REGISTERED CHARITY NUMBER: 1135594

REPORT OF THE TRUSTEES AND

UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

FOR

BROMLEY UNITED REFORMED CHURCH

Berringers LLP
Chartered Accountants
3rd Floor, Imperial House
21 - 25 North Street
Bromley
Kent
BR1 1SD

BROMLEY UNITED REFORMED CHURCH

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for the year ended 31 December 2025

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BROMLEY UNITED REFORMED CHURCH

REFERENCE AND ADMINISTRATIVE DETAILS
for the year ended 31 December 2025

TRUSTEES	Rev Dr E Colechin (resigned 30.6.26) S Fellingham (Local Church Leader) Mrs E Johnson Mrs R H Howard Ms J Isaacson (resigned 28.9.25) Rev M Hazell Treasurer (appointed 16.11.25) R S Kelly (appointed 11.5.25)
PRINCIPAL ADDRESS	20 Widmore Road Bromley Kent BR1 1RY
REGISTERED CHARITY NUMBER	1135594
INDEPENDENT EXAMINER	Berringers LLP Chartered Accountants 3rd Floor, Imperial House 21 - 25 North Street Bromley Kent BR1 1SD

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

The Trustees present their report and financial statements for the charity for the year ended 31st December 2025. The report also covers some developments and progress in the first half of 2026. The Trustees have adopted the provisions of 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 (FRS 102) (effective 1st January 2015)..

OBJECTIVE AND ACTIVITIES

Objectives and Aims

The Church's continuing objective is to bring the Christian message to people, to serve the local community, especially the vulnerable, the displaced and the marginalised, and to benefit the public. Its central location, offering a wide range of activities, means that many people have access to the building, which we recognise as an opportunity to further this mission.

Public Benefit

The Trustees have complied with the duty as per Section 17 of the 2011 Charities Act to have due regard to guidance published by the Charity Commission on public benefit and consider that the objectives and aims of the charity described above, enable it to meet its obligations to the Charity Commission and to benefit the public..

Internal Organisation

During 2025, Trustees were the Minister, Revd Dr Elaine Colechin, Mr Stephen Fellingham (Local Church Leader and serving Elder), Mrs Ruth Howard (Church and Trustee Secretary and serving Elder), Ms Julia Isaacson (serving Elder, resigned 28 September 2025), Mrs Eve Johnson, Mr Stuart Kelly (from 11 May 2025) and Revd Martin Hazell (from 16 November 2025) (all appointed by Church Meeting). Revd Hazell had previously been appointed as Treasurer on 11 May. The Finance Officer/Administrator, Mrs Diana Tutt, also received papers. Nine meetings were held in person.

Sunday worship remains the core of church life. Revd. Dr Elaine Colechin continued as the Minister of Word and Sacraments, 50% to Bromley URC and 50% directed by Southern Synod, which included developing ecumenical relationships between St Paul's URC and River Church in Giggs Hill and working (when invited) with other United Reformed Churches in Bromley Borough which are currently without a Minister. Sunday services also continued to be led by Mr Stephen Fellingham, Local Church Leader. Revd Martin Hazell, a retired URC Minister became a church member and began to take services, often adopting a cafe church/bible study approach to worship which has been much valued by members and visitors, particularly during the autumn when the Revd Dr Elaine Colechin was on sabbatical for three months.

Mission. Community and Co-operation with Essential Services

The church has, over a long period, used the phrase "Open Hands, Open Hearts, Open Minds" to sum up its approach to mission and worship, and the community support and focus enabled by and to the groups using the building. The section headed "Future" below contains more details of how the church has begun to explore it future in association with other URC churches in Bromley Borough: considering alternative ways within the organisational structures of the URC practically to continue offering worship and sustaining the building as the community hub it has become.

Activities during 2025 and continuing in 2026

Buildings: The church complex is large and centrally placed with eight rooms and two kitchens available for hire and which are widely used. Parts of the building are used on a long-term license by Bromley Homeless Charity (see below). The income derived from room lettings enables the church to continue. Price increases for 2025 were set to reflect inflation, higher energy costs and the London Living Wage. Lettings have not fully returned to pre-pandemic levels but the anticipated move of Bromley library and reduction to spaces there increased the number of enquiries. To meet demand for space in the evening, the premises now remain open for groups on three evenings, not just two. To cover these extra hours, as well as existing evenings and Saturdays, an assistant caretaker was recruited, starting work in April 2025. This has allowed the senior caretaker to work a set pattern of hours on weekdays, with flexibility for the two caretakers to cover for one another during periods of leave and sickness. Building users have benefitted from this consistency in attention to their needs and frequently praise the service they get.

Small improvements during the year were as follows: new flooring in the vestibule, new carpet in the Lovell Room, heating flush, replacement lockable posts to the car park spaces. The posts were generously provided and fitted by Bromley Homeless Charity.

Improvements to the small kitchen used by the church and Rhiannon's Cafe (see below) are being planned, to use a gift of £9,000 given in memory of a church member who for many years had organised catering and refreshments. This process has been slower than ideal as it has been challenging to find appropriate contractors to quote.

Safeguarding: In accordance with Good Practice Guidance from the URC, policies were updated in 2024 and reviewed annually thereafter. Trustees have undertaken appropriate training and DBS checks on all Trustees and staff are in place. Safeguarding is a standing item at each meeting, and at each Church Meetings, so that any issues and concerns can be shared and followed up as required.

Administration: Our Administrator, a qualified Accountant, prepares our accounts for Independent Examination and normally works part time for 20 hours per week, also overseeing the day-to-day running of the building. The Bookings Officer works 20 hours per week over three days. As mentioned above, a second caretaker was recruited to a part-time post to cover evening and Saturday sessions, including remaining on a Thursday evening to meet requests for lettings then. The trustees would like to thank the staff for their willingness to work flexibly, to ensure building users continue to get a good service, and th e volunteers who continue to cover and assist as necessary.

Events: 2025 saw the third small garden party for church members/adherents at the home of one of the trustees and lunch after the Harvest Service on Sunday 28th September. .

ACHIEVEMENTS AND PERFORMANCE
Charitable activities and Community Focus

a) The 5000 Project: has continued to work closely with Bromley Homeless Charity and Open Table. Open Table is a Christian organisation reaching out to the LGBTQIA+ community with an accepting, inclusive and safe place to worship, free from prejudice and stigma. This fits in with our mission to offer acceptance and inclusion to those who might be marginalised by others. A monthly communion service was offered throughout 2025, and continues, as part of morning service.

Work with Bromley Homeless includes supplying the finance needed to put money on the energy keys for those who, although not homeless, were in desperate need and could not afford to heat their homes. We registered as a Warm Space again during the winter of 2025, offering people a heated space in which to relax. We also provided tea and coffee without charge to those could not afford it, through Rhiannon's Cafe (see below). Both Bromley Borough Food Bank and Bromley Homeless have Food Banks operating from the church; we have continued a small Food Bank to provide food and personal hygiene products to those in need when neither of the other Food Banks are available. Sanitary products are provided free of charge in the main female toilets.
vulnerable in local communities.

As the purposes of the Project have continued to evolve since the Covid pandemic and widened beyond the provision of a "meal with friends", specific fundraising for it has not continued. It is likely that the funds will naturally be drawn down over the next two to three years, always being spent on honouring their original objectives to support the most

b) Bromley Homeless: advice services and practical support continued to be offered four days a week, rising to five in 2026, with support groups meeting in the Day Room. The church premises continue to be a haven in particularly difficult times for those without shelter or warmth. The charity is partnered with the Bromley GP Alliance, with a Nurse Practitioner an integral part of the service, providing access to quality medical care and assistance to the most vulnerable. From November 2025 to mid-April 2026, the conversion of the ex-caretaker's flat into supervised, short term 5-bedroom emergency accommodation has again proved its worth, operating at capacity. Southern Synod of the URC granted a lease for 20 years.

c) Rhiannon's Café: this is a joint project with CANDI (Creative and Neuro-Diverse Innovations), a community interest company which supports and encourages neuro-diverse young people in the workplace. It opened at the beginning of May 2023. 5000 Project funds underwrite the reduced price/free coffee scheme and the favourable terms of their shared use of the kitchens and vestibule. Additional activities such as art and crafts, take place in the vestibule, usually on a Tuesday evening. It is a five day a week community café, serving freshly made sandwiches, baked potatoes, toast, muffins etc. The ethos is aligned with that of the church - "everyone will be welcomed an accepted into the café and we will do our best to provide a warm and friendly environment for all". The Café has built up a regular clientele and the efforts of the neuro-diverse volunteers, suppor ted at some sessions by church volunteers are much appreciated.

d) Bromley Borough Food Bank (originally seeded by the Trussell Trust): continued to operate from its dedicated accommodation in the building on Tuesday mornings and Thursday afternoons. Harvest gifts were made to the Food Bank, and all building users were encouraged to contribute. .

e) Badminton Club (Monday and Wednesday mornings, and Tuesday evening): regular sessions continued, providing social support and opportunity for gentle exercise, essential for good mental and physical health. It continued running 2 popular Quiz nights, donating profits to church funds.

f) Newsletter - Community Editions and Community Hub Events: in October 2024, a special edition of the church e-mail news was sent to the groups using the building on a regular basis. Since then, a bi-monthly community edition has shared information between them, helping gain donations to the Food Bank and other local good causes, and demonstrating the work of the church as a Community Hub in central Bromley. Two Community Hub events were held in 2025, to invite the public in to meet groups and charities, find out more about volunteering, try the café's menu and so on, joining in Carol Singing in December 2025. The then Mayor of Bromley attended that event. A third event will be planned and organised for Volunteers' Week 2026 with the involvement of Bromley Community Links and further such events may be set up, subject to demand.

FINANCIAL REVIEW

Financial position

The year-end figures show a deficit of £1,889 in unrestricted funds and a deficit of £8,772 in restricted funds, giving a total deficit at the end of 2025 of £10,661 compared to a surplus of £21,223 at the end of 2024. Cash balances at the end of 2025 are £67,235 in unrestricted funds and £30,943 in restricted funds. Total cash balances at the end of the year were £ 98,178. Analysis of quarterly balances demonstrates that income and expenditure were not at the desired break-even or positive point until the final quarter.

The Church's financial position and reserves policy is reviewed regularly by the Trustees. Predicted income and expenditure for the year to 31 December 2026 is very difficult to estimate with lettings not yet returned to 2019 levels, although there continue to be encouraging signs and the additional caretaking hours allow increased enquiries for evening and weekend lettings to have a positive response. The expected Quinquennial Review of the building (deferred until 2026), to be carried out by a surveyor appointed by Southern Synod is expected to assist in setting priorities and budgets and exploring fundraising and grant opportunities to cover what will be significant costs; sufficient reserves will remain in place should it be necessary to wind up for any reason.

THE FUTURE

This report reflects the position of the Church during the year 2025 continuing into 2026; generally, the challenges of income not returning to pre-pandemic levels together with higher fuel costs and general inflation are being met. In April 2026, Revd Dr Elaine Colechin resigned her position as Minister to take up a new appointment as Clerk to the Southern Synod of the URC, from 1 July 2026. The church is sorry to lose her thoughtful and inspirational leadership and pastoral care for the congregation and everyone who regards Bromley URC as "their church". It is helpful that we started to explore the potential of becoming a Mission Project in the summer of 2025, with proposals made to Synod at the beginning of May 2026. We will continue discussions with Synod and the other local churches as the year proceeds. In the meantime, worship together, including celebration of Holy Communion will continue, as will the circulation of the Community Newsletters to highlight all the activities to be found in the building. Initiatives such as Rhiannon's Café, Warm Welcome and Bromley Homeless Charity's conversion of the flat to an emergency homeless shelter are positive, demonstrating commitment to meeting the needs of the most vulnerable. Where the rest of 2026 will take Bromley URC is far from clear but the Trustees and Elders, will continue to take a wide, positive attitude and intend to remain open in the service of God and of the community in central Bromley.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

Recruitment and appointment of new trustees

The Charity Commission approved a revised Constitution on 1 June 2023, in line with advice and guidance from the United Reformed Church, this allowed for Trustees to be nominated by Church Meeting.. The AGM 2025 approved a further three-year term for the then current trustees. A nominee for the vacancy left by the departure of the Minister will be sought from Church Meeting.

BROMLEY UNITED REFORMED CHURCH

REPORT OF THE TRUSTEES
for the year ended 31 December 2025

Approved by order of the board of trustees on 13 September 2026 and signed on its behalf by:

Rev M Hazell - Trustee

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF BROMLEY UNITED REFORMED CHURCH

Independent examiner's report to the trustees of Bromley United Reformed Church
I report to the charity trustees on my examination of the accounts of Bromley United Reformed Church (the Trust) for the year ended 31 December 2025.

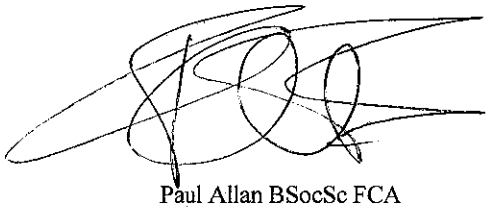
Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

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

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

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



Paul Allan BSocSc FCA

Berringers LLP
Chartered Accountants
3rd Floor, Imperial House
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Kent
BR1 1SD

Date: 14/9/26

BROMLEY UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	**2025 Total funds £**	2024 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**13,273**	**400**	**13,673**	9,131
Other trading activities	3	**156,278**	**-**	**156,278**	133,205
Investment income	4	**3,106**	**-**	**3,106**	2,539
Other income		**8,194**	**-**	**8,194**	43,880
Total		**180,851**	**400**	**181,251**	188,755
EXPENDITURE ON					
Charitable activities	5				
Cost of church activities		**171,483**	**9,172**	**180,655**	157,787
Minister costs		**16,688**	**-**	**16,688**	15,051
Total		**188,171**	**9,172**	**197,343**	172,838
Net gains on investments		**5,431**	**-**	**5,431**	5,306
NET INCOME/(EXPENDITURE)		**(1,889)**	**(8,772)**	**(10,661)**	21,223
RECONCILIATION OF FUNDS					
Total funds brought forward		**248,756**	**39,715**	**288,471**	267,248
TOTAL FUNDS CARRIED FORWARD		**246,867**	**30,943**	**277,810**	288,471

The notes form part of these financial statements

BROMLEY UNITED REFORMED CHURCH

BALANCE SHEET
31 December 2025

	Notes	Unrestricted fund £	Restricted funds £	2025 **Total funds** £	2024 Total funds £
FIXED ASSETS					
Tangible assets	10	**92,630**	-	**92,630**	89,659
Investments	11	**75,964**	-	**75,964**	69,475
		168,594	-	**168,594**	159,134
CURRENT ASSETS					
Debtors	12	**31,377**	-	**31,377**	26,699
Cash at bank		**67,235**	**30,943**	**98,178**	115,924
		98,612	**30,943**	**129,555**	142,623
CREDITORS					
Amounts falling due within one year	13	**(20,339)**	-	**(20,339)**	(13,286)
NET CURRENT ASSETS		**78,273**	**30,943**	**109,216**	129,337
TOTAL ASSETS LESS CURRENT LIABILITIES		**246,867**	**30,943**	**277,810**	288,471
NET ASSETS		**246,867**	**30,943**	**277,810**	288,471
FUNDS	14				
Unrestricted funds				**246,867**	248,756
Restricted funds				**30,943**	39,715
TOTAL FUNDS				**277,810**	288,471

The financial statements were approved by the Board of Trustees and authorised for issue on 13/9/26 and were signed on its behalf by:

M Hazell - Trustee

The notes form part of these financial statements

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) '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 (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention, with the exception of investments which are included at market value, as modified by the revaluation of certain assets.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
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 included in the Statement of Financial Activities on an accruals bases, inclusive of any VAT, and are recognised as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably.

Expenditure which is directly attributable to specific activities has been included in these cost categories. Costs have been allocated to specific departments based on their specific relevance to the church as a whole (general) or as outlined by restricted fund requirements.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery - 20% on reducing balance

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

It was decided that as the vestibule meets the 5000 Project objectives, for example as a warm space in the winter, some of the costs should be apportioned to the 5000 Project on the basis of the floor area of the vestibule as a percentage of the building area (3%).

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

Pension costs and other post-retirement benefits
The charity operates a defined contribution pension scheme. Contributions payable to the charity's pension scheme are charged to the Statement of Financial Activities in the period to which they relate.

Investments
Fixed asset investments are stated at mid market value at the balance sheet date. All investments are UK based.

continued...

2. DONATIONS AND LEGACIES

	2025	2024
	£	£
Donations	**8,089**	8,051
Gift aid	**5,584**	1,080
	13,673	9,131

3. OTHER TRADING ACTIVITIES

	2025	2024
	£	£
Rents received	**156,278**	133,205

4. INVESTMENT INCOME

	2025	2024
	£	£
Other fixed asset invest - FII	**1,805**	917
Deposit account interest	**1,301**	1,622
	3,106	2,539

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Support costs (see note 6)	Totals
	£	£	£
Cost of church activities	**31,303**	**149,352**	**180,655**
Minister costs	**16,688**	**-**	**16,688**
	47,991	**149,352**	**197,343**

6. SUPPORT COSTS

	Caretaking	Other	Other 2	Governance	Totals
	£	£	£	£	£
Cost of church activities	**60,014**	**76,149**	**9,769**	**3,420**	**149,352**

continued...

6. SUPPORT COSTS - continued

Support costs, included in the above, are as follows:

	2025 Cost of church activities £	2024 Total activities £
Wages	**60,014**	**45,057**
Rates and water	**6,975**	**6,142**
Insurance	**8,277**	**7,342**
Light and heat	**25,378**	**30,683**
Repairs & maintenance	**14,001**	**8,460**
Depreciation	**21,518**	**22,415**
Cleaning	**3,251**	**3,172**
Office expenses, postage & stationery	**3,342**	**4,678**
Telephone & internet	**1,237**	**1,368**
Legal fees & subscriptions	**1,939**	**3,651**
Independent examiner	**3,420**	**4,015**
	149,352	**136,983**

7. 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' expenses

There were no trustees' expenses paid for the year ended 31 December 2025 nor for the year ended 31 December 2024.

8. STAFF COSTS

The average monthly number of employees during the year was as follows:

	2025	2024
Administration	**2**	2
Caretakers	**2**	1
	4	3

No employees received emoluments in excess of £60,000.

continued...

9. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted funds £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	8,709	422	9,131
Other trading activities	133,205	-	133,205
Investment income	2,539	-	2,539
Other income	4,382	39,498	43,880
Total	148,835	39,920	188,755
EXPENDITURE ON			
Charitable activities			
Cost of church activities	152,304	5,483	157,787
Minister costs	15,051	-	15,051
Total	167,355	5,483	172,838
Net gains on investments	5,306	-	5,306
NET INCOME/(EXPENDITURE)	(13,214)	34,437	21,223
Transfers between funds	39,498	(39,498)	-
Net movement in funds	26,284	(5,061)	21,223
RECONCILIATION OF FUNDS			
Total funds brought forward	222,472	44,776	267,248
TOTAL FUNDS CARRIED FORWARD	248,756	39,715	288,471

continued...

10. TANGIBLE FIXED ASSETS

	Plant and machinery £
COST	
At 1 January 2025	**186,357**
Additions	**24,489**
At 31 December 2025	**210,846**
DEPRECIATION	
At 1 January 2025	**96,698**
Charge for year	**21,518**
At 31 December 2025	**118,216**
NET BOOK VALUE	
At 31 December 2025	**92,630**
At 31 December 2024	89,659

11. FIXED ASSET INVESTMENTS

	Listed investments £
MARKET VALUE	
At 1 January 2025	**69,475**
Additions	**1,839**
Disposals	**(781)**
Revaluations	**5,431**
At 31 December 2025	**75,964**
NET BOOK VALUE	
At 31 December 2025	**75,964**
At 31 December 2024	69,475

There were no investment assets outside the UK.

Cost or valuation at 31 December 2025 is represented by:

	Listed investments £
Valuation in 2024	**69,475**
Valuation in 2025	**6,489**
	75,964

continued...

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade debtors	**20,454**	17,259
Other debtors	**10,923**	9,440
	31,377	26,699

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	2025	2024
	£	£
Trade creditors	**3,009**	4,717
Other creditors	**17,330**	8,569
	20,339	13,286

14. MOVEMENT IN FUNDS

	At 1.1.25	Net movement in funds	At 31.12.25
	£	£	£
Unrestricted funds			
General fund	**248,756**	**(1,889)**	**246,867**
Restricted funds			
Communion & special collections	**701**	**-**	**701**
5000 Project	**39,014**	**(8,772)**	**30,242**
	39,715	**(8,772)**	**30,943**
TOTAL FUNDS	**288,471**	**(10,661)**	**277,810**

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted funds				
General fund	**180,851**	**(188,171)**	**5,431**	**(1,889)**
Restricted funds				
5000 Project	**400**	**(9,172)**	**-**	**(8,772)**
TOTAL FUNDS	**181,251**	**(197,343)**	**5,431**	**(10,661)**

continued...

14. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.1.24	Net movement in funds	Transfers between funds	At 31.12.24
	£	£	£	£
Unrestricted fund	222,472	(13,214)	39,498	248,756
Restricted funds				
Communion & special collections	701	-	-	701
5000 Project	44,075	(5,061)	-	39,014
Fan Coil Units in Whitfield Hall	-	19,659	(19,659)	-
Fire Alarm System	-	19,839	(19,839)	-
	44,776	34,437	(39,498)	39,715
TOTAL FUNDS	267,248	21,223	-	288,471

Comparative net movement in funds included in the above are as follows:

	Incoming resources	Resources expended	Gains and losses	Movement in funds
	£	£	£	£
Unrestricted fund	148,835	(167,355)	5,306	(13,214)
Restricted funds				
5000 Project	422	(5,483)	-	(5,061)
Fan Coil Units in Whitfield Hall	19,659	-	-	19,659
Fire Alarm System	19,839	-	-	19,839
	39,920	(5,483)	-	34,437
TOTAL FUNDS	188,755	(172,838)	5,306	21,223

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

i) Communion and special collections - received and paid out to appointed recipients.

ii) 5000 Project, which is an outreach project directed to assist the homeless and other vulnerable adults in Bromley. See page 4, note a) for details.

iii) Fan Coil Units fund - this was a restricted grant from the Synod for upgrading the heating system in Whitfield Hall. Once expended the fund was transferred to the general fund.

(iv) Fire Alarm fund - as per the above fund.

Communion and special collections	**2025**	2024
	£	£
SOFA Brought forward balance	**701**	701
Donations	-	-
Donations passed on	-	-
	701	701

continued...

14. MOVEMENT IN FUNDS - continued

Represented by:		
Cash held at bank	**701**	701

5000 Project (see details below)		**2025**	2024
		£	£
SOFA	Brought forward balance	**39,014**	44,075
Income		**401**	422
Costs		**(9,173)**	(5,483)
Transfer		**-**	-
		30,242	39,014
Represented by:			
Cash held at bank		**30,021**	39,014

	2025	2024
	£	£
Income		
Donations	**401**	422
Fundraising	**-**	-
Rents received	**-**	-
	401	422
Expenditure		
Weekly meal	**(528)**	(409)
Repairs to equipment	**(420)**	(364)
Bad debts	**(3,006)**	-
Office expenses	**(78)**	(80)
Other	**(5,362)**	(4,630)
	(9,394)	5,483

Fan Coil Units in Whitfield Hall		**2025**	2024
		£	£
SOFA	Brought forward balance	**-**	-
Income		**-**	19,659
Costs		**-**	-
Transfer		**-**	(19,659)
		-	-

continued...

14. MOVEMENT IN FUNDS - continued

Fire Alarm System		2025	2024
		£	£
SOFA	Brought forward balance	-	-
Income		-	19,839
Costs		-	-
Transfer		-	(19,839)
		-	-

15. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2025.

BROMLEY UNITED REFORMED CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS				
Donations and legacies				
Donations	**7,689**	**400**	**8,089**	8,051
Gift aid	**5,584**	**-**	**5,584**	1,080
	13,273	**400**	**13,673**	9,131
Other trading activities				
Rents received	**156,278**	**-**	**156,278**	133,205
Investment income				
Other fixed asset invest - FII	**1,805**	**-**	**1,805**	917
Deposit account interest	**1,301**	**-**	**1,301**	1,622
	3,106	**-**	**3,106**	2,539
Other income				
Grants	**8,194**	**-**	**8,194**	41,498
Other income - others	**-**	**-**	**-**	2,382
	8,194	**-**	**8,194**	43,880
Total incoming resources	**180,851**	**400**	**181,251**	188,755
EXPENDITURE				
Charitable activities				
Wages	**17,963**	**556**	**18,519**	15,937
Pensions	**1,341**	**41**	**1,382**	1,266
Bank charges	**60**	**60**	**120**	120
URC Ministry & Mission Fund	**11,481**	**355**	**11,836**	11,220
Staff recruitment & training	**36**	**-**	**36**	66
Meals & shelter	**-**	**528**	**528**	828
Church music	**2,919**	**-**	**2,919**	2,338
Bad debts	**4,793**	**3,006**	**7,799**	93
Minister costs	**4,706**	**146**	**4,852**	3,987
	43,299	**4,692**	**47,991**	35,855
Support costs				
Caretaking				
Wages	**58,214**	**1,800**	**60,014**	45,057

BROMLEY UNITED REFORMED CHURCH

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
for the year ended 31 December 2025

	Unrestricted funds £	Restricted funds £	2025 Total funds £	2024 Total funds £
Caretaking				
Other				
Rates and water	**6,766**	**209**	**6,975**	6,142
Insurance	**8,029**	**248**	**8,277**	7,342
Light and heat	**24,617**	**761**	**25,378**	30,683
Repairs & maintenance	**13,581**	**420**	**14,001**	8,460
Depreciation	**20,872**	**646**	**21,518**	22,415
	73,865	**2,284**	**76,149**	75,042
Other 2				
Cleaning	**3,153**	**98**	**3,251**	3,172
Office expenses, postage & stationery	**3,242**	**100**	**3,342**	4,678
Telephone & internet	**1,200**	**37**	**1,237**	1,368
Legal fees & subscriptions	**1,881**	**58**	**1,939**	3,651
	9,476	**293**	**9,769**	12,869
Governance				
Independent examiner	**3,317**	**103**	**3,420**	4,015
Total resources expended	**188,171**	**9,172**	**197,343**	172,838
Net income before gains and losses	**(7,320)**	**(8,772)**	**(16,092)**	15,917
Realised recognised gains and losses				
Realised gains/(losses) on fixed asset investments	-	-	-	6
Net income	**(7,320)**	**(8,772)**	**(16,092)**	15,923