Charity registration number 1164784

ST COLUMBA'S NORTH SHIELDS UNITED REFORMED CHURCH

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

ST COLUMBA'S NORTH SHIELDS UNITED REFORMED CHURCH

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees	Rev L Sanders	(Appointed 1 January 2026)
	M C Hall	
	E D Morrell	
	S McKay	
	V A Hall	
	L McAvoy	
	N E McAvoy	
	A Drew	
Charity number	1164784	
Registered office	St Columba's United Reformed Church 30 Northumberland Square North Shields Tyne and Wear United Kingdom NE30 1PW	
Independent examiner	TC Group St Matthews House Haugh Lane Hexham Northumberland NE46 3PU	
Bankers	Lloyds Bank 69 Bedford Street NE29 0AU	

ST COLUMBA'S NORTH SHIELDS UNITED REFORMED CHURCH

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ST COLUMBA'S NORTH SHIELDS UNITED REFORMED CHURCH

TRUSTEES REPORT

FOR THE YEAR ENDED 31 DECEMBER 2025

The trustees present their annual report and financial statements for the year ended 31 December 2025.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the charity's governing document, the Charities Act 2011 and "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).

Risk Management
The Trustees are aware of their responsibilities to assess risks in relation to its activities. To this end the Church has adopted the Safeguarding Policy Produced by the United Reformed Church Northern Synod and have appointed a dedicated Safeguarding Coordinator and Assistant.

Objectives and activities
The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the scheme of union of the United Reformed Church. St Columba's URC is committed to enabling people to worship as the Church and to become part of the Church family.

Our services and worship put faith into practice through prayer, scripture,music and sacrament. We endeavour to enable those in the community to live out their faith as part of the Church family;

- Worship and prayer.
- Provision of Pastoral care for the community.
- Mission and outreach to the community.

Achievements and performance
Significant activities and achievements against objectives
The Church continued to offer morning and evening services in the church building. Additionally we live stream our Sunday morning worship. Online versions of group bible study still continue, led by our Minister. This is also shared with our sister church St Andrew's URC Monkseaton. A Zoom version is also offered and opened to all in Northern Synod & Churches Together in North Shields.

The following events are held at the church for the church congregation and community through the week:
- Tuesday - Cafe 2-2-1 serves coffee and light lunches, also offers a quiet prayer time in Church.
- Wednesday - Parent and Toddlers meet in term time.
- HANDS monthly meeting for the ladies of the church.
- Age UK Singing for the Brain meet on a weekly basis.
- Thursday Evening - Bible Study in person.
- Bible Study on Zoom on a Monday evening.
- Saturday - Coffee Morning.
- Sunday morning - an "Early Bird" breakfast is available for anyone in need when friendship and sharing time is also appreciated.
- Slimming World meets twice a week.
- Yoga class meets weekly, in term time, organised by a Church member.
- Messy Church currently is held every other month on a Sunday afternoon, and organised by a very keen team of leaders.
- Family Services are encouraged, especially on Mothering Sunday, Easter, Father's Day, Harvest, Operation Christmas Child, Remembrance Sunday, Nativity and Carol Services. The 2025 Carol Service & Nativity Service took place in the building and was Live streamed.

• Every Sunday, within Morning Worship, Junior Church caters for all children of any age which comprises of a Creche area and a working area for crafts and games related to a Bible story.

At present there are 81 members on the Church Roll, with 10 adherents and 6 on the Community Roll. We had a regular attendance on a Sunday morning of 45 people.

We have a very committed team of people combining Pastoral and Congregation Care under the title of Congregational Care Team. Additionally, in 2025 we continued with a *Weekly Update* to all members of the church to help maintain links across the congregation.

The Church members also sponsor three children through Compassion UK, as do individual members of the congregation and Cafe 2-2-1.

The Church produces a monthly magazine which is available for all people connected to the Church, which includes friends, families, students and the community. In 2020 this was redesigned and is delivered online to most, and by post to the remainder.

Financial review

Total receipts of unrestricted income in the year were £96,130 (2024 £95,174), with expenditure in the year of £97,274 (2024 £112,828), with a deficit on unrestricted funds of £1,144 (2024 £17,654).

Designated funds income for the year of £2,352 (2024 £77,240). Expenditure from designated funds £0 (2024 £88,445), with a balance in designated funds of £83,728 (2024 £81,376)

Restricted funds income in the year of £3,765 (2024 £9,366), and expenditure of £5,201 (2024 £10,207), with a balance of £1,517 (2024 £2,953) restricted funds.

The United Reformed Church (Northern Province) Trust company holds on behalf of the church investments representing money received as a Legacy from Janet Dall Thomson. The value of the investment of £35,286 (2024 £36,071).

Reserves policy

It is the policy of the charity that unrestricted funds which have not been designated for a specific use should be maintained at a level equivalent to six month's expenditure. The trustees consider that reserves at this level will ensure that, in the event of a significant drop in funding, they will be able to continue the charity's current activities while consideration is given to ways in which additional funds may be raised. This level of reserves has been maintained throughout the year. The Church also holds £30,000 in a Buildings Reserve account, in case of any urgent building works required.

Structure, governance and management

The Church was registered under the terms of the Charities Act 2006, in 2016. The governing documents are the Trust distilled from the United Reformed Church acts (1972 & 1981) and scheme of Union (1972) adopted 25th June 2014.

The Trustees (Minister and Serving Elders) give their time voluntarily and receive no benefits from the charity.

The Trustees (Minister and Serving Elders) are elected by the Church Meeting of St Columba's United Reformed Church. Nominations are sought by direct approach. Individuals can indicate their willingness to serve, they then must seek a nominator. All Trustees (Minister and Serving Elders) must be members of the United Reformed Church.

The Trustees (Minister and Serving Elders) meet each month and in their capacity as Trustees deal with legal, financial and property needs of the Church. Financial matters are reviewed in liaison with the Finance and Property Team, the Trustees receive and act on relevant matters contained in the reports provided by the Church teams responsible for the maintenance and fabric of the Church.

The trustees who served during the year and up to the date of signature of the financial statements were:

Rev L Sanders	(Appointed 1 January 2026)
M C Hall	
E D Morrell	
S McKay	
V A Hall	
L McAvoy	
N E McAvoy	
A Drew	
Rev T Jamison	(Resigned 27 December 2025)
P Taylor	(Resigned 31 December 2025)

Volunteers

The Church relies on members of the congregation to maintain the life, worship and fabric of the Church, volunteers act in the following capacities:

- Stewards - who welcome and assist people at services, weddings, baptisms, funerals, and who, with the help of appropriate training, ensured the safety of those participating in worship.
- Finance and Property Team deal with the day- to -day financial matters of the Church under the oversight of the Trustees, supported by the treasurer.
- Congregational Care Team - attends to the pastoral needs of the Church which includes visiting, keeping in touch by phone and letter or visiting members.
- Worship and Nurture Care Team - assists in the ministry, worship and spiritual nurture of the congregation.
- Technical Team - look after the new screens and sound system and support the preachers. Also, the Team oversaw use of technology for online worship and meetings, and production and delivery of weekly updates and church magazines online.
- Since September 2022 we have been live streaming our morning services and other services when requested.
- There is also a Prayer Circle who meet regularly to pray and share together concerns for people in need.

Other Activities

St Columba's is a member of Churches Together in North Shields,represented by one or two Members of the Church and our Minister. This is a body of various Church denominations who meet on a regular basis to arrange joint ecumenical services, discuss matters of ecumenical interest and seek to work closely within the community.

The Trustees report was approved by the Board of Trustees.



A Drew
Trustee

22 October 2026

ST COLUMBA'S NORTH SHIELDS UNITED REFORMED CHURCH

INDEPENDENT EXAMINER'S REPORT

TO THE TRUSTEES OF ST COLUMBA'S NORTH SHIELDS UNITED REFORMED CHURCH

I report to the trustees on my examination of the financial statements of St Columba's North Shields United Reformed Church (the charity) for the year ended 31 December 2025.

Responsibilities and basis of report

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

I report in respect of my examination of the charity's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no 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 charity as required by section 130 of the 2011 Act; or

2 the financial statements do not accord with those records; or

3 the financial statements 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 financial statements to be reached.

J. A. Hart

J Hart

TC Group

St Matthews House
Haugh Lane
Hexham
Northumberland
NE46 3PU

Dated: 22 October 2026

ST COLUMBA'S NORTH SHIELDS UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
INCLUDING INCOME AND EXPENDITURE ACCOUNT

FOR THE YEAR ENDED 31 DECEMBER 2025

	Notes	Unrestricted funds 2025 £	Designated funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Designated funds 2024 £	Restricted funds 2024 £	Total 2024 £
Income and endowments from:									
General Income	**2**	94,240	2,352	-	96,592	94,752	75,013	-	169,765
Charitable activities	**3**	-	-	2,193	2,193	-	-	3,019	3,019
Investments	**4**	1,629	-	85	1,714	324	-	84	408
Other income	**5**	261	-	1,487	1,748	98	2,227	6,263	8,588
Total income		96,130	2,352	3,765	102,247	95,174	77,240	9,366	181,780
Expenditure on:									
Raising funds	**6**	5	-	-	5	103	-	-	103
Charitable activities	**7**	97,269	-	5,201	102,470	112,725	88,445	10,207	211,377
Total expenditure		97,274	-	5,201	102,475	112,828	88,445	10,207	211,480
Net income/(expenditure)		(1,144)	2,352	(1,436)	(228)	(17,654)	(11,205)	(841)	(29,700)
Transfers between funds		-	-	-	-	9,402	(9,402)	-	-
Net movement in funds		(1,144)	2,352	(1,436)	(228)	(8,252)	(20,607)	(841)	(29,700)
Reconciliation of funds:									
Fund balances at 1 January 2025		3,372	81,376	2,953	87,701	11,624	101,983	3,794	117,401
Fund balances at 31 December 2025		2,228	83,728	1,517	87,473	3,372	81,376	2,953	87,701

The statement of financial activities includes all gains and losses recognised in the year. All income and expenditure derive from continuing activities.

ST COLUMBA'S NORTH SHIELDS UNITED REFORMED CHURCH

BALANCE SHEET

AS AT 31 DECEMBER 2025

	Notes	2025 £	£	2024 £	£
Current assets					
Cash at bank and in hand		87,473		87,701	
Net current assets			87,473		87,701
Net assets excluding pension liability			87,473		87,701
The funds of the charity					
Restricted funds	**9**		1,517		2,953
Designated funds	**10**		83,728		81,376
Unrestricted funds			2,228		3,372
			87,473		87,701

The financial statements were approved by the trustees on 22 October 2026

Alison Drew

A Drew
Trustee

1 Accounting policies

Charity information

St Columba's North Shields United Reformed Church is a registered charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the charity's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "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). The charity is a Public Benefit Entity as defined by FRS 102.

The charity has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the charity. Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the charity has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Designated funds comprise funds which have been set aside at the discretion of the trustees for specific purposes. The purposes and uses of the designated funds are set out in the notes to the financial statements.

Restricted funds are subject to specific conditions by donors or grantors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

1.4 Income

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

1 Accounting policies **(Continued)**

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the charity has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

1 Accounting policies **(Continued)**

Derecognition of financial liabilities

Financial liabilities are derecognised when the charity's contractual obligations expire or are discharged or cancelled.

1.7 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

2 Income from general income

	Unrestricted funds	Designated funds	Total	Unrestricted funds	Designated funds	Total
	2025	2025	2025	2024	2024	2024
	£	£	£	£	£	£
Donations	2,995	-	2,995	5,161	-	5,161
Offerings	74,390	-	74,390	66,499	-	66,499
Fundraising and room hire	16,855	-	16,855	13,392	-	13,392
Grant income	-	-	-	9,480	-	9,480
Progamme activities income	-	-	-	220	-	220
Church major works grant	-	-	-	-	75,013	75,013
Legacies	-	2,352	2,352	-	-	-
	94,240	2,352	96,592	94,752	75,013	169,765

3 Income from charitable activities

	Restricted funds 2025	Restricted funds 2024
	£	£
Income raised for outside causes	2,193	3,019

4 Income from investments

	Unrestricted funds 2025 £	Restricted funds 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds 2024 £	Total 2024 £
Interest receivable	1,629	85	1,714	324	84	408

5 Other income

	Unrestricted funds 2025 £	Restricted funds designated 2025 £	Restricted funds general 2025 £	Total 2025 £	Unrestricted funds 2024 £	Restricted funds designated 2024 £	Restricted funds general 2024 £	Total 2024 £
Miscellaneous receipts	-	-	1,487	1,487	98	-	6,263	6,361
Other receipts	261	-	-	261	-	2,227	-	2,227
	261	-	1,487	1,748	98	2,227	6,263	8,588

6 Expenditure on raising funds

	Unrestricted funds 2025 £	Unrestricted funds 2024 £
Cost of fundraising	5	103

7 Expenditure on charitable activities

	Charitable expenses 2025 £	Charitable expenses 2024 £
Direct costs		
Church Buildings Maintenance	14,670	113,857
Church running costs	31,976	35,204
Manse Maintenance	(1,426)	4,125
Manse running cost	3,501	3,043
Programme Activity Costs	2,445	1,044
Other costs	2,047	6,444
Ministry & Mission Assessment	43,327	41,937
Ministry expenses	3,355	2,476
Support of outside causes	2,575	3,247
	102,470	211,377
Analysis by fund		
Unrestricted funds	97,269	112,725
Designated funds	-	88,445
Restricted funds	5,201	10,207
	102,470	211,377

8 Taxation

The charity is exempt from taxation on its activities because all its income is applied for charitable purposes.

9 Restricted funds

The restricted funds of the charity comprise the unexpended balances of donations and grants held on trust subject to specific conditions by donors as to how they may be used.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
Contra Entries	-	1,457	(1,457)	-	-
Educational projects	317	-	-	-	317
Electrical equipment/projector fund	438	-	-	-	438
Glen family trust fund	29	85	-	(84)	30
Monies raised for outside causes	299	2,193	(2,575)	-	(83)
New technology/mission project fund	632	-	-	-	632
Flower fund reserve	238	30	(169)	84	183
Maud Driver Junior Church reserve	1,000	-	(1,000)	-	-
	2,953	3,765	(5,201)	-	1,517

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
Contra Entries	-	6,063	(6,063)	-	-
Educational projects	339	-	(22)	-	317
Electrical equipment/projector fund	618	-	(180)	-	438
Glen family trust fund	25	84	(80)	-	29
Monies raised for outside causes	527	3,019	(3,247)	-	299
New technology/mission project fund	632	-	-	-	632
Flower reserve fund	253	200	(215)	-	238
Maud Driver Junior Church reserve	1,400	-	(400)	-	1,000
	3,794	9,366	(10,207)	-	2,953

10 Designated funds

These are restricted funds which are material to the charity's activities.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
General reserve	51,314	-	-	(1,437)	49,877
Legacy reserve	6,872	2,352	-	(5,563)	3,661
Buildings reserve	23,000	-	-	7,000	30,000
Janet Dall Thomson charity	189	-	-	-	189
	81,376	2,352	-	-	83,728

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General reserve	48,200	-	-	3,113	51,313
Legacy reserve	8,773	-	-	(1,899)	6,874
Building reserve	30,000	-	-	(7,000)	23,000
Janet Dall Thomson charity	364	2,227	-	(2,402)	189
Church buildings: major works	14,646	75,013	(88,445)	(1,214)	-
	101,983	77,240	(88,445)	(9,402)	81,376

11 Unrestricted funds

The unrestricted funds of the charity comprise the unexpended balances of donations and grants which are not subject to specific conditions by donors and grantors as to how they may be used. These include designated funds which have been set aside out of unrestricted funds by the trustees for specific purposes.

	At 1 January 2025	Incoming resources	Resources expended	Transfers	At 31 December 2025
	£	£	£	£	£
General funds	3,372	96,130	(97,274)	-	2,228

11 Unrestricted funds (Continued)

Previous year:	At 1 January 2024	Incoming resources	Resources expended	Transfers	At 31 December 2024
	£	£	£	£	£
General funds	11,624	95,174	(112,828)	9,402	3,372

12 Analysis of net assets between funds

	Unrestricted funds	Designated funds	Restricted funds	Total
	2025	2025	2025	2025
	£	£	£	£
At 31 December 2025:				
Current assets/(liabilities)	2,228	83,728	1,517	87,473
	2,228	83,728	1,517	87,473

	Unrestricted funds	Designated funds	Restricted funds	Total
	2024	2024	2024	2024
	£	£	£	£
At 31 December 2024:				
Current assets/(liabilities)	3,372	81,376	2,953	87,701
	3,372	81,376	2,953	87,701

13 Related party transactions

There were no disclosable related party transactions during the year (2024 - none).

14 Janet Dall Thompson Charity Trust Fund

The United Reformed Church (Northern Province) Trust company holds on behalf of the church investments representing money received as a Legacy from Janet Dall Thomson. The release of this to the church 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 the income is as follows:

	Market value		Application of income
	31.12.2024	31.12.2025	
Janet Dall Thomson Trust	**£36,070.85**	**£35,285.52**	Retained by Trustees, Drawdown included above