CHARITY COMMISSION FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/ members of: Shrewsbury United Reformed Church

On accounts for the year ended: 31 December 2025 **Charity no (if any):** 1135733

Set out on pages: 1-2

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended

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 2011 Act and in carrying out my examination, I have followed the 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- accounting records were not kept in accordance with section 130 of the Act or
- the accounts do not accord with the accounting records

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

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

Signed: W B Strachan **Date:** 24 October 2026

Name: WILLIAM B STRACHAN

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

Address: 22 RYELANDS
RADBROOK
SHREWSBURY SY3 9BZ

Section B	Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

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

I have no concerns on these accounts.

W M B Stedham.

Statement of Assets

		2025			2024
		Unrestricted Funds	Restricted Funds	Total Funds	Total Funds
		£	£	£	£
HSBC - Charitable Account		6,671.09		6,671.09	4,647.76
HSBC - BMM Account		42,311.97		42,311.97	33,793.60
HSBC - STO Donations Account		645.00		645.00	-
CCLA Deposit Account		38,892.74	8,556.10	47,448.84	38,935.53
		88,520.80	8,556.10	97,076.90	77,376.89
Refunds due from HMRC		3,705.82		3,705.82	5,124.00
Investments		229,048.27		229,048.27	241,593.70
	Total Assets	321,274.89	8,556.10	329,830.99	324,094.59

Manse

The Church has an interest in the ownership of the minster's manse at 12 Woodwynd Close, Shrewsbury, the Legal titles is with United Reformed Churst West Midlands Trust Limited.

Details of Funds

Unrestricted	General Unrestricted	Youth	Manse	Messy Vintage/ Connections	Total Unrestricted
	£	£	£	£	£
Receipts	159,584.58			550.00	160,134.58
Payments	- 133,649.64	- 1,439.49		- 614.43	- 135,703.56
Surplus/(Deficit)	25,934.94	- 1,439.49	-	- 64.43	24,431.02
Cashfund Brought Forward	39,502.18	16,731.90	5,755.70	2,100.00	64,089.78
Cashfund Carried Forward	65,437.12	15,292.41	5,755.70	2,035.57	88,520.80
Refunds Due from HMRC	3,705.82				3,705.82
Investments	229,048.27				229,048.27
	298,191.21	15,292.41	5,755.70	2,035.57	321,274.89

Restricted	Commitment for Life	Legacy - Organ	Total Restricted
	£	£	£
Receipts	3,122.05		3,122.05
Payments	- 7,523.06	- 330.00	- 7,853.06
Surplus/(Deficit)	- 4,401.01	- 330.00	- 4,731.01
Brought Forward	7,553.06	5,734.05	13,287.11
Carried Forward	3,152.05	5,404.05	8,556.10

Approval by Trustees

These accounts were approved by a meeting of the Trustees held on 14th October 2026.

Mervyn Davies - Trustee

J M Fox.

Jean Fox - Trustee

Shrewsbury URC

Charity No: 1135733

Receipts and Payments Account for the year ended 31 December 2025

Receipts

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024
Collection - Standing Orders & Old Collections account	53,992.14		53,992.14	55,059.00
Envelopes	2,146.40		2,146.40	3,661.70
Loose	6,798.44		6,798.44	6,123.14
Messy Church	436.28		436.28	-
Donations	5,646.59		5,646.59	6,580.10
Donations Church Groups	1,153.57		1,153.57	1,164.49
Surplus on Social Events	-		-	190.44
Gift Aid from HMRC	14,363.84		14,363.84	15,103.97
Fundraising	3,441.18		3,441.18	2,912.64
Income from Investments	9,031.68		9,031.68	8,642.85
Grants Current Year	550.00		550.00	12,971.10
Toddlers	2,158.18		2,158.18	1,923.55
Catering/coffee	1,156.00		1,156.00	1,284.27
Weddings & Funerals	1,190.00		1,190.00	1,610.00
Members Car Parking	2,470.00		2,470.00	2,385.00
Room Hire	39,788.36		39,788.36	45,297.50
Commercial Car Parking	8,607.34		8,607.34	8,888.75
Church House Rent	6,253.62		6,253.62	2,944.73
Church Office Income	950.96		950.96	162.98
Commitment for Life	-	3,122.05	3,122.05	3,172.40
Total Receipts	160,134.58	3,122.05	163,256.63	180,078.61

Payments

	2025 Unrestricted Funds	2025 Restricted Funds	2025 Total Funds	2024
Ministry & Mission	63,156.00		63,156.00	60,156.00
Pulpit Supply	143.50		143.50	120.00
Ministers Expenses	7,230.96		7,230.96	7,230.96
Local Salaries	17,659.10		17,659.10	25,847.39
Catering	1,162.95		1,162.95	571.54
Office Costs/Printing & Stationery	4,119.39		4,119.39	4,210.14
Outreach & Subscriptions	1,776.02		1,776.02	2,264.77
Organ Maintenance & Music	12.78	330.00	342.78	655.00
Youth	1,439.49		1,439.49	743.17
Messy Church & Holiday Club	454.74		454.74	480.25
Messy Vintage/Connections	614.43		614.43	565.48
Toddlers	111.45		111.45	228.24
Building Repairs/Maintenance	9,633.67		9,633.67	11,778.11
Legal Fees	1,627.00		1,627.00	-
Gas, Elecric & Water	6,989.75		6,989.75	13,923.14
Insurance	12,253.36		12,253.36	12,509.42
Equipment	5,903.43		5,903.43	47.98
Commitment for Life	-	7,523.06	7,523.06	-
Bank Charges	196.77		196.77	241.14
Sundries	1,218.77		1,218.77	1,985.20
Total Payments	135,703.56	7,853.06	143,556.62	143,557.93
Surplus/(Deficit)	24,431.02	- 4,731.01	19,700.01	36,520.68
Brought Forward	64,089.78	13,287.11	77,376.89	40,856.21
Carried Forward	88,520.80	8,556.10	97,076.90	77,376.89

Shrewsbury United Reformed Church Trustees Annual Report

Year ended 31 December 2025

Charity Number 1135733

Purpose

The purpose of the charity is the promotion of religion in accordance with the principles of the General Assembly of United Reformed Church and associated community and mission activities.

Governing Document

The charity was established by trust deed dated 16 September 2009.

Trustees

Elders are selected by the church membership. From amongst the Elders Trustees are nominated to serve as Trustees. The Trustees who served during the year were as follows:

Sandra Kelly
Margaret Franks
Jean Fox
Mervyn Davies
Susan Bonny

Principal Address

Church House, Coleham Head, Shrewsbury, SY3 7BJ

Public Benefit

The Trustees confirm that they note the Charity Commission guidance on public benefit and further confirm that they seek to undertake activities of benefit to the public and the community both local and distant.

Achievements during the year

Once again, 2025 was a busy and eventful year. Throughout the year, we have been blessed and encouraged by Camilla and Mark's ministry.

Membership and Pastoral Care

Our membership currently stands at around 130. We have continued to welcome visitors to our services, including young people from Concord College who joined us each week. They will be missed when the college term ends and they return home.

We hope that those who attend regularly will prayerfully consider becoming members in the future.

Sadly, we have also experienced bereavements during the year. We remember the families and friends of those who have died and hold them in our thoughts and prayers.

Leadership and Elders

The elders continue to meet monthly. There are currently eight serving elders; ideally, this number would be 12. Although members have been nominated, several have not felt able to commit to the role. As a result, the elders have discussed the election process, which is now due to be reviewed.

Topics discussed by the elders during the year included:

- LyCiG (Leading your Church into Growth)
- Charity collections
- Safeguarding
- The decision-making process
- Car parking
- Trustee training
- Social media

A small group of members also met to discuss LyCiG in more detail. Several ideas have emerged from this work and will be implemented in due course. We are excited to hold the first community event, where all groups and premises users will gather to share what they do and enjoy a time of fellowship. Camilla attended the national conference, and a local LyCiG course is planned to begin in July 2026.

Fellowship, Worship and Special Services

The Lent talks and lunches began in February and were once again a valuable time of fellowship. Thank you to everyone involved in organising and leading the sessions, and in preparing and serving the delicious lunches.

Throughout the year, we have shared in many special services, including those at Easter, Christmas and Harvest. Easter services included Ash Wednesday, Maundy Thursday, Good Friday meditations, and — for the early risers — a sunrise service at Lyth Hill. Another Easter Sunday highlight was the flower cross, which was, as always, a stunning sight.

Our Christmas services began with Carols round the Tree outside the front of the church, providing a visible witness to those passing through the traffic lights. An Advent group met weekly, and the Christmas Eve Carol service was, as usual, well attended.

Cafe Services are planned throughout 2026. These aim to reach out to the lonely, curious and spiritually hungry.

Charitable Giving

Regular monthly retiring collections have supported a variety of charities. Our Christmas collections supported the work of The Ark and Village Water. Early in December, we held a gift service for young carers and were delighted by the number of presents donated. Harvest donations supported the Food Bank and The Ark.

We continue to host the Food Share on a Saturday morning, where up to fifty people join us to take much needed food provided by the Food Bank.

Pastorate and Wider Church Relationships

Relationships with other churches in the pastorate continue to flourish and remain a source of joy. In June, members took part in an area day at Church Stretton, with a variety of countryside walks on offer. In the autumn, we joined Songs of Praise at Trinity Church, Newport. Both events were much enjoyed — especially the cake.

Future pastorate events are also being planned, including a coach trip in 2026 to visit the *Threads through the Bible* exhibition at Chester Cathedral, and a "Big Sing" in September 2026.

It was a delight to welcome students from Cliff College, together with the Revd Carole Marsden, for a weekend in December. Members had the opportunity to hear about life at the college during a coffee morning and to share fellowship during Sunday morning worship.

Small Groups and Spiritual Growth

House groups ceased to operate after Covid. In October, a questionnaire was distributed to find out whether members would like them to restart, or what they would value in their place. As a result, a Bible study group and a meditation and prayer group have now begun.

It is not possible to report on everything that has happened during the year. However, I would like to take this opportunity to thank everyone who has served our church in any way, enabling us to worship together, maintain fellowship and grow spiritually and share both financially and actively more broadly. Church Secretary.

Financial Review

Our income Freewill Offering and donations fell after an increase in 2024, this fed through to a reduction in sum that we were able to claim for Giftaid. We also experienced a reduction in our room hire because of losing some bookings. Thankfully we benefited from an increase in income from our investments and letting of church flat.

Many of our costs continued to increase including ministry, insurance and heat and light although providers of the latter two delayed taking some payments until 2026. We invested in new audio-visual equipment for use in our church hall. By careful control of expenditure we managed a surplus on unrestricted funds.

At the year end we had cash funds of £97,077 plus a further £229,048 of investments held in Ethical Investments with CCLA.

Reserves

Unrestricted Funds are held for General Purposes plus funds for Youth work, Maintenance of Manses and a grant to Connections group to support ministry with senior members of our community. Restricted Funds are held for donations to Commitment for Life appeal and maintenance of the church organ.

Reserves Policy

Our reserves are held to support the ongoing work of the church and to have funds available should the opportunity present itself to undertake projects for Mission or in relation to our buildings. We seek to hold 26 weeks running costs, current reserves amount to approximately 35 weeks which the Trustees believe acceptable.

The trustees approved the trustees' report above.

Signed on behalf of the charity's trustees

M N Davies J M Fox.

Date 25/10/26