GLENORCHY UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
RECEIPTS					
Offerings		34,580		34,580	36,149
Lettings, Ground & Advert Rents	4	12,812		12,812	11,895
Concerts			2,710	2,710	2,247
Young Church & Alloments				0	0
Special Collections for Others	3		618	618	883
Investments Income	12	6,360		6,360	5,163
Sales & Other Income		5,502	0	5,502	9,073
Tax Grants & Refunds		9,229		9,229	7,556
Grants & Donations & Inheritance		6,625	5,000	11,625	7,720
Total receipts		75,108	8,328	83,436	80,687
PAYMENTS					
Ministry & Mission Fund		38,664		38,664	35,700
Ministry/Group Expenses		3,666		3,666	3,746
Utilities, Insurance & Licences	5	10,042	800	10,843	10,335
Running Costs	5	14,813	631	15,444	28,119
Maintenance of Church Buildings	8	7,671	0	7,671	16,692
Manse Running Costs	9	5,676		5,676	8,740
YoungChurch & Allotment	6	0		0	0
Donations to Charity	7	0	618	618	3,883
Other		2,900		2,900	3,000
Total payments		83,432	2,050	85,482	110,214
NET RECEIPTS / (PAYMENTS)		-8,324	6,278	-2,046	-29,528
TRANSFERS Reserve/ 35 Day / 90 day To C		32,834		32,834	23,594
TRANSFERS Current to Reserve / 35 Day &		29,637	0	29,637	10,240
CASH FUNDS b/fwd 1 January		-4,655	4,721	66	16,239
CASH FUNDS c/fwd 31 December		-9,783	10,999	1,217	66
STATEMENT OF ASSETS AND LIABILITIES					
Monetary assets					
Cash		0	0	0	0
Bank current account		1,217	0	1,217	66
Deposit accounts (35 & 90 Day&Resv)		24,982	50,000	74,982	72,209
Glenorchy Held Investments		17,626	0	17,626	18,577
Synod Trust Deposit Investments		335,542	0	335,542	148,462
Synod Trust Deposit Investments		0	0	0	0
				0	0
Total monetary assets	10	379,367	50,000	429,367	239,313
Other assets					
Gift Aid recoverable					
Other monies due to church					
Investments					
Assets used for church purposes					
Church Buildings & Manse	11			6,240,968	5,887,704
Church Manse	11			0	513,529
Church Furnishings & Equipment	11			978,948	923,533
Liabilities				0	0

APPROVED by the Church Meeting held on and signed on its behalf
by (name) (signature)

The notes on pages 2 and 3 form part of this financial statement

[06/02/2026]

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025

NOTES

1 ACCOUNTING POLICIES

The financial statements have been prepared in accordance with the Charities Act 2011, using the Receipts and Payments basis available to small charities, and the United Reformed Church guidance.

2 FUND ACCOUNTING

2a Unrestricted Funds may be used by the church for any of its ordinary purposes.

2b Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

No funds were classified as Designated in current accounting year.

2c Restricted Funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance remaining unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose, or returned; it cannot be absorbed into general funds.

Fund name & purpose:	Balance b/fwd £	Receipts in year £	Payments in year £	Balance c/fwd £
Concerts	5,264	2,710	1,431	6,543
Organ&Piano	0	5,000		5,000
Difibrilator	520	0	0	520
Children's work	885	0	0	885
Allotment	118	0	0	118
Social Outings	31	0	0	31
Totals for restricted funds	6,818	7,710	1,431	13,097

3 MONIES RAISED FOR OUTSIDE CAUSES

	Unrestricted Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
International Causes		0	0	120
National & Local Causes		90	90	70
Minister Retirement Presentation			0	0
Totals raised for outside causes		90	90	190

4 PROPERTY INCOME

Rents for Lettings to Church	12,812		12,812	11,895
Rent for Manse	0		0	0
Review Adverts	0		0	0
Total property income	12,812		12,812	11,895

5 CHURCH RUNNING COSTS

Gas and electricity	4,568		4,568	4,395
Insurance	4,706		4,706	4,464
Water rates	769		769	607
Licences and music	0	800	800	869
Admin, Stationery and photocopying	7,566		7,566	10,514
General Expenses	3,372		3,372	7,745
Cleaning/caretaking	4,506		4,506	9,860
Total church running costs	25,487	800	26,287	38,454

6 PROGRAMME ACTIVITY COSTS

	Unrestricted Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
Messy Church		0	0	0
Allotment		0	0	0
Total programme activity costs		0	0	0

NOTES - continued

	Unrestricted Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
7 SUPPORT OF OUTSIDE CAUSES				
Open Door	0	0	0	3,000
Myanmar	0		0	120
Pakistan Floods	0		0	0
Combat Stress	90		90	70
Devon Historic Churches Trust	0		0	0
DEC Syria & Turkey	0		0	0
Anglo Peruvian Childrens Charity	0		0	0
Donkey Sanctuary	0		0	0
Commitment for Life	528		528	693
Christian Aid	0		0	0
Total support of outside causes	**618**	**0**	**618**	3,883
			0	**0**
8 MAINTENANCE OF CHURCH BUILDINGS				
Major Repairs / Improvements				
Minor Repairs Routine Maintenance	0	0	0	0
Total maintenance of Church Buildings	7,671	0	7,671	16,055
	7,671	0	7,671	16,055
9 MAINTENANCE OF MANSE				
Agents Fees				
Repairs Routine Maintenance-Improvement	0		0	0
Other, Ins/Water/Council Tax Charges	773		773	4,724
Total maintenance of Manse	4,903		4,903	4,016
	5,676		5,676	8,740

10 MONETARY ASSETS

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

11 ASSETS USED FOR CHURCH PURPOSES

The Church Building and the manse at 24 Halsdon Road, Exmouth, are vested in the URC Southwestern Synod Trust as trustees and not church assets. They are held for the benefit of Glenorchy URC in accordance with the statutory trusts applicable URC properties under the URC Acts. For insurance purposes the church buildings are insured by the church for £6,240,968 . The church contents are insured by the church for £923,533.The Manse has been transferred to the URC

12 INVESTMENTS HELD FOR CHURCH PURPOSES

The Synod Trust company holds on behalf of the church, investments representing money received as legacies and gifts. The release of this money is decided by the church alone. Amounts received during the year are included in these accounts. The value of the investments and deposits and the treatment of income is as follows.

	Interest/Income in 2025	Value @ 2025	Value @ 2024
NW Current account	0	1,217	66
NW 35 Day Account	1,236	51,885	50,649
NW Reserve Account	306	23,097	21,560
Scottish Widows 90 Day Account	0	0	0
Glenorchy held COIF Ethical Investment Fund	536	17,626	18,577
Synod Trust Held COIF Ethical Investment Fund	4,282	335,542	148,462
		0	0
	6,360	**429,367**	**239,314**

Interest included in Unrestricted Funds

TREASURER'S STATEMENT

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

Allan G Jackson, bookkeeper

th February 2025

[0/02/2021]

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Glenorchy URC for the year ended 31 December 2025, which are set out on pages 1 to 3.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of the Charities Act 2011 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, 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 of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.



16th February 2026

Name and address of the Independent Examiner:

Richard Gray
Pheasants Rise, Staplake Road
Starcross
Exeter
EX6 8PQ

[10/0/2026]

Appendix A

GLENORCHY UNITED REFORMED CHURCH
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025
CHURCH ORGANISATION ACCOUNTS

Appendix A1

ART GROUP

INCOME			**EXPENDITURE**	
B/F from 2024			Church Gift Day	**1000.00**
Bank	536.52			
Cash	121.42	**657.94**		
Meetings		**758.89**	**Carried forward to 2026**	
			Bank 326.52	
			Cash 90.31	**416.83**
		1416.83		**1416.83**

Prepared by Mrs D Austen

Examined and found correct by Mrs S Perrins on 19 January 2026

Appendix A2

CATERING FUND

INCOME		**EXPENDITURE**	
Brought forward from 2024		Transfer to Gift Day	1000.00
In church account	1136.00	Biscuits/coffee etc	
Cash	3.20	March	95.00
	1139.20	April	58.98
		May	20.41
Donations	**966.17**	June	24.46
		Aug	34.90
		Oct	61.32
		Nov	23.16
			1318.23
		<u>Carried forward to 2026</u>	
		In Church account	732.77
		Cash	54.37
			787.14
TOTAL	**2105.37**		**2105.37**

Prepared by Mrs S Johnstone

Examined and found correct by Mrs S Perrins on 25th January 2026

Appendix A3

LUNCHTIME CONCERTS

INCOME			EXPENDITURE		
Brought forward from 2024			Performers	1300.00	
Church acc't	1276.95		PRS	426.59	
Cash	101.96		Piano tuning	145.00	
		1378.91	Organ tuning		
			& maintenance	486.00	**2357.59**
Cash donations	3730.85				
BACs donation	100.00				
		3830.85	**Carried forward to 2026**		
			In church account	2779.06	
			Cash	73.11	**2852.17**
TOTAL		**5209.76**	**TOTAL**		**5209.76**

Prepared by Mr P Johnstone
Examined and found correct by Mrs S Perrins on 4th February 2026

Appendix A4

GLENORCHY CRAFT GROUP

INCOME			EXPENDITURE		
B/F from 2024					
In account	177.72		Shoebox contents	122.80	
Cash	16.82		" "	5.00	
		194.54			**127.80**
Meetings	108.00				
Donations	90.00				
		198.00			
			Carried forward to 2026		
			In Church account	244.92	
			Cash	19.82	
					264.74
TOTAL		**392.54**			**392.54**

Prepared by Mrs S Johnstone.
Examined and found correct by Mrs S Perrins on 25th January 2026

Appendix A5

FLOWER FUND

INCOME		EXPENDITURE	
B/F from 2024	**469.57**	Harvest flowers	**64.96**
Donations for Christmas trees	**110.00**		
		Carried forward to 2026	**514.61**
TOTAL	**579.57**	**TOTAL**	**579.57**

Prepared by Mrs S Johnstone

Examined and found correct by Mrs S Perrins on 25th January 2026

Appendix A6

MISSION FUND

INCOME			EXPENDITURE	
Balance B/F from 2024		**1371.70**	Paid to charities:	
Mission boxes	648.10		Embrace the Middle East	800.00
Coffee mornings	572.10		Seeway Trust	800.00
Concert	330.00		St. Petrocks	991.00
Poetry afternoon	150.00			**2591.00**
Donations	310.50			
		2010.70		
			Carried forward to 2026	**791.40**
TOTAL		**3382.40**		**3382.40**

Prepared by Mrs S Densham

Examined and found correct by Mrs S Perrins on 19th January 2026

Appendix A7

JOB CAFÉ

INCOME		EXPENDITURE	
Brought forward from 2024	**1710.42**		
National Lottery	11,900.00	Co-ordinator	10200.00
SW Synod	5000.00	Tel Group	406.98
Glenorchy Church	2900.00	BT	624.33
Norman Family trust	2500.00	EE	101.89
Gibbons Trust	1000.00	MS Office	104.99
Devon C C	1000.00	2024Christmas meal subsidy	
Viscount Amery Trust	500.00		128.30
Personal donations	1500.00	2025 Christmas meal subsidy	
Stripe Payments UK	19.18		110.45
	26319.18		**11676.94**
		Carried Forward to 2026	**16352.66**
TOTALS	**28029.60**		**28029.60**

Prepared by Revd P Brain

Examined and found correct by Mrs S Johnstone on 22nd January 2026

Appendix A8

TABLE TENNIS CLUB

INCOME	EXPENDITURE
Cash 457.75	0.00
	Carried forward to 2026
	Cash 457.75

Prepared by Mr M Atkinson

Examined and found correct by Mrs S Johnstone on 25th January 2026