Sanderstead
United Reformed Church

Sanderstead Hill, South Croydon, Surrey CR2 OHB

Sanderstead United Reformed Church

End of Year Financial Statements

Year ending 31 December 2025

Charity Registration Number: 1134178

Sanderstead United Reformed Church

Sanderstead Hill

Sanderstead

Surrey

CR2 0HB

Sanderstead United Reformed Church

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Sanderstead United Reformed Church

Legal & Administrative Information

For the year ended 31 December 2025

START OF FINANCIAL YEAR
1st January 2025

END OF FINANCIAL YEAR
31st December 2025

TRUSTEES AT 31ST DECEMBER 2025
Julie Barrington
Roger Brimble
Malcolm Dalton
Barbara Gregory
Richard Griffin
Barbara Hill
Deborah Knight
Caroline Melrose
Yvonne Murdoch
Kathy Nichols
Michael Read-Leah
Jenny Russell
Lyndon Thomas
Robin Worthington

The existing trustees appoint any new trustees following the provisions laid out in the organisation's governing instrument.

LEGAL STATUS
Registered with the Charity Commission 8th February 2010.

GOVERNING INSTRUMENT
Trusts distilled from the United Reformed Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

OBJECTS
The object of this charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

CORRESPONDENCE ADDRESS
Mr Ian Spring
The Farmhouse
28 Briton Hill Road
Sanderstead
South Croydon
Surrey CR2 0JL

PRIMARY BANKERS
Virgin Money
30 St Vincent Place
Glasgow
G1 2HL

CAF Bank Ltd
25 Kings Hill Avenue
West Malling
Kent ME19 4JQ

INDEPENDENT EXAMINER
Joanna Goodridge MICB
JG & Associates
TBXH@ Sunley House
Bedford Park, Croydon, CR0 2AP

Sanderstead United Reformed Church

Trustees' Report

For the year ended 31 December 2025

This report includes information required by the Charities (Accounts and Reports) Regulations 2016 and the Statement of Recommended Practice for Accounting by Charities SORP (FRS102).

The Church Elders who are also the Charity Trustees present their report together with the unaudited financial statements of the charity for the year to 31st December 2025.

Sanderstead United Reformed Church Charity is a local church of the United Reformed Church in Great Britain, and is a member church of the Southern Synod of the Church. It was registered as a Charity on 8th February 2010 with Charity Number 1134178.

The Church building and manse are vested in URC Southern Synod Trust Ltd as trustees and held for the benefit of Sanderstead United Reformed Church in accordance with the trusts applicable to URC properties .

Objectives & Activities

The activities of Sanderstead United Reformed Church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of The United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of Sanderstead United Reformed Church. The governing document of the Charity is a statement adopted by the Church Meeting on 20th September 2009.

As a local congregation of the United Reformed Church, Sanderstead United Reformed Church seeks to advance the Christian religion through its activities and facilities offered to the community. The Church has for many years been engaged in a wide variety of activities, linking the worshipping life of the Church with the wider community in which it serves, as part of our outreach initiative. Activities included are as follows:

- Pastoral work & links to Abbeyfield Care Home
- Youth & children's work, Scouts and a Toddler Group
- Social & fundraising events such as fayres and quizzes
- Arts activities include the Parlour Players Amateur Dramatic Group, Literary Society, Music concerts and a Choir
- Lawn Tennis Club
- Scottish Country Dance Group
- Women's Guild and a Working Circle – providing knitted goods to various organizations.

Full details of all its activities can be found on the Church website at www.surc.org.uk.

The Elders' Meeting is aware of the Charity Commissioner's guidance on public benefit in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders' Meeting believes that the Church provides benefit to the public by: -

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers; and
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

Financial Review

The Church ended 2025 with a deficit of £-17k, which is better than budgeted outturn of £-36k, but worse than the surplus achieved in 2024 of £44k. The surplus achieved during 2024 was exceptional due to a significant amount of income from legacies and significant donations in memory of loved ones. In addition, we were able to rent out the manse at a commercial rent for a full year in 2024 compared to a half year for 2025. Regular giving has also reduced year on year due to the reducing number of members.
Overall, expenditure increased during 2025, primarily due to the refurbishment of the manse at a cost of £22k after the previous tenants left and in preparation for the arrival of the new minister. Members also agreed to an increase in contributions to the Ministry & Mission Fund at Synod's request. This was partially offset by reduced energy costs due to the impact of maintenance work carried out to address a leaking water heater and also switching electricity suppliers.
During 2025 we reported a safeguarding issue to the Charity Commission relating to historical allegations about a member of staff. This was dealt with swiftly by the Trustees and the employee was removed from post in September. The Church Keeper duties have been covered by agency staff and volunteers since then and it is likely that the post will not be filled on a permanent basis going forward in order to reduce the Church's expenditure; however, this is under review by the Trustees.
The Church eagerly looks forward to the induction of the new Minister in April 2026 and work has already started on a development plan. The Trustees are mindful of the precarious nature of the Church finances, and will be working with the new minister to review the longer-term prospects for the Church.

Reserves Policy

The Church replenishes the reserves when able and uses them to provide a secure platform from which to continue to deliver the Church's objectives. The Designated Funds have been established for specific purposes and these are explained in the notes to the accounts.
The investment of the reserves has been reviewed at regular intervals during 2025 by a panel elected by the Trustees, with a view to maximizing the return gained on investments and ensuring that they are compliant with FCSO limits. Income from the reserves reduced for 2025 due to a fall in interest rates; however the returns remain good.

Trustees' Responsibilities

The Charities Act 2011 requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the trust and of the surplus of the trust for that period. In preparing those financial statements the trustees are required to:

- Select suitable accounting policies and apply them consistently
- Make judgements and estimates that are reasonable and prudent
- Prepare financial statements on the going concern basis unless it is inappropriate to presume that the trust will continue in existence.

The Trustees are responsible for keeping proper accounting records, which disclose with reasonable accuracy at any time the financial position of the trust. They are also responsible for safeguarding the assets of the trust and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

Signed on behalf of the Trustees:

J.M. Barrington

Julie Barrington
Treasurer
Date: 1 April 2026

Independent Examiner's Report on the Accounts

Report to the members of Sanderstead United Reformed Church on the accounts for the year ended 31st December 2025 set out on pages 7 to 14.

Respective responsibilities of trustees and examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year section 144(2) of the Charity's Act 2011 (the 2011 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 145 of the 2011 Act;
- follow the procedures laid down in the General Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act); and
- 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 Commission. 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 no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention which gives me reasonable cause to believe that in any material respect the requirements:

1)
- to keep accounting records have not been kept in accordance with section 130 of the Charities Act 2011; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met or
- accounting records comply with the accounting requirements of the Act 2011 have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Joanna Goodridge MICB Dated: 19th June 2026

JG & Associates
TBXH@ Sunley House
Bedford Park
Croydon
CR0 2AP

Statement of Financial Activities

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Incoming resources					
Voluntary income	£82,560	-	-	£82,560	£121,011
Activities for generating funds	£29,452	-	-	£29,452	£31,589
Investment income	£15,828	-	-	£15,828	£17,140
Other incoming resources	£14,396	-	-	£14,396	£27,095
Total income	**£142,236**	**-**	**-**	**£142,236**	**£196,836**
Resources used					
Ministerial costs	£1,373	-	-	£1,373	£1,868
URC Ministry & Mission Fund	£59,604	-	-	£59,604	£56,760
Church costs	£84,812	-	-	£84,812	£79,966
Teaching costs	£7,151	-	-	£7,151	£8,057
Communications and outreach	£5,099	-	-	£5,099	£4,235
Donations	£1,093	-	-	£1,093	£2,075
Governance costs	£703	-	-	£703	-
Total expenditure	**£159,833**	**-**	**-**	**£159,833**	**£152,961**
Net income / (expenditure) resources before transfer	**(£17,597)**	**-**	**-**	**(£17,597)**	**£43,875**
Transfers					
Gross transfers between funds – in	£17,500	-	-	£17,500	£17,500
Gross transfers between funds – out	(£17,500)	-	-	(£17,500)	(£17,500)
Other recognised gains / losses					
Gains/losses on investment assets	£313	-	-	£313	£78
Net movement in funds	**(£17,284)**	**-**	**-**	**(£17,284)**	**£43,953**
Total funds brought forward	**£420,722**	**-**	**-**	**£420,722**	**£376,769**
Total funds carried forward	**£403,438**	**-**	**-**	**£403,438**	**£420,722**

Represented by

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Prior year total funds
Unrestricted					
General fund	£126,159	-	-	£126,159	£140,299
Legacy	£157,517	-	-	£157,517	£157,517
Designated					
Care	£6,720	-	-	£6,720	£6,220
Maintenance	£1,594	-	-	£1,594	£3,305
Manse Letting	£52,456	-	-	£52,456	£65,388
New Car	£15,104	-	-	£15,104	£15,104
Office Equipment	£7,622	-	-	£7,622	£7,622
Organ	£13,550	-	-	£13,550	£12,550
Special Maintenance	£22,716	-	-	£22,716	£12,716
Total funds	**£403,438**	**-**	**-**	**£403,438**	**£420,722**

Balance Sheet detailed

Class and code	Description	As at 31/12/2025	As at 31/12/2024
Fixed assets			
1053	Charity Property Fund 17632 units	£21,339	£21,026
	Total Fixed assets	**£21,339**	**£21,026**
Current assets			
1001	CAF Bank Current Account	£9,350	£2,023
1002	CAF Bank Deposit Account	£24,567	£44,782
1003	Virgin Money Current Account	£1,337	£1,695
1004	Flagstone Investments	£340,377	£346,700
Z052	Debtors and Prepayments	£12,081	£7,076
	Total Current assets	**£387,713**	**£402,276**
Liabilities			
Z04	Accounts Payable	£2,094	£2,580
Z041	Deferred Income	£3,520	-
	Total Liabilities	**£5,614**	**£2,580**
	Net Asset surplus (deficit)	**£403,438**	**£420,722**
Reserves			
	Excess/(deficit) to date	(£17,597)	£346,110
Z01	Starting balances	£420,722	£74,534
Z02	Other gains/(losses)	£313	£78
Z03	Gains and losses own use	-	-
	Total Reserves	**£403,438**	**£420,722**
	Represented by Funds		
	General (Unrestricted)	£282,553	£296,693
	Designated	£120,885	£124,029
	Restricted	-	-
	Total	**£403,438**	**£420,722**

Represented by Funds		
General (Unrestricted)	£282,553	£296,693
Designated	£120,885	£124,029
Restricted	-	-
Total	**£403,438**	**£420,722**

The trustees declare that they have approved the financial statements for the year ended 31 December 2025.

The financial statements were approved by the Trustees on 1st April 2026 and signed on their behalf by:

J.M. Barrington

Julie Barrington
Treasurer
Date: 1 April 2026

Notes to the Financial Statements
For the year ended 31st December 2025

1. Accounting Policies

1a Basis of Accounting
The financial statements have been prepared under the historical cost convention and in accordance with the Charities Act 2011, the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with FRS 102 (effective 1 January 2019).

1b Going Concern
The trustees have considered the charity's financial position and are satisfied that the charity has adequate resources to continue in operational existence for the foreseeable future. Accordingly, the financial statements have been prepared on a going concern basis.

1b 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 donor, or contained in the terms of a grant.
Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets
Freehold property: The Trustees of the church and manse buildings are the URC (Southern Province) Trust Ltd who hold them upon trust for purposes connected with Sanderstead URC.
Expenditure incurred on the church and manse is written off in the year it is incurred.
Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

Car	25% straight line (over 4 years)
Furniture	10% straight line (over 10 years)
Equipment, including Audio Visual	33.33% straight line (over 3 years)

Investment assets: These are stated at mid-market values on the balance sheet date. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1d Incoming Resources
All voluntary giving is included in the financial statements for the period in which it is received.
Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is certain and can be properly quantified.
All other income is generally recognised when it is receivable.

1e Resources Expended
The URC Ministry & Mission Fund 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 to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation
As part of the United Reformed Church, the Church is an excepted 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.

2. Statement of Assets and Liabilities (by code)

Class and nominal code	General	Designated	Restricted	Endowment	Total	Last year
Fixed Asset - Investments						
1053: Charity Property Fund 17632 units	£16,399	£4,940	-	-	£21,339	£21,026
Total	**£16,399**	**£4,940**	**-**	**-**	**£21,339**	**£21,026**
Fixed Asset - Tangible Assets						
1050: Equipment	(£4,600)	£4,600	-	-	-	-
1051: Furniture	(£1,682)	£1,682	-	-	-	-
Total	**(£6,282)**	**£6,282**	**-**	**-**	**-**	**-**
Current Asset - Cash At Bank And In Hand						
1001: CAF Bank Current Account	(£11,707)	£30,863	(£9,805)	-	£9,350	£2,023
1002: CAF Bank Deposit Account	(£64,062)	£79,824	£8,805	-	£24,567	£44,782
1003: Virgin Money Current Account	£3,834	(£2,496)	-	-	£1,337	£1,695
1004: Flagstone Investments	£340,377	-	-	-	£340,377	£346,700
Total	**£268,441**	**£108,191**	**(£1,000)**	**-**	**£375,632**	**£395,200**
Current Asset - Debtors						
Z052: Debtors and Prepayments	£11,117	(£36)	£1,000	-	£12,081	£7,076
Total	**£11,117**	**(£36)**	**£1,000**	**-**	**£12,081**	**£7,076**
Liability - Creditors: Amounts Falling Due In One Year						
Z04: Accounts Payable	£2,937	(£843)	-	-	£2,094	£2,580
Z041: Deferred Income	£3,062	£458	-	-	£3,520	-
Total	**£5,999**	**(£385)**	**-**	**-**	**£5,614**	**£2,580**
Net total assets	**£283,676**	**£119,762**	**-**	**-**	**£403,438**	**£420,722**

3. Designated Funds

Designated funds are ones where amounts of money have been set aside by Church Meeting for specific purposes. Such designation is not permanent and such funds can be re-designated back to the General Fund, or to another fund, by Church Meeting.
The church operates nine Designated Funds as approved by Church Meeting:

1. Care - established to provide the minister with resources to expend for local social purposes.
2. Legacy - established to receive and record the spending of legacies. Transfers have been made to unrestricted funds where no designated purpose for Legacy funds has been established.
3. Maintenance - established to fund the maintenance of the church and manse properties; it receives regular budgeted transfers from the General Fund. The maintenance is supervised by the Premises Committee.
4. New Car - this provides for the replacement of the minister's car and is funded by transfers from the General Fund.
5. Office equipment - to provide for the purchase of office equipment and is funded by regular budgeted transfers from the General Fund. Once equipment is purchased it is deemed to be a General Fund asset and its cost is transferred.
6. Organ - this provides for major expenditure incurred from time to time on repairing or servicing the organ and is funded by regular budgeted transfers from the General Fund and occasional donations.
7. Special Maintenance - established to fund planned major maintenance expenditure or significant emergency or unexpected expenditure. It receives regular budgeted transfers from the General Fund. The fund is administered by the Premises Committee.

8. Reserve - established to set aside resources to protect the long term financial position of the church. It has been funded by occasional transfers from the General Fund.
9. Manse – established to receive income from letting the manse during the minister vacancy period and to provide resources to cover manse costs.

4. Fund movement summary

Fund	Opening	Incoming	Outgoing	Transfers	Gains/Losses	Journals	Closing
Manse							
Designated	£65,388	£11,000	£23,933	-	-	-	£52,456
Sub-totals	**£65,388**	**£11,000**	**£23,933**	**-**	**-**	**-**	**£52,456**
General							
Unrestricted	£139,176	£129,236	£126,190	(£17,500)	£313	-	£125,036
Sub-totals	**£139,176**	**£129,236**	**£126,190**	**(£17,500)**	**£313**	**-**	**£125,036**
Maint							
Designated	£2,998	-	£9,711	£8,000	-	-	£1,287
Sub-totals	**£2,998**	**-**	**£9,711**	**£8,000**	**-**	**-**	**£1,287**
SpecMaint							
Designated	£14,146	£2,000	-	£8,000	-	-	£24,146
Sub-totals	**£14,146**	**£2,000**	**-**	**£8,000**	**-**	**-**	**£24,146**
Car							
Designated	£15,104	-	-	-	-	-	£15,104
Sub-totals	**£15,104**	**-**	**-**	**-**	**-**	**-**	**£15,104**
Legacy							
Unrestricted	£157,517	-	-	-	-	-	£157,517
Sub-totals	**£157,517**	**-**	**-**	**-**	**-**	**-**	**£157,517**
Care							
Designated	£6,220	-	-	£500	-	-	£6,720
Sub-totals	**£6,220**	**-**	**-**	**£500**	**-**	**-**	**£6,720**
Organ							
Designated	£12,550	-	-	£1,000	-	-	£13,550
Sub-totals	**£12,550**	**-**	**-**	**£1,000**	**-**	**-**	**£13,550**
Office							
Designated	£7,622	-	-	-	-	-	£7,622
Sub-totals	**£7,622**	**-**	**-**	**-**	**-**	**-**	**£7,622**
Totals	**£420,722**	**£142,236**	**£159,833**	**-**	**£313**	**-**	**£403,438**

5. Analysis of income and expenditure

	Unrestricted	Designated	Restricted	Endowment	Total This year	Last year
INCOMING RESOURCES						
Incoming resources from generated funds						
1101 - Giving Standing order	£47,803	-	-	-	£47,803	£52,216
1103 - Cash collections	£2,736	-	-	-	£2,736	£2,089
1105 - Private Donations	£7,539	-	-	-	£7,539	£5,865
1106 - Tax recovered	£14,613	-	-	-	£14,613	£16,281

1107 - Catering income	£571	-	-	-	£571	£518
1109 - Community	£1,463	-	-	-	£1,463	£1,327
1110 - Legacies	-	-	-	-	-	£33,952
1111 - Directories	£72	-	-	-	£72	£56
1124 - Literary Society	£700	-	-	-	£700	£700
1125 - Toddler Group	-	-	-	-	-	£1,000
1126 - Parlour Players	£3,000	-	-	-	£3,000	£3,000
1127 - Womens Guild	£350	-	-	-	£350	£400
1128 - Working Circle	£790	-	-	-	£790	£200
1129 - Scottish Country Dance Group	£2,000	-	-	-	£2,000	£1,500
1130 - Tennis Club	£300	-	-	-	£300	£300
1151 - Commitment for Life	-	-	-	-	-	£794
1155 - Shuktara	-	-	-	-	-	£65
1163 - The Childrens Society	-	-	-	-	-	£212
1205 - Charities Property Fund	£507	-	-	-	£507	-
1250 - Sundry income	£116	-	-	-	£116	£535
1200 - Hall Letting Revenue	£24,556	-	-	-	£24,556	£24,932
1210 - Annual Fair	£1,386	-	-	-	£1,386	£1,301
1212 - Plant Sale	£523	-	-	-	£523	£435
1214 - Social evenings	£960	-	-	-	£960	£647
1215 - Concerts	£1,668	-	-	-	£1,668	£2,770
1219 - Social Events	£220	-	-	-	£220	-
1220 - Weddings and funerals fees	£140	-	-	-	£140	£1,505
1201 - Bank Interest	£15,320	-	-	-	£15,320	£15,808
1202 - Dividends	£508	-	-	-	£508	£1,332
Incoming resources from generated funds Totals	**£127,840**	**-**	**-**	**-**	**£127,840**	**£169,740**
Other incoming resources						
1253 - Manse Rental Income	-	£11,000	-	-	£11,000	£26,000
1254 - URC Building Grant	-	£2,000	-	-	£2,000	-
1256 - Cafe Church	£1,396	-	-	-	£1,396	£1,095
Other incoming resources Totals	**£1,396**	**£13,000**	**-**	**-**	**£14,396**	**£27,095**
Incoming resources Grand totals	**£129,236**	**£13,000**	**-**	**-**	**£142,236**	**£196,836**
RESOURCES USED						
Charitable activities						
3003 - Manse outgoings	-	£673	-	-	£673	£790
3005 - Ministerial expenses	£138	-	-	-	£138	£20
3009 - Manse insurance	(£560)	£1,121	-	-	£561	£1,058
3000 - Ministry and Mission Fund	£59,604	-	-	-	£59,604	£56,760
2001 - Manse repairs and redecorations	-	£21,981	-	-	£21,981	£664
2002 - Hall repairs and redecorations	-	£106	-	-	£106	£1,330
2004 - Church repairs and redecorations	£630	£2,719	-	-	£3,349	£360
2006 - Grounds upkeep	-	£4,254	-	-	£4,254	£1,421
2010 - Electrical repairs	-	£522	-	-	£522	£4,847
2011 - Boiler repairs	-	£780	-	-	£780	-
2013 - Fire alarm and extinguishers	-	£496	-	-	£496	£880
2014 - Plumbing repairs	-	-	-	-	-	£11,760
2015 - Organ maintenance	£480	-	-	-	£480	£298
2016 - Piano maintenance	-	£390	-	-	£390	-
2017 - Door repairs	-	£250	-	-	£250	-
2020 - Sundry maintenance	-	£350	-	-	£350	£2,388
2030 - Special cleaning	-	-	-	-	-	£625
3071 - Secretarial assistance	£5,293	-	-	-	£5,293	£4,996
3075 - Sound sundries	-	-	-	-	-	£230
3080 - Church Keeper Costs	£19,283	-	-	-	£19,283	£16,981
3081 - Cleaning & Materials	£1,057	-	-	-	£1,057	£1,513
3082 - Electricity	£4,930	-	-	-	£4,930	£7,584
3083 - Gas	£9,469	-	-	-	£9,469	£15,018
3085 - Water	£948	-	-	-	£948	£1,108

3086 - Insurance	£6,915	-	-	-	£6,915	£6,563
3095 - Bank charges	£75	-	-	-	£75	£66
3096 - Sundry expenses	£3,882	-	-	-	£3,882	£1,335
3004 - Pulpit supply	£170	-	-	-	£170	£403
3020 - Organist fees	£5,776	-	-	-	£5,776	£6,076
3021 - Choir and music	£1,034	-	-	-	£1,034	£1,430
3051 - Youth work	£171	-	-	-	£171	£149
2251 - Catering Other Costs	£740	-	-	-	£740	-
3070 - Office & Accounts Costs	£3,218	-	-	-	£3,218	£3,133
3072 - Postage & Stationery	£357	-	-	-	£357	£383
3073 - Telephone & Broadband	£783	-	-	-	£783	£719
4001 - Donations paid	£50	-	-	-	£50	£2,075
4002 - Retirement gifts	£1,043	-	-	-	£1,043	-
Charitable activities Totals	**£125,487**	**£33,644**	**-**	**-**	**£159,131**	**£152,961**
Governance costs						
3087 - Training & Development	£703	-	-	-	£703	-
Governance costs Totals	**£703**	**-**	**-**	**-**	**£703**	**-**
Resources used Grand totals	**£126,190**	**£33,644**	**-**	**-**	**£159,833**	**£152,961**

6. Staff Costs and Numbers

	2025	2024
	£	£
Gross Wages and Salaries	**£19,008**	**£21,977**

Church Keeper employed until September 2025 and agency supply thereafter.

Employees who were engaged in each of the following activities:

	2025 TOTAL	2024 TOTAL
Activities in furtherance of organisation’s objectives	1	1
Management and administration	1	1
Total	**2**	**2**

No employees received emoluments in excess of £60,000. Staff are paid through the PAYE system.

7.Trustees & Other Related Parties

	2024	2023
Number of Trustees who were paid expenses	0	0
Total amount paid	**£0**	**£0**

This is in addition to ministerial expenses identified separately in these accounts. No further payments were made to Trustees or any persons connected with them during this financial period. No material transaction took place between the organization and a Trustee or any person connected with them.

8.Risk Assessment

The Trustees actively review the major risks which the charity faces on a regular basis and believe that maintaining the free reserves stated, combined with the annual review of the controls over key financial systems carried out on an annual basis will provide sufficient resources in the event of adverse conditions. The Trustees have also examined other operational and business risks which they face and confirm that they have established systems to mitigate the significant risks.

9.Public Benefit

The Charity acknowledges its requirement to demonstrate clearly that it must have charitable purposes or ‘aims’ that are for the public benefit. Details of how the charity has achieved this are provided in the Trustees’ report. The Trustees confirm that they have paid due regard to the Charity Commission guidance on public benefit before deciding what activities the charity should undertake.