TRUSTEES' ANNUAL REPORT

FOR THE YEAR ENDED 31st DECEMBER 2025

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice - Accounting and Reporting by Charities 2019.

SECTION A REFERENCE AND ADMINISTRATION DETAILS

Chingford United Reformed Church is a local church of the United Reformed Church in Great Britain (URC), and is a member church of the Thames North Synod and the Heath, Havering and Forest Group of Churches. It was registered as a Charity on 4th May 2011 as Charity Number 1141708.

The Church is situated at 2b Buxton Road, Chingford, London E4 7DP. Church officers can be contacted on the Church's telephone number 020 8529 8888 or by emailing urc.chingford@outlook.com

The members of the Elders Meeting for the time being are recognised as charity trustees. Those who served from 1st January 2025 until the date this report was approved are:

Trustee Name	Office if any	Dates acted if not for year
Rev Jonathan Hyde	Minister	
Mr Malcolm Allard	Elder, Secretary	
Mrs Margaret Brown	Elder	
Mrs Helen Haigh	Elder	
Mrs Sandra Millan	Elder, Pulpit Supply	Until 31st December 2025
Mrs Samantha Roney	Elder	
Mr Ian Seeney	Elder	
Mr Malcolm Smith	Elder, Acting Hires Manager	Until 31st December 2025
Mrs Joyce Whiteley		

The Church premises in Buxton Road, Chingford and the Manse at Beechcroft, The Green, Chingford are vested in the Thames North Synod Trust Company as trustees and held for the benefit of Chingford URC in accordance with the trusts applicable to URC properties.

SECTION B STRUCTURE, GOVERNANCE AND MANAGEMENT

The activities of Chingford United Reformed Church are overseen by the Elders Meeting of the Church in accordance with the provision of the Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the rules of the Chingford Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 6th March 2011.

The Elders Meeting is responsible for the financial administration of the Church, and the care and maintenance of the Church premises and Manse. The Church Meeting (of all members wishing to attend) gives general guidance on the life and work of the Church.

The members of the Elders Meeting are the Minister in pastoral charge and up to 8 members of the Chingford Church nominated and elected by members of the Church in Church Meeting. Elders are elected to serve for four years then usually retire by rotation and are eligible for re-election after one year. Apart from that there is no restriction on the number of times that individuals can be elected. The Elders are recognised as the trustees of the registered charity during their period of service as elders. As charity trustees they are responsible for complying with legislation applicable to charities. This includes registration, keeping proper accounts and making returns to the Charity Commission as appropriate.

The Elders Meeting normally meets ten times during the year. It is assisted in the administration of the Church and its property by the Board of Management, established to look at all premises and financial issues. The Church Meeting meets on several occasions during the year.

Risk and Internal Control

The Trustees undertake an ongoing review of risks. Those areas with the highest risk receive the most attention and steps are taken to minimise exposure and to have effective systems in place where needed. The Trustees are satisfied that proper controls are in place for monitoring and mitigating these risks. The main risks that the Church and the charitable organisation face are governance risks, external risks, financial risks, operational risks and compliance with laws and regulations, including those relating to public health and health and safety.

SECTION C OBJECTIVES AND ACTIVITIES

As a local congregation of the URC Chingford United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by the Church building and premises and described more specifically in its Mission Statement contained in the Vision Statement and Outreach Action Plan displayed in the Church.

The Elders Meeting is aware of the Charity Commission's guidance in "The Advancement of Religion for the Public Benefit" and has regard to it in the administration of the Church.

The Elders Meeting believes that the Church provides benefit to the public by:

- Providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development both for the congregation and for anyone else who wishes to benefit from what the Church offers
- Promoting Christian values and service by members of the congregation to the community for the benefit of individuals and society as a whole.

SECTION D ACTIVITIES AND ACHIEVEMENTS

The Church holds weekly "Community Coffee and Chat" meetings on Friday mornings, organised by way of outreach to the community. They continue to be well supported and appreciated by those who attend.

A successful fund raising musical concert was held during the year and also a Christmas Fayre.

SECTION E FINANCIAL REVIEW

The Church's income for 2025 at £118,262 was higher than for the previous year (2024 = £96,989). The main sources of income were Offerings £21,274, Gift Aid tax recovery £5,881, Hiring income £60,479 and Manse rent £20,592 net of management costs (2024 = £8,473). The increased Manse rental income in 2025 was due to the property being let for the full year after a void period the previous year while it was undergoing refurbishment.

Expenditure of £113,906 included Ministry and Mission Fund contributions of £37,800 and Church activities and premises costs of £72,928 (including £30,262 relating to the Manse). The overall surplus for the year was £4,356 (2024 = a deficit of £8,273).

The accounts are prepared on a cash transaction basis with no accruals. The fund balances in hand (as at 31st December 2025) of £110,470 are therefore all held in cash accounts.

The Church's policy on reserves is to hold sufficient resources to continue the activities of the Church. The Church would appear to be in a good financial position as the cash reserve of over £100,000 is more than enough to cover the annual cost of the ministry of the Church, at least in the short term. In particular an increased demand for the use of the Church's buildings by external hirers has generated a 10% uplift in income from that source. The Church does however need to keep its financial position under review in order to cover continuing expenditure, especially further costs relating to the refurbishment of the Church's premises.

Investment Policy

The Church's Income and Expenditure is significant, but surpluses are not likely to be retained for long periods. As a consequence the Church does not have sufficient reserves to invest in longer term securities such as stocks and shares. The Church has therefore adopted a low risk strategy for the investment of its funds. All funds are held in cash using only banks and financial institutions regulated by the Financial Conduct Authority.

Church officers regularly monitor the levels of bank balances and interest rates received to ensure the Church obtains maximum value and income from its banking and investment arrangements. This currently involves using an account that requires a period of notice before funds can be withdrawn and in doing so the Board of Management considers cash flow requirements.

SECTION F PLANS FOR FUTURE PERIODS

Our aspirations are set out in our Church Life Review. We recognise that we do not always have the resources to progress everything at the same time. On the other hand we have excellent facilities in our buildings and opportunities for outreach among the hundreds of people who potentially will come into our premises each week for the activities which take place there.

We therefore continue to seek to improve our relationships with the organisations that use our buildings to encourage their members to become more involved in church services and activities.

We recognise that we need to maintain the profile of our Church through communication and advertising of services, activities and events and we continue to promote those via external Notice boards and the Church website.

We also recognise that we must find more people to take part in the day to day running of the Church as the existing church officers continue to find it increasingly difficult to cope with all their responsibilities.

SECTION G DECLARATION

This report represents a true picture of the activities and financial position during the 2025 calendar year.

Signature	
Full Name	DUNCAN CREEVY
Position	Finance Officer
Date	31st May 2026

CHINGFORD UNITED REFORMED CHURCH ANNUAL ACCOUNTS 31 DECEMBER 2025

The address of the Charity is 2B Buxton Road, Chingford, London E4 7DP
The Church is a Member of the Heath, Havering & Forest Group of Churches
in the Thames North Synod of the United Reformed Church

The annual accounts should be read in conjunction with the Trustees Annual Report
These accounts reflect financial transactions recorded on a Receipts and Payments basis

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	2024	2025
INCOMING RESOURCES from generated funds		£	£
Voluntary Income	2	26,536	29,555
Insurance claim received	3	0	1,210
Activities for generating funds	4	67,720	84,555
Investment Income	5	2,733	2,942
Incoming Resources - unrestricted		96,989	118,262
Restricted Donations - received	4	1,500	1,702
Incoming Resources - total		98,489	119,964
RESOURCES EXPENDED Charitable Activities			
URC Ministry & Mission Fund	6	31,800	37,800
Worship costs	7	3,848	3,178
Cost of Church Activities	8	69,614	72,928
Grants payable			
Governance costs			
Resources Expended - unrestricted		105,262	113,906
Restricted Donations - passed on	9	1,500	1,702
Resources Expended - total		106,762	115,608
Net Incoming (Outgoing) Unrestricted Resources		-8,273	4,356
Total Funds brought forward 1 January		114,387	106,114
Unrestricted Resources carried forward 31 December		106,114	110,470
TOTAL RESOURCES 31 DECEMBER		106,114	110,470

BALANCE SHEET AS AT 31 DECEMBER

BANK AND CASH BALANCES		
Lloyds Bank Current Account#	21,508	15,923
Redwood Bank Ltd	84,506	94,447
Cash Floats	100	100
THE FUNDS OF THE CHARITY	106,114	110,470

Approved by the Church Meeting held on _____
and signed on its behalf by an Elder _____

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES

1. ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Charities Act 2011 section 133 and United Reformed Church guidance. The accounts are presented on a Receipts and Payments basis. The principle accounting policies set out below are applied consistently

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subject to restrictions on their expenditure imposed by the donor or contained in the terms of the grant.

1c Tangible Fixed Assets

Freehold Property: The Trustees of the church and manse buildings are URC Thames North Trust who hold them on trust for purposes connected with Chingford URC. Expenditure incurred on the church and manse is written off in the year it is incurred

1d Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income of gains are applied to exclusively charitable purposes. The Church has been entered in the Register of Charities from 4 May 2011 with number 1141708

	2024 £	2025 £
2 VOLUNTARY INCOME		
Freewill/ plate offerings	20,335	21,274
Special offerings/ donations/ legacies	555	2,400
Income tax refunds/ Gift Aid	5,646	5,881
	26,536	29,555
3 INSURANCE CLAIM RECEIVED		
Arising from damage to the Manse	0	1,210
4 ACTIVITIES FOR GENERATING UNRESTRICTED FUNDS		
Hiring of Church and Halls	54,713	60,479
Letting of Manse (Vacant for half the year)	8,473	20,592
Fairs and Sales	2,685	1,234
Other Fund Raising	1,849	2,250
Miscellaneous		
	67,720	84,555
4B RESTRICTED DONATIONS RECEIVED		
Commitment for Life	1,100	1,200
Individual Charities	400	502
	1,500	1,702
5 INVESTMENT INCOME		
Bank Interest	2,733	2,942

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES continued	2024 £	2025 £
6 MINISTRY & MISSION FUND		
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	31,800	37,800
7 WORSHIP COSTS		
The Church shares its minister with St James URC, Buckhurst Hill but each church now bears its own cost and there is no shared bank account.		
Pulpit supply	890	795
Organ, organist, pianist and CCLI Licence	2,958	2383
	3,848	3178
8 COSTS OF CHURCH ACTIVITIES, Church and Manse Cost		
Administration	1,784	2,882
Cleaning	10,556	9,719
Gas & Electricity	12,093	18,218
Building maintenance & equipment	2,456	4,068
Manse expenses, new kitchen refurbishment, insurance etc	32,872	30,262
Insurance of Church	3,659	3,891
Water & refuse	218	258
Communications - alarms, telephone, internet etc	5,873	3,590
Miscellaneous, coffees, flowers, lunches	103	40
COST OF ACTIVITIES	69614	72,928
8B ADDITIONAL INFORMATION RE MANSE		
Refurbishment	13,515	16,426
New Kitchen	15,667	350
New Front Door	0	10,092
Insurance of Manse	1,107	1,484
Council Tax re Vacancy	1,911	456
Gas & Electricity	407	944
Fees	265	510
	32,872	30,262
9 GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON		
Commitment for Life	1,100	1,200
Other Resticted Gifts	400	502
	1,500	1,702

10 RESTRICTED FUNDS

10.1 Throughout 2025 no organisation held funds on behalf of the Church

10.2 The Church accounts include a Restricted Fund 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 Meeting for any purpose and represent specific Gift from special collections and fund raising events. The Church aims to pay over monies raised during the year in which they are received. Any unpaid monies due to Charities are shown as Cash, Restricted Funds

ASSISTANT TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for year ended 31 December 2025

INDEPENDENT EXAMINER's Report to the Trustees of Chingford United Reformed Church.

I report on the accounts of the church for the year ended 31st December 2025, on pages 1 to 3.

Respective responsibilities of trustees and examiner

The church's trustees are responsible for the preparation of the accounts. The church's trustees consider that an audit is not required for this year under section 144(2) of the Charities Act 2011 (the 2011 Act)) and that an independent examination is needed.

It is my responsibility to:

* examine the accounts under section 145 of the 2011 Act);
* to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
* to state whether particular matters have come to my attention.

Basis of independent examiner's report

My examination was carried out in accordance with the general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a "true and fair view" and the report is limited to those matters set out in the statement below.

Independent examiner's statement

In connection with my examination, no matter has come to my attention: which gives me reasonable cause to believe that in any material respect the requirements to keep accounting records in accordance with section 130 of the 2011 Act; and to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have not been met; or (2) to which, in my opinion attention should be drawn in order to enable a proper understanding of the Accounts to be reached.

NAME Mrs J M Wyber

ADDRESS 7 Mornington Close, Woodford Green, Essex, IG8 0TT

9 March 2026

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NAME Mrs J M Wyber

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