TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Charity No. 1134743

REPORT OF THE TRUSTEES

AND

FINANCIAL STATEMENTS

TO

YEAR ENDED 31 DECEMBER 2025

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TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2025

The Trustees present their report and the unaudited financial statements of the Charity for the year ended 31 December 2025. The Trustees have adopted the provisions of Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities 2015" (FRS102) in preparing the annual report and financial statements of the Charity.

The Trustees give their time voluntarily, and receive no benefits from the Charity. Any expenses reclaimed from the Charity are set out in note 12 to the financial statements.

The Trustees serving during the year and to the date of this report were as follows:-

TRUSTEES	Appointed	Resigned
Robin Napier Goodchild - Congregational Treasurer	11.09.2014	
Alexander McLeish	18.03.2018	23.03.2025
Jawdat (Dodie) Khurshid - Joint Church Secretary	17.03.2019	
Samuel George Elliot - Joint Church Secretary	13.02.2020	31.03.2026
Grace Anne de Grouchy	20.03.2022	
Sarah Frances Elizabeth Elliot	20.03.2022	23.03.2025
Alison Mary Treheam	20.03.2022	
Michael Guthrie Tulloch	20.03.2022	
Mary (May) McKay Bell Nicol	12.03.2023	
Rev Jacob Bali	14.10.2023	
Pamela Watson Rostron	17.03.2024	
Eric Chau	23.03.2025	
Andrew John Melrose	23.03.2025	
Claire Vivienne Wood	23.03.2025	
Catherine Frances Paul	22.03.2026	
Cathryn Houston Dundee	22.03.2026	
Sarah Li	22.03.2026	

PRINCIPAL OFFICE
Trinity United Reformed Church
Mansel Road
Wimbledon
London SW19 4AA
Office telephone number is 020 8946 9281. The email address is office@trinitywimbledon.org.

The Church Building and the Manse at 142 Copse Hill, Wimbledon SW20 0NP are vested in the Synod Trust Company as Trustees and held for the benefit of Trinity URC in accordance with the trusts applicable to URC properties.

CHARITY NUMBER 1134743

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

Barclays Bank Plc.
Wimbledon Business Centre
Barclays House
8 Alexandra Road
SW19 7LY

INDEPENDENT EXAMINER
Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Femeberga House
Alexandra Road
Farnborough, GU14 6DQ

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2025

STRUCTURE, GOVERNANCE AND MANAGEMENT

Constitution

Trinity United Reformed Church (Wimbledon) Charity is a local church of the United Reformed Church (URC) within the United Kingdom and is a member Church of the Southern Synod of the Church. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk).

Until 2010, the Church was classified as an unregistered charity and thus did not need to report to the Charity Commissioners, although the Church was classified as a charity by HM Revenue and Customs. The Charity Commissioners duly registered the Church as a charity on 9 March 2010 in the name of Trinity United Reformed Church (Wimbledon) Charity and with Registration No. 1134743. The governing document of the registered charity is a statement adopted by the Church Meeting on 9 August 2009

Trustees

The activities of Trinity URC are overseen by the Elders' Council of the local Church in accordance with the provisions of the Structure of the United Reformed Church, determined by the General Assembly of the United Reformed Church. The Elders' Council is responsible for the general oversight of all Church objectives including the financial administration of the Church, together with the care and maintenance of the Church premises and the manse.

Appointment of New Trustees

Members of Elders' Council are elected by the Church Meeting in accordance with guidance provided by the United Reformed Church. Candidates for election must be nominated by five or more other Church members through a procedure agreed by Church Meeting. Candidates who stand for election must then receive the votes of more than 75% of the membership present and voting to be deemed elected. Elections are conducted by secret ballot.

The Minister and Joint Church Secretaries serve as members of Elders' Council ex officio. The members of Elders' Council act as the Trustees of the Church. The Congregational Treasurer is also a Trustee (ex officio). There is an informal programme for the induction of Trustees informed by the URC guidance Safer Election of Elders. Training is also organised for the Trustees when required to ensure they are aware of current practice and issues of charity law.

Organisational Structure

In accordance with the structure of the United Reformed Church as set out in the URC Manual, the Church Meeting (consisting of those persons who have been admitted to the full privileges and responsibilities of membership of the URC and whose names are included on the local membership roll) is responsible for furthering the life and mission of Trinity. It is consulted on significant matters relating to the general life and work of the Church and is the responsible body for some specific decisions on matters of policy and practice. The Church Meeting meets no less than four times a year.

The Church Meeting elects members of the Elders' Council who share with the Minister in the responsibility of exercising oversight of the spiritual life of the Church. The Elders' Council exists to serve the Church through strategic leadership and oversight. It develops policies consonant with Trinity's agreed priorities and is responsible for the implementation of such policies directly or through Teams as appropriate.

The Elders' Council takes its place among the Councils of the United Reformed Church. Acting directly and through Teams, it is responsible for the discharge of the twelve Functions of the Elders' Meeting specified in the United Reformed Church Manual. It normally meets no fewer than ten times a year.

As Trustees of the Trinity United Reformed Church (Wimbledon) Charity, the members of the Elders' Council are responsible for Trinity's pursuit of its charitable objects, its compliance with all appropriate legislation, and its adherence to principles of good practice.

In accordance with the URC Acts, some decisions may require Church Meeting approval or Synod approval before actions can be taken by, or on behalf of, the Church.

STRUCTURE, GOVERNANCE AND MANAGEMENT - continued

Organisational Structure - continued

Trinity has a number of standing Teams which oversee day-to-day activities carried out within and through the Church. The Children & Youth Work; Finance; Outreach & Witness; Worship & Faith Development; and Property Teams have Team leaders appointed by the Elders' Council and meet at least four times annually. A Pastoral Team supports the work of the Minister and Elders in exercising pastoral ministry.

The day-to-day operational running of the Church is supported by the Church Administrator and two caretakers. All staff are appointed by and responsible to the Trustees. Management responsibilities are delegated individually to a Trustee or Elder as decided by Elders' Council. All staff work within the parameters defined by their role description. Financial reports and information produced by the Church Administrator are checked by the Treasurer, appointed line manager or Church Secretaries as appropriate. A Lettings Advisory Support Group works with the staff to provide advice, oversight and support. Trinity is an accredited Living Wage Employer.

Related parties

There have been no significant related party transactions between the Church and any of its Trustees or Synod officials during the year.

Use of Volunteers

Most stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London. The URC Trust (acting at denominational level) is a separate charity, again not under common control. The Church Administrator and caretakers are employed members of staff, paid by the Charity. Other than paid members of staff specified above, all members of Teams and others supporting and enabling church activities are volunteers, almost all being members of the Church.

Key Management Personnel

Minister – The Revd Dr Jacob Bali
The Minister, in accordance with the URC Basis of Union, is commissioned to conduct public worship, to preach the Word and to administer the Sacraments, to exercise pastoral care and oversight, and to give leadership to the Church in its mission to the world. The Minister will normally chair the Elders' Council and Church Meeting. Stipendiary ministers of word and sacrament are paid directly from the Finance Office of the United Reformed Church in London.

Church Secretaries – Sam Elliot & Dodie Khurshid
The Church Secretaries share responsibility with the Minister for the day-to-day leadership of Church business, especially in administrative, governance and policy matters.

In addition to their roles in relation to Sunday and other worship and pastoral matters, the Joint Church Secretaries plan and manage the business of the Elders' Council and Church Meeting, oversee strategies and policies, maintain Church records, and work closely with other officers to further the life and witness of the Church. One Church Secretary also manages the Church Administrator.

They are ex-officio members of the Elders' Council, appointed by recommendation of the Minister and Elders' Council and agreed by Church Meeting. It was agreed at a church meeting in November that Claire Wood would succeed Sam Elliot in April 2026.

Congregational Treasurer – Robin Goodchild
The Treasurer is the principal adviser to the Trustees regarding financial matters and has day-to-day responsibility for the Church's financial management. Working with the Chair and members of the Finance Team, he advises the Trustees and Church Meeting on the development of an annual budget and produces the annual accounts. The Treasurer is appointed by the Church Meeting and is a Trustee ex-officio.

Team Leaders - Claire Wood (Children & Youth Work); Richard Probert (Finance); Mike Tulloch (Outreach & Witness); Grace de Grouchy (Property); and Pam Rostron (Worship & Faith Development).
Team Leaders are responsible for leading the Church's work in their area of responsibility, communicating with other Teams as appropriate, arranging quarterly meetings and reporting on their activities to Elders' Council.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2025

AIMS AND OBJECTIVES

As a local congregation of the United Reformed Church, Trinity URC seeks to advance the Christian religion through its activities and the facilities offered to the community by its buildings, especially the Mansel Road Centre, a suite of rooms at the rear of the premises.

The aim of Trinity URC is to cultivate a Christian community that lives out the qualities set out in our Mission Statement: 'Rooted in Christ; growing in faith; sharing and serving in love.' To do this, Trinity focuses on three enduring strategic priorities:

- Strengthening faith – a commitment to nurture and develop the faith of Trinity folk;
- Service – a commitment to serve God through service to our local and global community;
- Witness – a commitment to be witnesses to our Christian faith outside Trinity and in the wider world.

Achieving delivery of the Charity's aims and public benefit

The Trustees confirm that they have referred to the Charity Commission's guidance on public benefit, and in particular "The Advancement of Religion for the Public Benefit", when reviewing the Church's aims and objectives, in planning future activities and have regard to it in the administration of the Church and believe that the Church provides benefit to the public.

The Trustees review the aims, objectives and proposed future activities for the Church on a regular basis, following the general guidance issued by the Charity Commission on public benefit when doing so. The following sections of this report describe how the Trustees have carried out the purposes of the Trust for the public benefit.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE

Minister

The Revd Dr Jacob Bali completed his second full year of ministry at Trinity. In the summer he was appointed as an Associate Tutor at Westminster College, Cambridge, and in November he was appointed by the URC Assembly Executive to serve on the national Faith In Action Committee.

Church Secretaries

Sam Elliot and Dodie Khurshid served as Joint Church Secretaries throughout 2025. In November, Church Meeting elected Claire Wood to serve as Joint Church Secretary from April 2026, upon the retirement of Sam Elliot.

The Eldership

Elections were held in early 2025 to call Elders to serve on Elders' Council. Sarah Elliot and Sandy McLeish stood down. Robin Goodchild also stood down from the Council but remains a trustee in his role as Congregational Treasurer. Grace de Grouchy, Alison Treheam and Mike Tulloch were re-elected to serve a second term on the Council. Eric Chau, Andrew Melrose and Claire Wood were also elected. Andrew Sutton was formally recognised as Trinity's new Senior Elder on Rededication Sunday, 5 October 2025. He was ordained to the eldership in 1972 and has served Trinity in many capacities.

Membership

The number on the roll, on 31 December 2025, was 137. Six church members died during the year. Four new members joined the church.

Worship & Faith Development

Services are normally led by the Revd Dr Jacob Bali. We are indebted to the Director of Music, Andrew Davies, and the Choir for the part they play in our worship. Chinese language worship is held most weeks. In June, the church commemorated the 25-year ministry of the Revd Ernest Yu with the Chinese Group.

The Queens Road House Group met regularly throughout the year for Bible study. Study courses were held on the theme of the Trinity and "Hope Explored", the latter held both in person at lunchtime and online in the evening. In May Trinity participated in the global ecumenical prayer event "Thy Kingdom Come".

YouTube live streaming of services was launched during 2025, enabling those unable to attend in person to participate in worship.

REVIEW OF SOME KEY ACTIVITIES, ACHIEVEMENTS AND PERFORMANCE - continued

Church Meetings

Five Church Meetings were held in February, March, May, September and November. Meetings now take place after worship on a Sunday to ensure opportunities for as many people as possible to attend.

Children's & Youth Work

Junior Church met throughout the year, along with a YP group offering worship and study for teenagers in the congregation. A confirmation course took place during Lent and saw three young people enter into church membership. A one-day Holiday Club was held during the Easter holidays and another during the October half-term. Trinity Toddlers, a play group for children and their parents or carers, relaunched in January and continued throughout the year. Messy Church was held in September.

Property matters

A new shower was installed in the corner of the disabled toilet and was dedicated by the Minister in July. The refurbished disabled toilet was also returned to use. The primary intended use is for Merton Winter Night Shelter guests. 75% of the cost came from donations by members.

An ongoing programme of stonework care continued. Work was undertaken to the front gable above the main door and on both sides of the church, some requiring scaffolding. Six new nest boxes were installed around the church and Mansel Road Centre buildings, funded by member donations. During October half-term, children, young people and adults planted the first stage of a bee-friendly terrace garden outside Rooms 3, 4 and 5 of the Mansel Road Centre.

A feasibility study for works to the church entrace and sanctuary was presented Church Meeting in late 2024. Although progress was delayed during 2025, the project is expected to resume in 2026.

Communications

The church uses its website and regular update emails to communicate with the congregation and wider community. The church magazine Trinity News is published throughout the year.

Outreach & Witness

Trinity participates in the Merton Winter Night Shelter homelessness project and hosted guests during the first part of the year. Fundraising efforts focused on the URC's Commitment for Life, Christian Aid week, and Trinity's annual Gift Day 'For Others'.

The work of Merton's Faith in Action for the homeless, the Wimbledon Foodbank, Christian Care, and Merton Citizens were also supported by the church.

A group from Trinity visited Wimbledon Synagogue in March, receiving a wide-ranging introduction to the Reform Judaism tradition.

Sustainability

Trinity continues to work towards the A Rocha Eco Church 'Gold' award. A 'Green Group', comprising members from different Teams (Outreach & Witness, Property, Worship, and Children & Youth), was formed to coordinate progress.

Trinity became officially recognised as a Friend of Sustainable Merton, supported the Greener Giving Pop-Up Market in November and hosted a Churches Count on Nature coffee morning in the church garden where wildlife was observed and recorded.

Mansel Road Centre

The Mansel Road Centre lets its facilities throughout the year to a range of community organisations, charities, businesses and cultural groups.

Fellowship

Trinity members met regularly in fellowship. A church family barbecue in the church garden was held on Trinity Sunday and a family picnic in July. There were two trips organised to the Charterhouse and Wesley's Chapel and Museum in the summer and autumn.

FINANCIAL REVIEW

Financial Statements

The financial statements, including the notes, have been prepared in compliance with the Statement of Recommended Practice (SORP) "Accounting and Reporting by Charities" 2015 (FRS 102). The analysis of income and expenditure reflects the classification of activities, together with costs relating to administration.

A financial review document is made available to all members of the Church if requested. This document highlights the main features of these financial statements. The review includes a comparison between the current and prior year and the final operating income resources and expenditure.

Statement of Financial Activities

The Statement of Financial Activities is shown on page 12, with a more detailed analysis of income and expenditure on pages 16 to 19. The total income for the year was £495,299 (2024: £344,307).

Receipts from lettings of the Charity's premises/facilities totalled £134,979 (2024: £142,073), donations and legacies amounted to £330,419 (2024: £133,941) and income from other sources for the year was £14,391 (2024: £55,459) which included £8,837 of grants received from URC Synod.

Total expenditure for the year was £382,726 (2024: £429,996).

Balance Sheet

The above result led to a growth in assets of £127,232 (2024: decrease of £81,671), which has resulted in a combined fund balance of £644,287 (2024: £517,055) at the year-end. An analysis of the movement of funds can be found in note 18.

Going concern

After making appropriate enquiries, the Trustees have a reasonable expectation that the Charity has adequate resources to continue in operational existence for the foreseeable future. For this reason they continue to adopt the going concern basis in preparing the financial statements. Further details regarding the adoption of the going concern basis can be found in the Accounting Policies.

Fundraising Sources

The Church relies on the continued generous support of its members who continue to give in regular planned giving and other donations throughout the year. The other main source of regular income is rental income from hiring out rooms in the Mansel Road Centre. In addition, the Charity engages in one-off fundraising activities in support of both specific campaigns, and its annual 'Gift Day' for selected charities and to have ready monies for international disasters/emergencies.

Investment policy and performance

Trinity URC is fortunate to have reasonable capital reserves which are invested prudently, having regard to the time horizon for which specific funds are held.

Most of Trinity's capital is expected to be drawn down within 3-5 years. Accordingly, these funds are invested where there is no risk to the capital value, so with banks in interest-paying deposit accounts. Trinity had deposit accounts with Barclays, CAF Bank and Scottish Widows (now part of Lloyds Bank) during 2025.

Trinity has one fund that has a longer duration. The Church Roof is always an important feature of the Quinquennial Building Survey and has been identified as a medium-term risk in the last two surveys (since 2016). Capital has been set aside for this risk because the cost will be significant and, while Trinity has the reserves to set aside an appropriate sum, it should do so. Moreover, given that the fund is unlikely to be drawn down within 10 years, it is appropriate to take capital risk not least to seek for capital value growth that will match inflation.

Thus, 50% of the Roof Fund has been invested in a diversified global equity fund, which also avoids investing in companies that the investment manager deems are not sustainable or do not meet its Environmental, Social or Governance standards. Trinity seeks to ensure that none of its investments can be seen to support practices, which are against the conscience of Christians following the Ethical Investment Guidelines approved by the URC General Assembly from time to time. In January 2026, the balance of this fund is now invested in four UK Government bonds, 2 fixed income and 2 inflation-linked, with durations of 10 to 25 years.

Reserves policy

The Trustees aim to maintain the General fund at a level to provide working capital for the next twelve months and to retain sufficient funds to meet a reasonable level of unexpected or unbudgeted expenditure.

The Charity occupies and is responsible for maintaining a nineteenth century Grade II Listed Building of Special Historic or Architectural Interest. Moreover, the premises include a brick spire which can require specialist repairs. While the Charity seeks to maintain all its buildings in good order, there is always the possibility that emergency repairs will be required.

Following Trinity's 2016 quinquennial survey, a service provided by the United Reformed Church for its member churches, it was apparent that the roof would require major repairs in 5-10 years' time. As a result, the Charity created a specific Roof Fund of £100,000 for this capital project, increased by £25,000 in 2019. The 2021 quinquennial survey confirmed the likelihood of roof expenditure being required but still in 5-10 years.

FINANCIAL REVIEW - continued

Reserves policy - continued

A Legacy Fund was created in 2023, to ensure that all donations from legacies are used for specific purposes, which are endorsed by a Church Meeting (and not subsumed into the general funds). Thus, in 2025 this fund received £167,524 from two separate legacies. £68,952 was transferred the Major Repairs Fund to ensure there is sufficient funds to complete the brick and stonework renewals to the original external structure. In previous years, this Fund has provided monies for the Roof Fund, a contribution to the solar panels on the MRC roof in 2024, and capital for a feasibility study looking at how to improve the entrance to the worship area (Vestibule Project).

The Charity has had a Major Repairs Fund since 2019, but it was drawn down to zero in paying for the Fleche repairs in 2021. In 2022, £27,000 was allocated to this fund from the surplus achieved that year, principally to facilitate repairs to the external brickwork. The bulk of these monies was drawn down during 2024/25 but further repair work is necessary so this fund has been refilled to facilitate this, as well as potential works required to the rear of the MRC.

A Vestibule Fund has been established to facilitate the project to improve the entrance to the worship area and £100,000 transferred from the Legacy Fund.

The Charity, as a responsible employer, wishes to maintain its ability to pay its employees even if its income is reduced unexpectedly. In the light of the above, the Trustees seek to maintain a general reserve of at least £100,000 for emergencies. This amount is reviewed annually by Elders' Council.

Risk management

The Trustees are responsible for the management of the risks faced by the Charity. Risks are identified, assessed and controls established throughout the year. A formal review of the Charity's risk management process is undertaken on an annual basis, and a risk register is reviewed regularly. Major risks identified include:

- Personnel and the possible future retirement of office holders and active volunteers. Trustees actively consider succession plans for significant leadership roles.

- Child and adult safeguarding. Trinity has a safeguarding policy which is reviewed annually and overseen by a dedicated Safeguarding Coordinator and Deputy. Volunteers, Trustees, Elders and Welcomers attend safeguarding training on a regular basis.

- Health and safety. Day to day procedures are overseen by the Church Administrator and Health and Safety Officer. Trustees have increased reporting levels to provide assurance.

- Financial risks relating to levels of giving and lettings income. Financial matters are overseen by a dedicated Finance Team and regular appeals for giving are made. Lettings are overseen by the Lettings Support Group.

- Declining membership and depletion of volunteering resources. The Church continues to pay particular attention to outreach and nurturing and encouraging members and friends of the church.

FUTURE PLANS

The Elders Council, with the support of Church Meeting, is currently focussed on the following objectives:

- Encouraging individual and communal spiritual formation and growth in faith, through study, prayer and worship;

- Creating a caring, supportive and safe pastoral environment where all feel valued and included;

- Ensuring the church's finances are sustainable, managed responsibly, aligned with Trinity's mission, and that opportunities are found to raise income and reduce costs where possible;

- Stewarding our local and global environment by acting more sustainably in the operations of the church, and in particular working towards achieving Gold in the A Rocha Eco Church scheme;

- Nurturing and deepening our local and international partnerships, continuing proactive support for Faith in Action, Merton Winter Night Shelter, and Wimbledon Foodbank, and sharing in support for the leadership of Merton Citizens and its action teams;

- Working with children and young people, providing opportunities for all ages to learn about the Christian faith, build relationships and friendships, and participate fully as part of Trinity and the wider church; and

- Making the church and its buildings fit for the future, in particular by redeveloping the church entrance and sanctuary to be more open and welcoming.

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
Annual Report of Trustees
FOR THE YEAR ENDED 31 December 2025

STATEMENT OF TRUSTEES RESPONSIBILITIES

The Trustees are responsible for preparing the Trustees' Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

Law applicable to charities in England and Wales requires the Trustees to prepare financial statements for each year, which give a true and fair view of the state of affairs of the Charity and the incoming resources and application of resources, including the net income or expenditure, of the Charity for the year. In preparing these financial statements, the Trustees are required to:-

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and estimates that are reasonable and prudent;
- state whether applicable UK accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on a going concern basis unless it is inappropriate to presume that the Charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the Charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, regulations made thereunder, and the provisions of the Trust deed distilled from the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000. They are also responsible for safeguarding the assets of the Charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

The Trustees are responsible for the maintenance and integrity of the charity and financial information included on the Charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

On Behalf of the Board of Trustees - **6 May 2026**

D. Khurshid

.....
Dodie Khurshid - Trustee

Claire Wood

.....
Claire Wood - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY FOR THE YEAR ENDED 31 December 2025

I report to the Trustees on my examination of the accounts of Trinity United Reformed Church (Wimbledon) Charity for the year ended 31 December 2025 set out on pages 12 to 23.

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 Trustee's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Charity's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

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 Charity as required by section 130 of the Act; or
(2) the accounts do not accord with those accounting 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.

Andrea L Kibble FCCA
A K Accounting Solutions Limited
Chartered Certified Accountants
Ferneberga House
Alexandra Road
Farnborough
GU14 6DQ

6 May 2026

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY
STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 December 2025

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-25 £	TOTAL * 31-Dec-24 £
INCOME AND ENDOWMENTS FROM:						
Donations and legacies	2	113,563	186,766	30,090	**330,419**	**133,941**
Charitable activities	3	134,979	-	-	**134,979**	**142,073**
Other trading activities	4	4,136	-	-	**4,136**	**2,611**
Investments	5	11,374	-	-	**11,374**	**10,223**
Other	6	14,391	-	-	**14,391**	**55,459**
Total		**278,443**	**186,766**	**30,090**	**495,299**	**344,307**
EXPENDITURE ON:						
Raising funds	7	1,101	-	-	**1,101**	**757**
Charitable activities:						
URC Ministry & Mission Fund	8	90,448	-	-	**90,448**	**90,468**
Ministerial and Manse costs	9	21,208	-	-	**21,208**	**96,607**
Church activities	10	205,431	11,054	37,862	**254,347**	**226,022**
Donations and grants	11	1,380	14,242	-	**15,622**	**16,142**
Total		**319,568**	**25,296**	**37,862**	**382,726**	**429,996**
Net income/(expenditure) before transfers		**(41,125)**	**161,470**	**(7,772)**	**112,573**	**(85,689)**
Gains/(losses) on investment assets	15	-	**14,659**	-	**14,659**	**4,015**
Transfers between funds	18	**(3,851)**		**3,851**	-	-
Net movement in funds	18	**(44,976)**	**176,129**	**(3,921)**	**127,232**	**(81,674)**
Reconciliation of funds						
Total funds brought forward	18	**197,507**	**303,866**	**15,682**	**517,055**	**598,729**
Total funds carried forward	18	**152,531**	**479,995**	**11,761**	**644,287**	**517,055**

The notes form part of these financial statements

*** A full comparison is detailed in Note 22**

TRINITY UNITED REFORMED CHURCH (WIMBLEDON) CHARITY

BALANCE SHEET
FOR THE YEAR ENDED 31 December 2025

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
FIXED ASSETS						
Tangible assets	14	33,787	-	11,761	**45,548**	**60,731**
Investments	15	-	118,674	-	**118,674**	**104,015**
CURRENT ASSETS						
Debtors	16	20,686	-	-	**20,686**	**13,579**
Cash at bank		112,223	367,430		**479,653**	**361,358**
		132,909	367,430	-	**500,339**	**374,937**
CURRENT LIABILITIES						
Creditors: falling due within one year	17	(14,165)	(6,109)	-	**(20,274)**	**(22,628)**
NET CURRENT ASSETS		**118,744**	**361,321**	-	**480,065**	**352,309**
NET ASSETS		**152,531**	**479,995**	**11,761**	**644,287**	**517,055**
FUNDS						
Unrestricted funds	18	152,531	-	-	**152,531**	**197,507**
Designated funds	18	-	479,995	-	**479,995**	**303,866**
Restricted funds	18	-	-	11,761	**11,761**	**15,682**
		152,531	**479,995**	**11,761**	**644,287**	**517,055**

The financial statements were approved by the Board of Trustees on 6 May 2026 and were signed on its behalf by:

Jawdat (Dodie) Khurshid - Trustee

Robin Goodchild - Congregational Treasurer

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 December 2025

1 ACCOUNTING POLICIES

1.1 Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland issued in October 2019, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102), the Charities Act 2011, the Companies Act 2006 and UK Generally Accepted Accounting Practice.

The address of the registered office is given in the reference and administrative details on page 2. The nature of the Charity's operations and its principal activities are set out in the Trustees' report.

Trinity United Reformed Church (Wimbledon) Charity meets the definition of a public benefit entity under FRS 102. Assets and liabilities are initially recognised at historical cost or transaction value unless otherwise stated in the relevant accounting policy.

The financial statements are prepared on a going concern basis under the historical cost convention, modified to include certain items at fair value. The financial statements are prepared in sterling which is the functional currency of the Charity and rounded to the nearest £.

1.2 Reconciliation with previous generally accepted accounting practice

In preparing these accounts, the Trustees have considered whether in applying the accounting policies required by FRS 102 and the Charities SORP FRS 102, the restatement of comparative items was required.

1.3 Fund Accounting

General funds are unrestricted funds which are available for use at the discretion of the Trustees in furtherance of the general objectives of the Charity and which have not been designated for other purposes. Unrestricted income funds may be expended generally for furthering the religious and charitable work of the URC.

Designated funds comprise unrestricted funds that have been set aside by the Trustees for particular purposes. The aim and use of each designated fund is set out in the notes to the financial statements.

Restricted income funds are funds whose use is restricted to specific purposes according to the terms of the Charity Commissioners Schemes concerned or in accordance with the specific restrictions imposed by the donor. The aim and use of each restricted fund is set out in the notes to the financial statements.

Investment income, gains and losses are allocated to the appropriate fund

1.4 Income

All income is recognised once the Charity has entitlement to the income, it is probable that the income will be received and the amount of income receivable can be measured reliably.

Donated services or facilities are recognised when the Charity has control over the item, any conditions associated with the donated item have been met, the receipt of economic benefit from the use of the Charity of the item is probable and that economic benefit can be measured reliably. As most of the management and activity of the Church is carried out by volunteers, in accordance with the Charities SORP (FRS 102), the volunteer time is not recognised and refer to the Trustees' report for more information about their contribution.

On receipt, donated professional services and donated facilities are recognised on the basis of the value of the gift to the Charity which is the amount the Charity would have been willing to pay to obtain services or facilities of equivalent economic benefit on the open market; a corresponding amount is then recognised in expenditure in the period of receipt.

Other income is recognised in the period in which it is receivable and to the extent the goods have been provided or on completion of the service.

1 ACCOUNTING POLICIES - continued

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to make payment to a third party, it is probable that settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocated to the applicable expenditure headings having regard to the nature of the expenditure.

Costs of charitable activities include donations and grants passed on to other charitable organisations, contributions to the URC Ministry & Mission Fund, together with ministerial costs, Church activities and other overhead and support costs.

1.6 Going concern

The financial statements have been prepared on a going concern basis as the Trustees believe that no material uncertainties exist. The Trustees have considered the level of funds held and the expected level of income and expenditure for 12 months from authorising these financial statements and consider these sufficient for the Charity to be able to continue as a going concern.

1.7 Tangible Fixed Assets and Depreciation

Expenditure incurred on the Church Building and Manse is written off in the year it is incurred. The Church operates a policy whereby all fixed assets greater than or equal to £1,000 will be assessed for capitalisation. Impairment reviews are carried out annually.

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

Audio and Sound Equipment	20% straight line (over 5 years)
Digital Organ	10% straight line (over 10 years)
Solar Panels	20% straight line (over 5 years)

Freehold property: The owners of the Church and Manse buildings are the URC Southern Synod Trust who hold them upon trust for purposes connected with Trinity URC.

1.8 Investments

Investments are valued at mid-market value at 31st December 2025.

1.9 Debtors

Trade and other debtors are recognised at the settlement amount after any trade discount offered. Prepayments are valued at the amount prepaid.

1.10 Cash at Bank and In Hand

Cash at bank and in hand includes cash and short term highly liquid investments with a short maturity of three months or less from the date of acquisition or opening of the deposit or similar account.

1.11 Creditors and Provisions

Creditors and provisions are recognised where the Charity has a present obligation resulting from a past event that will probably result in the transfer of funds to a third party and the amount due to settle the obligation can be measured or estimated reliably. Creditors and provisions are normally recognised at their settlement amount after allowing for any trade discounts due.

1.12 Taxation

The Charity is an exempt charity within the meaning of schedule 3 of the Charities Act 2011 and is considered to pass the tests set out in Paragraph 1 Schedule 6 Finance Act 2010. 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.

1.13 Pensions

The Charity operates a defined contribution pension scheme and the pension charge represents the amounts payable by the Charity to the fund in respect of the year.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2025

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-25	31-Dec-24
	£	£	£	£	£
2 DONATIONS AND LEGACIES					
Open Plate	10,085	-	-	**10,085**	**8,243**
Planned Giving	80,161	-	-	**80,161**	**79,056**
Special Offerings and Donations	1,136	17,330	24,722	**43,188**	**24,688**
Income tax refunds under Gift Aid	22,181	1,912	5,368	**29,461**	**21,954**
Legacies (see note 18)	-	167,524	-	**167,524**	**-**
	113,563	**186,766**	**30,090**	**330,419**	**133,941**
3 INCOME FROM CHARITABLE ACTIVITIES					
Mansel Road Centre lettings	134,979	-	-	**134,979**	**142,073**
	134,979	**-**	**-**	**134,979**	**142,073**
4 OTHER TRADING ACTIVITIES					
Other fundraising	3,237	-	-	**3,237**	**1,941**
Traidcraft Stall	899	-	-	**899**	**670**
	4,136	**-**	**-**	**4,136**	**2,611**
5 INVESTMENT INCOME					
Bank interest	**11,374**	**-**	**-**	**11,374**	**10,223**
6 INCOME FOR OTHER SOURCES					
Grants received from URC Synod	8,837	-	-	**8,837**	**45,474**
Letting of the Manse	-	-	-	**-**	**-**
Other	150	-	-	**150**	**39**
Recharged Salaries	5,404	-	-	**5,404**	**9,730**
Sweet Machine	-	-	-	**-**	**216**
	14,391	**-**	**-**	**14,391**	**55,459**
7 EXPENDITURE ON RAISING FUNDS					
Special Event costs	1,101	-	-	**1,101**	**757**
	1,101	**-**	**-**	**1,101**	**757**
8 CHARITABLE EXPENDITURE - MINISTRY & MISSION FUND					
Ministry and Mission Fund	90,448	-	-	**90,448**	**90,468**
	90,448	**-**	**-**	**90,448**	**90,468**

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. In the latest accounts (for 2024), 86% of the URC's unrestricted income came from Ministry & Mission Fund contributions, which totalled £18.8 million (2023: £18.6 million). 80% of expenditure was absorbed by Ministry, 9% spent on Education & Learning, 6% on Mission Programmes, 3% on Children & Youth Work with the balance on Governance and Publishing.

NOTES TO THE FINANCIAL STATEMENTS - continued
FOR THE YEAR ENDED 31 December 2025

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-25	31-Dec-24
	£	£	£	£	£
9 CHARITABLE EXPENDITURE - MINISTERIAL AND MANSE COSTS					
Education and materials	315	-	-	315	2,263
Local outreach	2,246	-	-	2,246	2,080
Manse expenses	14,767		-	14,767	87,986
Minister's expenses	3,880	-	-	3,880	4,278
	21,208	-	-	21,208	96,607
10 CHARITABLE EXPENDITURE - CHURCH ACTIVITIES					
Church costs:					
Buildings maintenance	29,373	-	-	29,373	22,034
Buildings - special project	10,222	8,894	33,941	53,057	32,321
Cleaning	28,168	-	-	28,168	24,507
Computer and IT costs	3,510		-	3,510	3,825
Electricity and gas	14,083	-	-	14,083	18,330
Flowers	293	-	-	293	422
General expenses	937	-	-	937	288
Hospitality expenses	1,597	-	-	1,597	1,248
Insurance	11,093	-	-	11,093	11,056
Music and licences	6,570	2,160	-	8,730	6,638
Pulpit supply	1,118		-	1,118	1,617
Telephones	2,325	-	-	2,325	3,417
Water rates	258	-	-	258	218
Winter Night Shelter	199	-	-	199	120
	109,746	11,054	33,941	154,741	126,041
Teaching costs:					
Children and young people	1,492	-	-	1,492	820
	1,492	-	-	1,492	820
Communications:					
Printing, postage and stationery	5,747	-	-	5,747	4,796
	5,747	-	-	5,747	4,796
Church Administration:					
Staff costs	70,030	-	-	70,030	71,497
Pension costs	1,902	-	-	1,902	1,902
Stewarding in MRC	826			826	1,728
	72,758	-	-	72,758	75,127
Other Expenses:					
Bank charges	766	-	-	766	425
Depreciation	11,262	-	3,921	15,183	15,183
	12,028	-	3,921	15,949	15,608
Governance Costs:					
Accountancy and payroll fees	1,360	-	-	1,360	1,330
Independent Examination fees	2,300	-	-	2,300	2,300
	3,660	-	-	3,660	3,630
TOTAL - COSTS OF CHURCH ACTIVITIES	205,431	11,054	37,862	254,347	226,022

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-25	31-Dec-24
	£	£	£	£	£
11 CHARITABLE EXPENDITURE - GRANTS AND DONATIONS					
Alzheimer's Research UK	-	500	-	**500**	**500**
Big Brew	180	-	-	**180**	**-**
British Red Cross	-	500	-	**500**	**500**
Cancer Research UK	-	500	-	**500**	**500**
Commitment For Life	-	1,069	-	**1,069**	**1,338**
Christain Aid	-	613	-	**613**	**-**
Faith In Action	-	1,634	-	**1,634**	**2,693**
Macmillan Cancer	-	500	-	**500**	**-**
Médecins Sans Frontières	-	500	-	**500**	**500**
Medical Aid for Palestinians	-	-	-	**-**	**500**
Merton Winter Night Shelter	-	2,750	-	**2,750**	**2,724**
Mind	-	-		**-**	**500**
Royal British Legion	-	-	-	**-**	**100**
Save the Children	-	500	-	**500**	**-**
St Raphael's Hospice	-	500	-	**500**	**500**
Sustainable Merton	1,200	-	-	**1,200**	**1,050**
SW London Samaritans	-	500	-	**500**	**500**
Water Aid		817	-	**817**	**1,270**
Wimbledon Foodbank	-	1,359	-	**1,359**	**967**
Other Disaster Relief Donations	-	2,000	-	**2,000**	**2,000**
	1,380	**14,242**	**-**	**15,622**	**16,142**

Note:

£2,000 was allocated to emergencies appeals from Gift Day 2024 to the following appeals: £250 to each of Christian Aid's Appeal for the Middle East Crisis and its Appeal for Ukraine (Jan 25), £250 to Christian Aid's Myanmar Earthquake Appeal (April 25), £100 each to 5 British Red Cross appeals for Afghanistan, Sudan/Africa, Syria, Ukraine and Yemen (July 25), £250 to Christian Aid for their Afghanistan appeal (Sept 25), and £500 to the DEC.ORG.UK Gaza Middle East Appeal (Oct 25).

£2,000 has again been allocated to emergencies appeals from Gift Day 2025 and to date donations have been made to the following appeals: £250 each to DEC.ORG.UK Myanmar Appeal and DEC.ORG.UK Gaza Middle East Appeal in Jan 2026.

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	31-Dec-25	31-Dec-24
	£	£	£	£	£
12 STAFF COSTS					
Salaries	70,030	-	-	**70,030**	**71,497**
Stewards	826	-	-	**826**	**1,728**
Social security costs	-	-	-	**-**	**-**
Pension costs	1,902	-	-	**1,902**	**1,902**
	72,758	**-**	**-**	**72,758**	**75,127**

The average monthly number of employees was 3 (2024: 3). No employees received remuneration amounting to more than £60,000 in either year.

One employee works for another local United Reformed Church on the same salary for one day per week, with that church refunding all her monthly employment costs. The Staff Costs above include these costs which in 2025 amounted to £5,404 (2024: £9,730). The arrangement finished in April 2025.

13 TRUSTEES' REMUNERATION AND BENEFITS

There were no Trustees' remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024. Trustees are not remunerated for their time given to the Church on a voluntary basis. However, the Trustees have reclaimed for the reimbursement of certain expenditure incurred by them personally on behalf of the Church. Such expenses include postage and stationery, food and drink for various functions and social events held at the Church, plus other incidental costs.

During the year, 7 (2024: 8) Trustees have been reimbursed £3,046 (2024: £2,507) for such expenditure which related wholly and exclusively to the running costs of the Church and not for any personal or group benefit.

14 TANGIBLE FIXED ASSETS

	Equipment Fixtures & Fittings	Digital Organ	Solor Panels	Total
Cost or Valuation:	£	£	£	£
At 1 January 2025	74,187	39,206	34,423	147,816
Additions	-	-	-	-
Disposals	-	-	-	-
At 31 December 2025	**74,187**	**39,206**	**34,423**	**147,816**
Depreciation:	£	£		£
At 1 January 2025	56,676	23,524	6,885	87,085
Charge for the year	4,377	3,921	6,885	15,183
On disposals	-	-	-	-
At 31 December 2025	**61,053**	**27,445**	**13,770**	**102,268**
Net Book Value	£	£	£	£
At 31 December 2024	**17,511**	**15,682**	**27,538**	**60,731**
At 31 December 2025	**13,134**	**11,761**	**20,653**	**45,548**

For the reasons stated in Accounting Policy note 1.7, page 15, the Church and Manse Buildings are not tangible fixed assets of the Church.

For insurance purposes the Church Buildings are insured by the Charity for £17,056,021 and the Manse for £690,680. The Church's Contents are insured for £295,985 including the Organ at £62,159. Loss of Income is insured for£350,000 in the event of a fire, and £100,000 in other limited circumstances.

15 INVESTMENTS	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Book value as at 1 January 2025	-	104,015	-	104,015	-
Purchases during the year	-	-	-	-	100,000
Realised gains during the year	-	-	-	-	-
Unrealised gains (losses)	-	14,659	-	14,659	4,015
Sales during the year	-	-	-	-	-
Book value aa at 31 December 2025	-	118,674	-	118,674	104,015

At 31 December 2025, the Church held 26,946.9146 units in the Royal London Sustainable World Trust (2024: 26,946.9146 units).

16 DEBTORS	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Trade debtors - Lettings	685	-	-	685	984
Gift Aid Tax recoverable	10,921	-	-	10,921	10,591
Other debtors and prepayments	9,080	-	-	9,080	2,004
	20,686	-	-	20,686	13,579

17 CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 31-Dec-25 £	TOTAL 31-Dec-24 £
Bank charges	39	-	-	39	-
Barclaycard	1,123	-	-	1,123	457
Buildings maintenance and property services	1,845	-	-	1,845	7,192
Cleaning	2,305	-	-	2,305	1,113
Computer & IT	(210)	-	-	(210)	124
Donations payable	-	6,109	-	6,109	4,224
Electricity and gas	2,325	-	-	2,325	1,980
Junior Church	-	-	-	-	99
Manse Expenses	805	-	-	805	1,902
Minister Expenses	190	-	-	190	692
Ministry Music	-	-	-	-	150
Misc	107	-	-	107	107
Music maintenance	200	-	-	200	-
Pension costs	381	-	-	381	427
Printing and Production	1,558	-	-	1,558	462
Professional services	3,360	-	-	3,360	3,360
Pulpit Supplies	-	-	-	-	33
Stationery	60	-	-	60	-
Telephone	-	-	-	-	273
Waste disposal	12	-	-	12	15
Water rates	65	-	-	65	18
	14,165	6,109	-	20,274	22,628

18 STATEMENT OF FUNDS

	As at 1st Jan 2025 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2025 £
Unrestricted Funds				
General Fund	**197,507**	**(41,125)**	**(3,851)**	**152,531**
Designated Funds				
Church Roof Fund	204,015	14,659		218,674
For Others Fund	-	-	-	-
Legacy Fund	62,009	167,524	(168,952)	60,581
Major Repair Fund	19,942	(8,894)	68,952	80,000
Music Fund	17,900	2,840	-	20,740
Vestibule Fund	-	-	100,000	100,000
Total for Designated Funds	**303,866**	**176,129**	**-**	**479,995**

	As at 1st Jan 2025 £	Net income/ (expenditure) £	Transfers between funds £	As at 31st Dec 2025 £
Restricted Funds				
Organ Fund	15,682	(3,921)	-	11,761
Special Capital Projects Fund	-	(3,851)	3,851	-
Total for Restricted Funds	**15,682**	**(7,772)**	**3,851**	**11,761**
Total Funds	**517,055**	**127,232**	**-**	**644,287**

	Incoming Resources £	Resources Expended £	Gains/ (Losses) £	Movement in Funds £
Unrestricted Funds				
General Fund	278,443	(319,568)	-	(41,125)
Designated Funds				
Church Roof Fund	-	-	14,659	14,659
For Others Fund	14,242	(14,242)	-	-
Legacy Fund	167,524	-	-	167,524
Major Repairs Fund	-	(8,894)	-	(8,894)
Music Fund	5,000	(2,160)	-	2,840
Vestibule Fund	-	-	-	-
Restricted Funds				
Organ Fund	-	(3,921)	-	(3,921)
Special Capital Projects Fund	30,090	(33,941)	-	(3,851)
Total Funds	**495,299**	**(382,726)**	**14,659**	**127,232**

18 STATEMENT OF FUNDS (continued)

DESIGNATED FUNDS

The Charity operates the following Designated Funds with the encouragement of Church Meeting:

Church Roof Fund – Following the 2016 quinquennial survey, it was apparent that the roof will require major repairs in 5-10 years' time. A fund has been established to prepare for this expenditure and the capital will be invested to hedge construction cost inflation.

For Others Fund - This receives donations and offerings from the Church members. Gift Day, Easter and Christmas collections are just some of the ways it is funded. The money raised is used to make grants to charities and Christian organisations which the Church wishes to support, as well as emergency relief appeals globally.

Legacy Fund – This Fund has been set up to ensure that unrestricted legacies are not used for general expenditure but for specific, identifiable projects, as far as possible.

Major Repair Fund –This Fund was set up to meet the cost of repairs to the external brickwork, which have been identified as necessary works during the current year or in the near future.

Music Fund - It permits the Director of Music to have access to monies to enrich Trinity's musical life.

Vestibule Fund - This fund has been set up for a project to reconfigure the entrance to the worship area and its accessibility. The project is currently at an early stage in its planning and no expenditure committed beyond feasibility studies.

RESTRICTED FUNDS

Restricted Funds are created by the Charity where the monies received can only be used for the specific purpose for which they were entrusted to the Charity.

Organ Fund - This Fund represents the depreciated cost of the digital organ which was generously donated in Memory of Dr Robin Paul.

Special Capital Projects Fund - This Fund results from a 2023 anonymous gift which was deployed to refurbish the worship area's wooden floor. In 2025 it was used to finance the Shower Project with specified donations, including Gift Aid, totalling £25,000, plus a further anonymous donation of £5,000 that contributed to the cost of upgrading the fire and security alarm systems.

19 LEGACIES AND BEQUESTS

Legacies received in the year from the Estate of Miss Jane Middleton of £50,000 and a final payment of £117,524 from the Estate of Mr. David M Young (a former Church Secretary).

20 CAPITAL COMMITMENTS

The Trustees have discussed various capital projects in principal but nothing has been authorised for the capital budget for the upcoming year.

21 RELATED PARTY TRANSACTIONS

All Trustees who have authority and responsibility for planning, directing and controlling the activities of the Charity are considered to be key management personnel. Total remuneration in respect of these individuals is £nil (2024- £nil). There were no related party transactions during the year or the previous year.

22 COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

The key components from the prior year figures are analysed below by fund:

	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	31-Dec-24
	£	£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	114,033	15,808	-	**129,841**
Charitable activities	142,073	-	-	**142,073**
Other trading activities	2,611	-	-	**2,611**
Investments	10,223	-	-	**10,223**
Other	55,459	-	-	**55,459**
Total	**324,399**	**15,808**	**-**	**340,207**
EXPENDITURE ON:				
Raising funds	757	-	-	**757**
Charitable Activities:				
URC Ministry & Mission Fund	90,468	-	-	**90,468**
Ministerial and Manse costs	61,234	-	35,373	**96,607**
Church activities	195,663	12,338	18,021	**226,022**
Donations and grants	5,334	10,808	-	**16,142**
Total	**353,456**	**23,146**	**53,394**	**429,996**
Net income/(expenditure)	**(29,057)**	**(7,338)**	**(53,394)**	**(89,789)**