Charity no. 1135421

ST JOHN'S UNITED REFORMED CHURCH ORPINGTON CHARITY
REPORT AND FINANCIAL STATEMENTS

The United Reformed Church

Year ended 31st December 2025

An unincorporated association affiliated to the United Reformed Church governed by Trust Deed adopted 14 October 2009.

Officers and Advisers

Trustees and Elders Meeting	**Elders Meeting in attendance (Jan-Mar 25)**
Stephen Bebbington (Treasurer)	Revd Margaret Collins
Jacqueline Bebbington	Revd Wendy Swan
Andrew Clare (Retired December 2025)	Ian Moore – Interim Moderator
Lesley Clare	
Fiona Drysdale	**Advisers**
Christopher Gill	Property Officer:
Elizabeth Howells (Co-opted Sep 2024, Appointed May 2025)	Andrew Clare (Appointed November 2024)
	Independent Examiner: Jonathan Ross
Angela Liddell	
Annette Mace (Retired June 2025)	**Address**
Jacqueline Pasifull (Joint Church Secretary)	Lynwood Grove, Orpington, BR6 0BG
Jennifer Sheehan	www.stjohnsurc.org.uk
Christina Wheeler (Joint Church Secretary)	

Appointment of Trustees Those members of the Elders' Meeting who are qualified to serve as charity trustees are collectively the Charity Trustees, responsible under the Charities Act 2006 for the day-to-day oversight, management, safety and insurance of all property and financial resources. Elders are ordained for life and inducted to serve on the Elders' Meeting for a minimum of four years with the option to extend to a maximum of eight years. Except in exceptional circumstances (e.g., a high level of retirements or where a serving Elder is called to serve as an Office Bearer) they must then stand down for a period of one year before being appointed to the same or another position.

Objects of the Charity

The object of the 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.

Membership	
Number on roll 1st January 2025	**149**
Profession/Reaffirmation of Faith	4
Transfer from other Churches/Associate roll	1
New Members	0
SUB TOTAL	**154**
Moved to Associate roll	0
Transfer to other churches	0
Deaths	4
Resignations	2
Total on Membership as at	**148**

Main Activities St John's United Reformed Church is a centre for Christian worship and faith development.

It runs, sponsors and supports many voluntary groups and organisations serving the local community.

The work of the Church is organised into teams as follows:

Church in Community	Church and World	Faith Development
Finance	Pastoral Care	Property
Publicity and Promotions	Worship	Youth and Children

St John's Church runs the following organisations:

Just Babies
Little Monsters
St John's Pre-School
Thursday Club

St John's Church sponsors and supports Scouting and Guiding groups.

Details of the Activities of the above teams and organisations can be found on the website or from the Church Secretaries.

Main Achievements

The provision of regular acts of worship, service to the community and running and sponsoring various activities for all age groups.

Good Practice

Good Practice is about establishing and maintaining procedures designed to safeguard children, young people and other vulnerable personnel in the church. All adults in the church are responsible for creating a safe caring Christian environment which prevents neglect, sexual or emotional abuse of children, young people or vulnerable adults.

St John's has adopted the URC Good Practice – Safeguarding Children and Young People in the Church sixth edition published 23rd October 2023 (GP6) as the basis for its Safeguarding Policy. A copy of the St John's Safeguarding Policy is available for inspection in the Link and on the website. Every church activity or group which involves working with children and young people is responsible for ensuring activities are structured in accordance with this policy to minimise situations where abuse can occur. Non-church run organisations are required to confirm that they have made their own Good Practice provisions. The Policy was last reviewed in September 2025.

Two safeguarding co-ordinators are appointed to co-ordinate and implement child protection and vulnerable adult policies and be a first line of communication for adults and children on any issue of Good Practice including reporting suspected abuse.

The Good Practice Policy Statement (available in the Link Vestibule) gives the framework within which Good Practice procedures and activities are structured and monitored at St John's.

Ministry

At the beginning of 2025 St John's was in vacancy. Revd. Sohail Ejaz was inducted on Saturday 15th March. Worship in the first few months was led by members and groups from within St John's as well as visiting ministers/lay preachers.

Jacqueline Pasifull
Joint Church Secretary

February 2025

Report of the Treasurer

Statement of Financial Activity

It has been a disappointing year for the Charity's finances with a smaller than budget increase in income and an increase in costs. Overall, the charity had a deficit of £47,369. The reserves of the charity are sufficient to cover this undesirable deficit.

Incoming resources from charitable activities amounted to gross £227,377 (2024: £222,416). A review of Hall lettings has resulted in a meaningful increase. Preschool income was positive resulting in a trading surplus before service charges of £2,872.10 (2024: £2,010).

Expenditure on charitable activities amounted to £274,745 (2024: £243,356).

Legacies & Donations

The charity was not the recipient of any major donations or legacies during the year.

Reserves

Total Reserves amount to £958,973(2024: £1,006,342) Movements and classifications of reserves are shown on page 9.

Outlook

Thanks to the legacy from our late member the Charity will be in a strong financial position for the next few years enabling the charity to absorb the deficit this year. The Rev Sohail Ejaz was appointed in late March as minister to the church next and along with the trustees is be developing plans for the use of the monies in meeting our charitable objectives.

Day to day finances continue to be challenging in the current financial climate. A review of our hall letting charges has resulted in an uplift in income and we expect to see a further increase this year. Our Energy contract will expire in the summer of 2026 and renewal may result in a uplift in costs due to the situation in the Middle East. The trustees are investigating ways by which we can reduce our costs or improve our income in future years and we will be holding a 'Gift Day' at Easter as part of these measures. The Government have made major changes to funding in the Early Years education sector and we still have significant concern over the impact this may have on the Preschool.

The retirement flat that is currently being leased is providing an ongoing income and provides an asset that can be realised in due course if required.

Special Collections

During the year, members and friends raised £396 for Commitment for Life

Acknowledgements

I would like to express my thanks to the Finance Team comprising Gill Webb our FWO secretary, Alison Bruce for managing the hall bookings, Frank Liddell and Gordon Coventry for their accounting advice and Lynne Gill for running the day-to-day accounts packages.

I am extremely grateful to Jonathon Ross for taking on the role as our Independent Examiner.

Most of all, I would like to thank members and friends who generously support the work of the Church with regular and periodic gifts. Thank you.

Stephen Bebbington


CHARITY COMMI
FOR ENGLAND AND

Statement of Financial Activity 1 January 2025 to 31 December 2025

	2025	2024
Incoming Resources from Charitable Activities	**£**	£
Freewill Offerings	**72,742**	**72,650**
Loose Offerings	**3,824**	**4,086**
Gift Aid Tax Refunds	**17,735**	**19,421**
Legacies and Donations	**2,611**	**438,439**
Uniformed Organisations	**2,650**	**500**
Hall Lettings	**37,057**	**26,640**
Community Events	**-**	**100**
Pre-School	**57,576**	**59,028**
Babies and Toddlers	**769**	**546**
Thursday Club	**980**	**1,560**
Solar Feed-in Tariff	**3,962**	**4,027**
Other Income	**21,622**	**19,875**
Synod Grants	**5,850**	**0**
Incoming resources	**227,378**	**646,872**
Expenditure on Charitable Activities		
URC Ministry and Mission Fund	**94,668**	**90,156**
Worship and Ministry	**7,865**	**7,368**
Youth ministry	**-**	**113**
Administration	**9,352**	**5,227**
Legacy expenses	**7,867**	**9,911**
Publicity and Publications	**281**	**132**
Community Events	**0**	**0**
Pre-School	**54,704**	**57,018**
Youth and children	**905**	**352**
Thursday Club	**292**	**166**
Premises - Maintenance:		
Repairs and Refurbishments	**29,904**	**8,880**
Equipment Servicing	**5,180**	**4,749**
Consumables	**811**	**779**
Caretaking, Cleaning and Gardening	**26,286**	**38,362**
Manse Maintenance and Council Tax	**5,872**	**3,680**
Gas	**6,687**	**4,268**
Electricity	**5,487**	**3,809**
Water, Telephone, Waste disposal	**3,494**	**3,179**
Insurance	**8,348**	**7,510**
Depreciation Fixed Assets	**6,743**	**7,607**
Charitable Activities	**274,746**	**253,266**

Other Assets at cost	**13,736**		**13,736**	
Less depreciation	**13,736**	**0**	**13,223**	**513**
Fixed Assets		**233,888**		**240,630**
Current assets				
CAF Bank accounts and cash		**380,701**		**513,366**
Nat West Bank accounts		**152,280**		**128,241**
Pre-School CAF bank accounts and cash		**20,196**		**25,205**
Metro Bank Accounts		**96,812**		**21,343**
Debtors		**1,650**		**-**
HMRC Gift Aid Receivable		**73,207**		**79,190**
Total Current assets		**724,846**		**767,345**
Liabilities				
Creditors		**-240**		**1,634**
Agency Collections		**-**		**-**
Pre-School Creditors		**-**		**-**
Total Liabilities		**-240**		**1,634**
NET ASSET SURPLUS		**958,974**		**1,006,341**
Reserves				
Car		**23,750**		**23,750**
General		**808,724**		**48,628**
Premises		**45,500**		**45,500**
Thursday Club		**1,000**		**1,000**
Pre-School		**20,000**		**20,000**
Restricted Trinity F&C		**60,000**		**60,000**
Gray legacy		**-**		**807,464**
TOTAL RESERVES		**958,974**		**1,006,342**

C Wheeler Joint Church Secretary

S Bebbington, Treasurer

ST JOHN'S UNITED REFORMED CHURCH ORPINGTON CHARITY Charity number 1135421

			Outgoing Resources		Reserves	
Unrestricted		*£*	£		£	**£**
Designated Funds						
Thursday Club		*1,000*	688		-688	**1,000**
Pre-School		*20,000*	2,872		-2,872	**20,000**
Car		*23,750*	-		-	**23,750**
Atkins lodge	3	*0*			5,000	**5,000**
Premises		*45,500*				**45,500**
Total designated	2	*90,250*	*3,560*		*1,440*	*95,250*
Undesignated Funds						
General Reserve		*48,628*	-47,369		802,464	**803,723**
Gray Legacy	1	*807,464*			-807,464	**0**
Total Unrestricted		946,342	-43,809		-3,560	**898,973**
Restricted Funds						
Trinity F & C		*60,000*				**60,000**
Total reserves		*1,006,342*	*-43,809*		*-3,560*	***958,973***

Notes.

1. Gray legacy incorporated into general reserve
2. All designated reserves maintained at 2024 level
3. New reserve to cater for refurbishment of property

Restricted reserves are subject to limitations on their use, imposed by legislation or the wishes of the donor. Other reserves are available for the general purposes of the church and some of these have been designated for specific items of future expenditure.

Accounting Policies Accounting convention and basis of accounting

The accounts are prepared under the historical cost convention and are prepared under the SORP and FRS 102. The income and expenditure dealt with in these accounts is accounted for on an accruals basis. The accounts include all of the transactions of the Church, the Pre-School and the Toddler Group and Thursday Club.

The trustees have reviewed the accounts and are happy that the charity is an ongoing concern given the current income and current reserves.

There have been no transactions with related parties during the year.

Tax refunds

Donations made to the Church through Gift Aid enable the Church to recover the basic rate tax associated with those donations. Where the tax refund related to donations made in the year has not been recovered at the year-end it is brought into the accounts as an amount recoverable.

Land and Buildings

The Church, the halls and the manse are the property of the United Reformed Church rather than St John's.

The Atkins court flat, a retirement property, is owned by St John's and is held as an investment property. After initial valuation by estate agents the value of the property has been slightly reduced reflecting recent falls in value of similar properties in the area.

Assets

Assets acquired which have been provided for in reserves held for that purpose are written off in the period in which they are made. Other assets acquired in excess of £2,500 in value are capitalised and treated as fixed assets when purchased and are written down to their estimated residual value over their expected useful lives, currently 5 years for cars and 10 years for all other assets.