement**

My examination was carried out in accordance with General Directions given by the Charity Commissioners. 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 the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the accounts.

**Independent
examiner's statement**

In the course of my examination, no matter has come to my attention (other than that disclosed below *)

1. which gives me reasonable cause to believe that in, any material respect, the trustees have not met the requirements to ensure that:
 - proper accounting records are kept (in accordance with section 41 of the Act); and
 - accounts are prepared which agree with the accounting records and comply with the accounting requirements of the Act; or
2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

Signed:

S.A.M. Corcoran

Date:

March 2026

Name:

S.A.M. CORCORAN

**Relevant professional
qualification(s) or body
(if any):**

INSTITUTE OF CHARTERED ACCOUNTANTS IN ENGLAND & WALES

Address:

ACHILLES ACCOUNTANCY LTD

7 RADBROKE CLOSE

SANDBACH

CHESHIRE CW11 1YT

Disclosure section

Only complete if the examiner needs to highlight material problems.

Give here brief details of any items that the examiner wishes to disclose.

In September 2024 the assets of Mow Cop Community Church charity number 1052515 were transferred to Mow Cop Community Church CIO 120773. The bank account for Mow Cop Community Church charity number 1052515 was then closed.

In 2025 £1255 was raised for the purchase of a defibrillator, with much of the income coming from book sales. A defibrillator was purchased and installed at a cost of £1096. The balance of £159 was used for related purposes.