Charity number: 1139310

Streatham United Reformed Church Charity

Trustees' report and financial statements

for the year ended 31 December 2025

Streatham United Reformed Church Charity

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Streatham United Reformed Church Charity

Legal and administrative information

Charity number	1139310
Business address	388 Streatham High Road Streatham London SW16 6HX
Trustees	Mr Ruben Gbewonyo Ms Mercy Amponsaa Nimako (MPhil) Mr Clement Tagoe Ms Sarah Ohwee Amon (FCCA)
Accountants	Hayford & Co Accountancy Services Ltd Chartered Certified Accountants 27 Avenons Road London E13 8HU
Bankers	NatWest Streatham Branch 54 Streatham High Road London SW16 1XE

Streatham United Reformed Church Charity

Report of the trustees
for the year ended 31 December 2025

The trustees present their report and the financial statements for the year ended 31 December 2025. The trustees who served during the year and up to the date of this report are set out on page 1. 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 1 January 2019).

Structure, governance and management
The governing instrument of the Charity is distilled from the United Reform Church Acts of Parliament (1971 and 1982) and the Scheme of Union (1972).

The day to day operation of the Charity is controlled and managed by the Trustees.

Risk Management
The Trustees examines the major risks that the Church faces each financial year when preparaing and updating the strategic plan. The Trustees have assessed the major risks to which the charity is exposed, in particular those relating to the operations and finances of the Charity and are satisfied that systems and controls are in place to mitigate any impact that they may have on the charity.

Objectives and activities
The principal objectives of the Charity are for the benefit of the Public and:

The advancement of the Christian faith for the benefit of the general public in accordance with the Schemes of the Union of United Reformed Church.

Achievements and performance
Streatham United Reformed Church has approximately 44 members, all with their own individual spiritual needs and the Church charitable funds are used to advance the spiritual, educational, recreational and cultural opportunities to the members and the general public.

Financial review
The attached financial statement shows the current state of financial affairs, which the Trustees consider to be satisfactory. The net outgoing resource for the year, which were mostly unrestricted funds, amounted to £17,033. This was addedto the net reserve brought forward of £155,411.The total reserve carried forward is £172,444.

Tithes and offerings are the main sources of income.

Plans for future period
The policies and purposes of the Trust shall continue under the provisions of the Trust deed with regards to the public benefit.

Streatham United Reformed Church Charity

Report of the 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 financial year which give a true and fair view of charity and of the incoming resources and application of resources of the charity for that 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 Charities SORP;
- make judgements 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; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.

The trustees are responsible for keeping proper accounting records which 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, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

On behalf of the board

Sarah Amon

Ms Sarah Ohwee Amon (FCCA)
Trustee
Date: 16 October 2026

Streatham United Reformed Church Charity

Independent examiner's report to the trustees on the unaudited financial statements of Streatham United Reformed Church Charity.

I report on the accounts of Streatham United Reformed Church Charity for the year ended 31 December 2025 set out on pages 2 to 10.

Respective responsibilities of trustees and independent examiner

As the charity trustees of the Charity you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

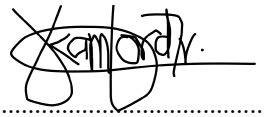
I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

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.



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Hayford Doh FCCA MBA BA (Hons)

Independent examiner

Hayford & Co Accountancy Services Ltd
Chartered Certified Accountants
27 Avenons Road

London
E13 8HU

Date: 22 October 2026

Streatham United Reformed Church Charity

Statement of financial activities

For the year ended 31 December 2025

	Notes	Unrestricted funds £	Restricted funds £	2025 Total £	2024 Total £
Incoming resources					
Incoming resources from generating funds:					
Voluntary income	2	69,559	-	69,559	65,536
Bank interest receivable	3	-	1,299	1,299	1,664
Other incoming resources	4	13,573	-	13,573	1,347
Total incoming resources		83,132	1,299	84,431	68,547
Resources expended					
Council tax		2,809	-	2,809	-
Church cleaning		2,233	-	2,233	2,376
Accountancy fee		1,250	-	1,250	600
Telephone and faxes		1,064	-	1,064	945
Water rates		715	-	715	682
Insurance and licences		12,209	-	12,209	11,177
Gas bill		-	-	-	23,851
General expenses		172	-	172	294
Repairs & maintenance		3,826	-	3,826	5,411
URC ministry and mission		26,951	-	26,951	18,155
Electricity bill		9,059	-	9,059	7,968
Hall letting expenses		2,889	-	2,889	1,971
Bank charges		12	-	12	48
Subscription		30	-	30	280
Gifts and donation		276	-	276	400
Soup kitchen expenses		1,980	-	1,980	2,061
Ministers' fee and expenses		1,800	-	1,800	2,807
Depreciation of fixtures and fittings		123	-	123	155
Refreshment and hospitality		-	-	-	82
Total resources expended		67,398	-	67,398	79,263
Total funds brought forward		39,072	116,339	155,411	166,127
Total funds carried forward		54,806	117,638	172,444	155,411

The statement of financial activities includes all gains and losses in the year and therefore a separate statement of total recognised gains and losses has not been prepared.

All of the above amounts relate to continuing activities.

The notes on pages 7 to 10 form an integral part of these financial statements.

Streatham United Reformed Church Charity

Balance sheet
as at 31 December 2025

	Notes	2025 £	2025 £	2024 £	2024 £
Fixed assets					
Tangible assets	6		480		603
Current assets					
Debtors	7	13,573		-	
Cash at bank and in hand		166,841		161,408	
		180,414		161,408	
Creditors: amounts falling due within one year	8	(8,450)		(6,600)	
Net current assets			171,964		154,808
Net assets			172,444		155,411
Funds	9				
Restricted income funds			117,638		116,339
Unrestricted income funds			54,806		39,072
Total funds			172,444		155,411

The financial statements were approved by the trustees on 16 October 2026 and signed on its behalf by

Sarah Amon

Ms Sarah Ohwee Amon (FCCA)
Trustee

Clement Tagoe

Mr Clement Tagoe
Trustee

The notes on pages 7 to 10 form an integral part of these financial statements.

1. Accounting policies

The principal accounting policies are summarised below. The accounting policies have been applied consistently throughout the year and the preceding year.

1.1. Basis of accounting

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.

1.2. Incoming resources

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy. The following specific policies are applied to particular categories of income:

Voluntary income is received by way of donations, offerings and tithes and is included in full in the statement of financial activities when receivable.

Grants, including grants for the purchase of fixed assets, are recognised in full in the statement of financial activities in the year in which they are receivable.

Income from investments is included in the year in which it is receivable.

1.3. Resources expended

Expenditure is recognised on an accrual basis as a liability is incurred. Expenditure includes any VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

Costs of generating funds comprise the costs associated with attracting voluntary income. It includes both costs that can be allocated directly to such activities and those costs of an indirect nature necessary to support them.

1.4. Research and development

Research expenditure is written off to the profit and loss account in the year in which it is incurred.

1.5. Tangible fixed assets and depreciation

Tangible fixed assets are stated at cost less accumulated depreciation. Depreciation is provided at rates calculated to write off the cost less residual value of each asset over its expected useful life, as follows:

Plant and machinery	-	25% reducing balance method
Fixtures, fittings and equipment	-	20% reducing balance method

2. Voluntary income

	Unrestricted funds £	2025 Total £	2024 Total £
Donations	29,656	29,656	27,788
Hall letting	39,903	39,903	37,248
Grants receivable	-	-	500
	69,559	69,559	65,536

3. Investment income

	Restricted funds £	2025 Total £	2024 Total £
Bank interest receivable	1,299	1,299	1,664
	1,299	1,299	1,664

4. Other incoming resources

	Unrestricted funds £	2025 Total £	2024 Total £
Other income	13,573	13,573	1,347
	13,573	13,573	1,347

5. Employees

Employment costs

No salaries or wages have been paid to employees, including the trustees, during the year.

6. Tangible fixed assets

	Plant and machinery £	Fixtures, fittings and equipment £	Total £
Cost			
At 1 January 2025 and At 31 December 2025	704	6,305	7,009
Depreciation			
At 1 January 2025	657	5,749	6,406
Charge for the year	12	111	123
At 31 December 2025	669	5,860	6,529
Net book values			
At 31 December 2025	35	445	480
At 31 December 2024	47	556	603

7. Debtors

	2025 £	2024 £
Prepayments and accrued income	13,573	-

8. Creditors: amounts falling due within one year

	2025 £	2024 £
Accruals and deferred income	8,450	6,600

9. Analysis of net assets between funds

	Unrestricted funds £	Restricted funds £	Total funds £
Fund balances at 31 December 2025 as represented by:			
Tangible fixed assets	480	-	480
Current assets	62,776	117,638	180,414
Current liabilities	(8,450)	-	(8,450)
	54,806	117,638	172,444

10. Unrestricted funds

	At 1 January 2025 £	Incoming resources £	Outgoing resources £	At 31 December 2025 £
General funds	(223,756)	43,229	(64,509)	(245,036)
Designated Funds- Property Account	262,828	39,903	(2,889)	299,842
	39,072	83,132	(67,398)	54,806

Purposes of unrestricted funds

The unrestricted funds of the Trust are expendable at the discretion of the Trustees in furtherance of the objectives of the charity.

11. Restricted funds

	At 1 January 2025 £	Incoming resources £	At 31 December 2025 £
Restricted Funds- Capital Reserve Account	116,339	1,299	117,638