Trustee's Report

1st January - 31st December 2025

We continued to be served by our Minister, Rev Dr Tessa Henry-Robinson who leads our worship twice a month including Communion Services on alternate months. We thank our regular visiting preachers who have served us so well during the year.

We continued to welcome visitors to our services especially at Easter, Harvest and Christmas Services. We welcomed in 2 new members during the year. Sadly, two of our members died during the year: Margaret Ince, Helen Jones who had supported and served the church in many ways.

In May, we celebrated the 160th Anniversary of the formation of the Church. We were joined by the Mayor of Redbridge, clergy and representatives from the local churches and representatives from local faith groups.

Our Elders continued to serve in various ways to ensure a smooth and effective delivery of worship and community service with Helen carrying out the secretarial tasks and Gil assisting with banking and other financial tasks. We have undertaken essential repairs during the year and maintained the church premises in good order.

Helen Barham, Secretary/Trustee 1st February 2026

WANSTEAD UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025

RECEIPTS AND PAYMENTS ACCOUNT

	Note	Unrestricted Funds £	Designated Funds £	Restricted Funds £	This Year 2025 Total £	Last Year 2024 Total £
RECEIPTS						
Offerings		9230			9,230	12,656
Fund raising and donations				2,167	2,167	6,486
Monies raised for outside causes				1,410	1,410	2,100
Gift Aid tax repayments					0	0
Legacies					0	0
Other Income					0	0
Property - church/hall users + Manse Letting		66,415			66,415	70,261
Bank interest & investment income		4,343			4,343	4,953
Total receipts		79,989	0	3,577	83,566	96,456
PAYMENTS						
Ministry & Mission Fund		46,312			46,312	40,931
Church running costs		44,968			44,968	42,457
Ministers Expenses					0	0
Support of outside causes					0	1,972
Maintenance of church buildings and grounds		33,073			33,073	10,580
Maintenance of manse		1,660			1,660	1,030
Manse and Church Move					0	0
Development Fund					0	0
Church activities (inc Publicity)				2,613	2,613	1,520
Other					0	0
Total payments		126,013	0	2,613	128,626	98,490
NET RECEIPTS / (PAYMENTS)		-46,024	0	964	-45,060	-2,034
TRANSFERS between funds						
CASH FUNDS b/fwd 1 January					167,379	169,412
CASH FUNDS c/fwd 31 December					**122,319**	**167,379**

STATEMENT OF ASSETS AND LIABILITIES

Monetary assets						
Bank current account					16,349	65,752
Deposit accounts					105,971	101,627
Total monetary assets					**122,319**	**167,379**
Other assets						
Gift Aid recoverable						
Other monies due to church						
Investments at market value						
Assets used for church purposes						
Buildings under statutory trusts		Church buildinga and manse				
Church contents		Church furnishings, organ and equipment				
Liabilities						
Loans outstanding						
Significant creditors						

APPROVED by the Trustees on 30.10.2026 and signed on their behalf

by HELEN BARHAM (name) H Barham (signature)

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

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 3 for the year ended 31 December 2025 from the accounting records of the church.

GRACE SMITH.
(name)

(signature)

(date) 30/10/2026.

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

I report on the accounts of the church for the year ended 31 December 2025, which are set out on pages 1-3.

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:

(1) 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 CLARE McCAMMONT
Date 30-OCT-2026

Address FLAT 1, 9 SYLVAN ROAD, WANSTEAD E11 1QL