Ottery St Mary

United Reformed Church

Annual Reports

2025

Ottery-urc.org

Charity registration number: 1165093

Secretary's Report

OSM URC has had another action packed year! In January 2025 our preachers began with a series on the subject "Limitless". This included sermons on God's Limitless Faith, Limitless Wisdom, Limitless Grace and Limitless Love. In February and the majority of March, we moved onto the first six sermons of an eleven part series taking a deep dive into 1 Peter. This was followed by a short three part series about Psalm 119 followed in the summer by a memorable seven part series about Barnabas, the "Son of Encouragement". In Autumn, we returned to 1 Peter for a second time for the final five parts of the series. We observed Remembrance Sunday on 9th of November and a two part series on the subject of Elisha followed. The final series of the year, which corresponded with Advent, was entitled "God's Rescue Plan". This was a very enlightening series that took us from the Garden of Eden to the birth of Jesus and His role in God's great plan. This series concluded in our Carol Service where we were also treated to separate solo performances from two young musicians. The performances were fantastic and enjoyed by all. Just remind me to bring a torch next year.

During the summer we had the opportunity for an outdoor "Forest Church" service in East Hill woods, which gave us the chance to worship in the splendour of God's creation. A further outdoor service was planned later in the summer but it was too hot! Hard to imagine, while writing this report on a dark and cold early February day.

Thank you to all who took part in our church services and especially Ruthie for all her work behind the scenes.

In 2025 the church received feedback from the Church Healthcheck questionnaires that they had completed in 2024. The church members continued to consider the future of the church and the ways in which we could reach out to the people of the town.

Over the year a number of long standing members of the church moved away and will be greatly missed. However, we were also delighted to see a number of new visitors become regular members of the congregation.

OSM URC was once again involved on Tar Barrel night by providing drinks and refreshments while "Good News for Everyone" handed out Bibles. During the Christmas lights switch on in Ottery St Mary town centre we again provided refreshments while also inviting people to our Carol Service and Pop Up Nativity.

Tom Errington

Foodbank

This year has been relatively quiet compared with previous years and we have been able to provide for people's needs with a smaller requirement for us to buy food to make up our stocks.
We are very grateful for the people who have given so generously throughout the year both of food and money to enable us to continue to help those in need.
This year we have provided more than 570 people with more than 5100 meals and spent £2090 on greengrocery vouchers
We are very grateful to all the people who donate money and those who donate by monthly banker's order as well as the people who donate food; to Joshua's Harvest Store who agreed to accept the greengrocery vouchers when the greengrocer in the town closed down; to the Ottery St Mary URC who provide us with premises, insurance and storage and to the Church Elders who have an "oversight" responsibility for the Foodbank.

David Briden

Fabric Report

Church

Maintenance and repairs to the fabric of the church and hall continued during the year, arranged as necessary.

At the beginning of November, the east gate pillar on Jesu Street was demolished by a vehicle and this is now subject to an Insurance claim against the driver. Reconstruction will commence when the weather allows.

Roof slate repairs were carried out on the church roof.

The last Quinquennial Inspection reported on possible woodworm in the church and a timber specialist reported that woodworm was present around the organ and adjoining dais, as well as limited infestation in the roof timbers.

Unfortunately when the treatment to the roof timbers was about to commence, some Asbestos related material was discovered and the treatment had to be suspended. A subsequent Asbestos Survey confirmed that some Asbestos material was present under the roof insulation.

Quotations were received for the removal of all insulation and any Asbestos material and a firm has been appointed to carry out the work. A site meeting has been arranged for early January and it is hoped that work will commence shortly thereafter. Once the Asbestos material has been removed, the roof timbers will be treated for woodworm and new insulation material will be laid.

A leak on the incoming water main from Batts Lane necessitated the excavation of a trench from the boundary wall to find the source. As the leak was not on the public road, responsibility fell to the church. However, a repair was not possible and a new mains water pipe was installed. The work was completed under the Church Insurance.

The external Porch doors have been repaired to allow for easier opening.

Further property investigations are required for possible structural movement, (QI refers).

A new Range cooker and a new Dishwasher have been installed.

Repainting to the damaged areas in the Hall will be undertaken in the New Year.

The church buildings, both Sanctuary and Hall, continue to be used by Community groups each week.

Manse

The property continued to be let.

Maintenance and repairs have been undertaken as required.

Further repairs to the floors have been necessary. In particular, the Kitchen floor was replaced necessitating the replacement of the Kitchen units. The repairs to other floors in the property will continue in the New Year.

A new electric cooker was installed.

Further work to the property is also being considered, particularly additional ventilation in the roof (QI refers).

George Moon

The Mission Group

Mission Group proposal for 2026

The mission group of Tim Beard, Nesia Derby-McCabe and John Nash met on 26 January 2026. An earlier meeting took place on 17 June 2025 to plan for the mission service held on 14 September. We are still looking for another member of the group. This will be important to sustain the viability of the group in future.

Nesia Derby-McCabe provided a report on Pastor Charles progress in Grenada.
The foundations have been laid for the new church in Grenada and we have received a video of the activity. We have received thanks from Pastor John Charles in Grenada for support of very poor people in Grenada.

Contact has been restored with Somchai in Thailand. During the year he changed internet provider, and it took us a couple of months to restore the link. During the year Somchai's wife had a bad fall, but she has largely recovered now and continues to help him with the work. We received numerous pictures and a helpful letter at Christmas.

An annual Report for Kunhar Christian Hospital was received.

Support for the Persecuted church and refugees will now only be through Open Doors. The mission group judges that it is best to concentrate our support on one agency.

The general support for overseas mission will continue to be £6,000.

Local Evangelism

The O6 Project has ceased operations in Ottery.

So there are funds of £2,500 available for local evangelism and projects.

It is suggested that £1,500 be made available to a suitable Counties project ~ the elders to advise.

And also £500 to Good News for Everyone for the provision of bibles.

Furthermore, to make a payment of £500 to the work of St Petrock's Exeter, working with the homeless.

Proposed Overseas support for 2026

The elders have recommended that the amount given to each activity should remain the same as last year.

Summary of Overseas Mission activities supported

Missionary Aviation Fellowship	Using aircraft to provide help for missionary work in remote areas with poor road infrastructure.
Open Doors	Persecuted Christians/ refugees
Thai Pocket Testament League	Evangelism/ Teaching/ Poor relief
Kunhar Christian Hospital, Pakistan	Support building of new infrastructure in remote area

#El Shaddai Children's Home, Chennai	Running costs of orphanage and old peoples' care.
Family Support in Grenada	John Charles, Ministry for those in need.

Suggested support:

Missionary Aviation Fellowship	£1,000
Open Doors	£1,000
Thai Pocket Testament League	£1,000
Kunhar Hospital	£1,000
El Shaddai#	£1,000
Grenada	£1,000
TOTAL	**£6,000**

Funding for El Shadai is subject to satisfactory resolution of current situation concerning an unproven allegation against Joseph Paul.

Total Mission support = £8,500.

John Nash 27.01.26

<u>Background to Joseph's arrest.</u>

- One of the older girls at El Shadai has made a recent allegation of sexual assault against Joseph Paul, the founder and General Manager of El Shadai.
- He denies the allegation and protests his innocence.

- However Joseph was arrested as a result of this allegation and has been held in custody without charge since December 2025.
- Joseph has not yet been charged with any criminal offence, even though he has been held for around 50 days.
- Joseph founded El Shadai approximately 25-30 years ago. Throughout this time many children have grown up in the care of El Shadai (I would estimate at least 100).
- We are not aware of any previous allegations ever having been made about Joseph or anyone else at the home throughout this time.
- Tim Beard has known Joseph for 24 years and has made a number of visits to El Shadai throughout that period. Throughout this time Tim has never had any cause for concern or reason to doubt Joseph.

- It is notable that many former residents who grew up in El Shadai have since moved on, married, had children of their own, and still continue to return and visit, and treat Joseph as a grandfather to their own children.
- The Indian trustees have assured UK supporters that they believe the allegations to be false and apparently the closest living relative (grandmother) of the girl in question has also said that she does not believe the allegations.

- Joseph lives on the El Shadai campus in a house with his wife, daughter and parents. The girl residents stay together in a girls dormitory in a separate building. There are many children and staff on the El Shadai campus and there is almost always somebody around. It would not be easy for anyone to get a child alone, without somebody noticing.

- El Shadai has won awards for the standard of its care in recent years, being recognised by the state government.
- Nevertheless it is well documented that the Indian Government, and increasingly the Tamil Nadu state government, have become increasingly hostile towards Christian organisations in recent years. India is governed by a Hindu Nationalist party. Many Christian organisations have been forced to close down in recent years.
- Following Joseph's arrest, the state government acted extremely quickly to remove the children from the care of El Shadai and redeploy them to other state institutions, which could be indicative that this was a pre-planned initiative.

- Obviously we do not know the truth of this matter. But the Lord knows. It is notable that so far Joseph has still not been charged with any offence. It is certainly possible that this could be a state sponsored attack on El Shadai, to undermine Joseph's credibility and effectively shut down the children's home. Such a move could have been provoked by jealousy and a general anti-Christian prevailing worldview.

- However we cannot know for sure. Therefore we should pray first and foremost that the truth will be made clear to all and that justice will be done, and pray too for restoration. Pray that somehow God will bring good out of this terrible situation. Pray for Joseph and his family. Pray for the children who have been suddenly moved into unfamiliar homes, ripped away from the familiar home they knew at El Shadai, and pray for the girl who made the allegation.

Supplied by Tim Beard

Youth Team Report

Another year passes and another year of amazing blessings within the youth and children's work. It has been such a pleasure and privilege leading such a fantastic work in the church and working with such amazing volunteers. Thank you to each and everyone of them. Without them this work just wouldn't happen.

In Youth Church we continued to use the Energize resource from Urban Saints. It is an excellent resource that offers comprehensive and thorough plans that really helps the leader plan the session. They are very well thought out and scripturally sound. I also like the way that they give you a variety of ideas – aimed at different levels of knowledge. There are resources for children and young people that come to church regularly but also those that don't come much at all. At the beginning of the year, we were looking at the life of Jesus, looking at his disciples, his sermon on the mount, the Lords Prayer and Salvation. After Easter we explored Relationships. This included family, parents, siblings, and our church family. After Easter we explored some of the 'I ams' and during the last part of the summer we explored some of the 'Women of God' in the bible.

During the Autumn term we explored what the bible had to say about 'Acting Justly.' We looked at themes of how justice starts at home, the broken world we live in and the hope that Jesus brings. This led nicely into Advent.

We welcomed Tim to the Youth Church team this year. He works with the older group. Also, we continued, in the main, to include the children and young people in the service once a month by running either a Café Church or All Age Service.

Sometimes sessions didn't happen if there weren't enough young people. There must be at least 2 young people in a session for it to happen on a Sunday morning. This is because of safeguarding plus it is a bit awkward one on one!

Thank you, Ali, Sue, Ruthie, Tim, and Tom, for all the work you put into the groups.

FiSH

FiSH over the year has been a lot of fun. It was a tale of two halves when it came to numbers. For the first half of the year, we had great numbers for two sessions a month. However, when our older young people left (due to leaving school etc) we saw our numbers take quite a dip. Due to busy lives, commitments, and an already small number base we did cancel sessions quite regularly due to a lack of interest. This continues to be the case and both Tom and I are looking now at how we can run the sessions with reduced numbers. We really need at least 4 young people per session to make it viable.

We did lots of activities over the year, inside and out. We did walks in the wood, escape rooms, games nights, games in the dark and so much more. We also went a couple times to 'The Gathering' in Exeter. This is a youth event drawing young people in from the local area. These were very well planned, and the young people seemed to enjoy it.

In September while I was on Sabbatical Tom and Ali took a group to Ottery Fire Station. They had a fantastic time there. I heard hoses were in action! Thank you, Paul Hedges and Steve Alford, for leading that session and making us most welcome.

A group of us from FiSH had an amazing time at SPREE 2025 in June. This was a really special Spree this year as it was the last one that the older ones went to. A lot of the older young people had been going since we first started going. The weather was good. Our position this year was a lot better than previous - so not too much walking. Thank you to Tom and Ali for coming to help over the weekend. Again, without them these events just wouldn't happen. Also, a massive thank you to Mike Sharpe, Ruthie and Rachel (from Newton Poppleford) who helped set up the camp on Friday morning. It was so welcome, and I cannot thank them enough. It is so good to be able to get back there at 6 pm on the Friday and have it all set up and not have to rush around.

This year there was no holiday club due to me leaving TheO6 and being on Sabbatical. However, I am looking at the possibility of running one this summer under the churches banner. If you would be interested in helping please see me.

Over the year we have done a few events for children and young people, hopefully attracting families from the community. Whilst they have been amazing activities, well planned and well resourced they haven't been particularly well attended. We have tried a pancake party, light party, Forest Church, Pop Up Nativity etc and whilst a few from our church came, from the community there was little take up. A decision was made therefore that whilst we would not stop doing these activities, we would scale it back to meet the needs of the church family rather than expecting a lot from the community. Hopefully as we do more in the community to make ourselves better known – tar barrels, Christmas leaflets, Easter etc then families will begin coming in.

Thank you all for your prayers over 2025. Please continue to pray for the youth and children's work in 2026. Pray that God will bless it, and we see more families, youth and children coming in.

Graham
Youth and Families Pastor

Ottery St Mary

URC Charity

Registered Charity Number: 1165093

Financial Report

2025

OTTERY ST MARY UNITED REFORM CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE UNITED REFORM CHURCH

I report on the accounts of the Trust for the year ended 31 December 2025, which are set out on pages 7 to 10.

Respective responsibilities of URC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145 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 Commissions 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 examiners 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 Act; and
    - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

    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.

Signed:.....
M A Griffiths FCCA (Director)

Date 12/10/2026

Lentells Limited
Chartered Certified Accountants and Registered Auditors
50 Fore Street
Seaton
Devon, EX12 2AD

OTTERY ST MARY UNITED REFORMED CHURCH

Financial Report for the year ended 31 December 2025

This report includes information required by the Charities (Accounts and Reports) Regulations 2008. The accounts are prepared on a receipts and payments basis.

Administrative information

The Ottery St Mary United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of the South West Synod of the Church.

Ottery St Mary United Reformed Church is situated at Jesu Street, Ottery St Mary. The correspondence address is 3 Gerway Close, Ottery St Mary, Devon, EX11 1GL.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. The elected elders of the church during 2025 were:

Mrs Barbara Beamer	Elder & Treasurer
Mr Graham Harry	Elder
Mr Ken Taylor	Elder

In addition, Tom Errington was the Church Secretary.

The employees of the church during 2025 were:

Mrs Carol Connett ~ Cleaner

Mrs Connett retired during 2025, and following her retirement a cleaning firm – Dynamic SW Cleaning Ltd – was appointed to clean the church buildings in her place.

The church building and the manse at 27 Butts Road, Ottery St Mary, EX11 1EL are vested in The Trustees, The United Reformed Church (South Western Synod) Incorporated as trustees and held for the benefit of Ottery St Mary United Reformed Church in accordance with the trusts applicable to URC properties.

Structure, governance and management

The activities of Ottery St Mary United Reformed Church are overseen by the Elders' Meeting of the church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, in accordance with the normal practice of Ottery St Mary United Reformed Church.

The Elders' Meeting is responsible for the financial administration of the church, and the care and maintenance of church premises and the 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 a Church Leader (if appointed) and up to nine members of the Ottery St Mary United Reformed Church nominated and elected by the members of Ottery St Mary United Reformed Church in Church Meeting. To be eligible for election, a person must have been worshipping in the church regularly for over one year and either be a member, or indicate that they are prepared to seek membership and be accepted, before being ordained as an Elder. Elders serve for three years, retire by rotation and are eligible for re-election. There is no limit to the number of consecutive periods of service.

The Elders' Meeting met 12 times during the year. The Elders' Meeting is assisted in the administration of the church and its property by teams established for Mission, Youth Work, Finance and Fabric. In addition, the Elders held monthly vision meetings, to discuss and plan the future of the church. The Church Meeting met 5 times during the year (including the AGM). Some of the church meetings took place online.

Objectives and activities

As a local congregation of the United Reformed Church, Ottery St Mary United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building. The object of the Ottery St Mary United Reformed Church 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.

The church's vision is to be a spiritually strong, loving, bible-based family church where

- as individuals we take a personal daily walk with God
- we meet to learn together and encourage each other in the Christian life
- we work together to reach out and communicate the good news of Jesus Christ both locally and beyond in a bold, enthusiastic and effective manner

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit 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.

Achievements and performance

Wednesday evening housegroup meets regularly, giving opportunities for Bible study and prayer. Weekly prayer meetings have taken place seeking the Lord's help and guidance and praying for the mission of the church, the needs of its members and the missions that we support. In addition, monthly prayer meetings have taken place online.

Sunday morning meetings provide opportunities for worship, teaching and fellowship. Internet links continue to be provided to enable the frail and vulnerable to join the meetings from home.

In 2024 it was agreed that we would significantly increase our giving to TheO6 in order to sponsor Graham Harry (one of our elders and a youth worker employed by TheO6) to work on behalf of the church for 16 hours per week as a Youth & Families Pastor. Graham stood down from his role as Youth & Families Pastor at the end of July 2025, and our giving to TheO6 was stopped.

Several events took place during the year to provide an opportunity for outreach to families within the town and beyond, and closer fellowship for those within the church. These included a pancake party, a light party and a harvest supper. On 5th November we provided hot drinks and other refreshments to those attending the tar barrel event, many of whom were attracted by the fire pit and marshmallow toasting organised by Good News for Everyone in our front garden. Many copies of the New Testament were handed out. We also joined in the Christmas Late Night Shopping event, giving invitations to our Christmas services to passers-by.

FISH provided opportunities for 11-year-olds upwards to meet together for fun, food and some Christian teaching.

Ottery St Mary Community Market closed at the end of July having made a small loss of £41.30. We are grateful to Penny and the team for the many years of service that they have given in running the market for the benefit of the town. We are grateful that FORCE Cancer Charity were able to re-open the Market at the beginning of September, raising funds for FORCE and enabling the stall-holders and the community to continue to benefit from this valuable initiative.

We have continued our involvement with Churches Together in Ottery (now known as "Love Ottery").

Members of the church have continued to organise and assist in OSM Foodbank, which is housed in the church hall. The church is responsible for the financial management of the Foodbank.

During the year the church continued its membership of the Evangelical Alliance, and continued its connection with Counties, with the elders receiving help and advice from Andrew Conlan.

The church buildings are now being used regularly by Brownies, Table Tennis Club, Ottery Choral Society, La La Choir, dance classes, Crotchet Club and OSM foodbank.

During the year repairs to the front door of the church have been carried out, and also to the roof above the porch. Woodworm treatment to various areas within the church has also taken place, but an inspection of the roof space has revealed some asbestos which needs to be removed before woodworm can be treated. Work on this should take place in 2026. In July a water main at the boundary to the property burst. An insurance claim was made and repairs have been carried out. One of the pillars at the front of our boundary wall was demolished by a van at the beginning of November. Another insurance claim has been made and the wall is due to be repaired in 2026. The floor in the kitchen at the manse has been replaced, and at the same time a new kitchen was fitted. Further work on the upstairs floors is anticipated in the new year.

We thank the Lord for his provision for us, both financially and spiritually. We put our trust in Him as we seek to know His will and to serve Him in Ottery St Mary.

Financial Review

The church's finances are still in a healthy condition, although there has been a decrease in our general donations. We have received a gift aid refund of £4,651.62. The manse has been let throughout the year, which has provided a regular monthly income.

Designated Funds: The church has set aside £250.00 each month to be used towards repairs and maintenance at the manse. In addition, the United Reformed Church (South Western Synod) has taken 10% of our rental income at source (£101.20 per month) for similar purposes. At 31 December the balance held by Synod was £197.92. and the balance held by the church was £250.00, so that the total funds set aside for manse repairs was £447.92.

Restricted Funds: Restricted donations totalling £10,335.26 were received by the church and Foodbank. These included gifts for mission (or charity), a gift for Mark Perkins, deposits for the harvest supper and gifts for youth work. The amount of our insurance claim (£6,384.38) is also included within this figure. Donations made to the Foodbank amounted to £3,197.60.

Unrestricted Funds: After taking into account designated and restricted funds, there remains a balance of £79,560.17 in general funds (as compared with £87,773.74 in 2024). Ideally, the Elders' Meeting would wish to have in hand an amount equal to at least 6 months regular expenditure (approximately £20,000) on unrestricted funds as "free" reserves, to meet future shortfalls in income or unexpected expense. The balance of £79,560.17 at 31 December represents significantly more than this. However, work required to the church buildings and manse will deplete our reserves. Having said this, we have a lot to be grateful for, and are in a good position financially.

The annual financial report has been prepared on the basis of a Receipts and Payments Account together with relevant notes and will be subject to an Independent Examination in accordance with the Charities Act 2011.

Declaration

Approved at a meeting of the church members on 15th February 2026 and signed on their behalf by

T Errington

TOM ERRINGTON
OSM HRC SECRETARY

RECEIPTS AND PAYMENTS FOR YEAR ENDED 31/12/2025

	General Fund £	Designated Fund £	Restricted Fund £	2025 Total £	2024 Total £
RECEIPTS					
Incoming resources from donors					
Cash donations	1,111.65			1,111.65	804.33
Payments direct to bank	10,189.86	12,250.00		22,439.86	25,976.55
Tax refund	4,651.62			4,651.62	5,258.58
Other voluntary incoming resources					
Missionary & related objects			583.38	583.38	810.55
Legacies				-	1,003.83
Community Market	617.20			617.20	1,354.00
OSM Foodbank			3,197.60	3,197.60	6,118.59
Sundry Income	545.00		6,554.28	7,099.28	5,941.33
Income from Investments					
Investment income	1,591.28	96.72		1,688.00	2,002.34
Manse Rent	9,585.60	4,214.40		13,800.00	13,800.00
Use of hall	3,450.00			3,450.00	2,702.00
Total Receipts	31,742.21	16,561.12	10,335.26	58,638.59	65,772.10
PAYMENTS					
Church activities					
Ministry & Mission	6,144.00			6,144.00	5,994.00
Missionary & related objects		12,250.00	520.20	12,770.20	17,273.21
Manse	1,479.89	8,542.35		10,022.24	5,011.85
Management fees	1,656.00			1,656.00	
Community Market	658.50			658.50	1,022.50
OSM Foodbank			2,140.00	2,140.00	2,862.00
Church running costs	23,352.56		6,384.38	29,736.94	17,251.30
Worship/activity	4,496.10		65.00	4,561.10	4,020.23
Church management					
Administration/sundries	2,128.73		104.90	2,233.63	4,179.17
Total Payments	39,915.78	20,792.35	9,214.48	69,922.61	57,614.26
Net (Deficit)/Surplus	(8,173.57)	(4,231.23)	1,120.78	(11,284.02)	8,157.84
Bank current and deposit accounts at 01/01/2025	87,733.74	4,679.15	3,816.64	96,229.53	88,071.69
Bank current and deposit accounts at 31/12/2025	79,560.17	447.92	4,937.42	84,945.51	96,229.53

SCHEDULE OF ASSETS AND LIABILITIES

	Note	General Fund £	Endowment Funds £	Designated Funds £	Restricted Funds £	Totals 2025 £	Totals 2024 £
ASSETS							
Investments	3						
5,164.7945 COIF Ethical Inv Fd			15,155.57			15,155.57	8,751.35
Funds held by Synod			29.27			29.27	7,534.19
			15,184.84			15,184.84	16,285.54
Current Assets							
Co-operative current account	4	8,267.08			573.23	8,840.31	5,519.10
Co-operative savings account	"	71,293.09		250.00		71,543.09	86,867.26
OSM Fooodbank Co-operative account	8				4,127.53	4,127.53	2,919.93
Barclays account					40.64	40.64	160.64
Cash in hand					196.02	196.02	226.02
URC Rental held				197.92		197.92	1,536.58
		79,560.17		447.92	4,937.42	84,945.51	97,229.53

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1. Accounting Policies

General
The accounts are prepared using the Receipts and Payments basis and in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice.

Receipts and Payments
Receipts are the total amount received by the church in offerings and donations. Expenditure is accounted for when it is paid.

Fund accounting
Separate records are kept for funds which have been designated and funds with restricted use. The church's general fund may be used by the church at its discretion to further its stated charitable objectives.

2. Statement of Assets and Liabilities

The following assets are not included in the Statement of Assets and Liabilities:

~ Land and buildings ~ the church building and manse
~ Furnishings, fixtures and fittings and office equipment

3. Investments held by Provincial Synod on our behalf:

(a) Investments are valued at market value at 31 December 2025, and are "permanent". The income only can be used for "general purposes".
(b) In addition, a fund is held by Synod, to be used towards repair and maintenance of the manse.

4. Bank Accounts

We have three bank accounts with Co-operative Bank ~ two Community Directplus Accounts (current accounts) – one for the church and one for OSM Foodbank and a Business Select Instant Access Account (savings account). The Business Select Instant Access Account provides a small amount of interest. The Foodbank continues to have an account with Barclays which is due to be closed in 2026.

All cash received by the church is initially paid into one of the Co-operative current accounts, with a transfer being made each month of £250 to the Business Select Instant Access Account, earmarked for the Manse Repair Fund. A small amount of cash is held by the Foodbank for incidental expenses.

5. Tax Refund

A Gift Aid tax refund amounting to £4,651.62 was claimed.

6. Community Market

Receipts	£ 2025	£ 2025	£ 2024	£ 2024
Table fees		624.00		
				1,354.00
Less				
Payments				
Hire of hall	522.00		821.00	
Publicity	110.00		171.82	
Sundries	33.30	665.30	29.68	
				1,022.50
Net profit		**(41.30)**		**331.50**

7. Missionary and Related Objectives

	B/fwd £	Rec'd £	Church £	Total £	Paid £	C/fwd £
CR2EE		360.53		360.53	-	360.53
El Shadai			1,000.00	1,000.00	1,000.00	-
Grenada			1,000.00	1,000.00	1,000.00	-
Kunhar Christian Hospital			1,000.00	1,000.00	1,000.00	-
Missionary Aviation Fellowship			1,000.00	1,000.00	1,000.00	-
Open Doors		52.85	1,000.00	1,052.85	1,052.85	-
Ottery Help Scheme	297.35	-	-	297.35	297.35	-
St Petrock's		170.00	-	170.00	170.00	-
Thai Testament			1,000.00	1,000.00	1,000.00	-
TheO6			6,250.00	6,250.00	6,250.00	-
	297.35	583.38	12,250.00	13,130.73	12,770.20	360.53

The payments shown as "Church" were agreed at the 2025 Church AGM and a church meeting on 7 April 2025

8. OSM Foodbank

	£		£
Cash in hand	196.02	Bfwd 1 Jan 2025	3,306.59
		Donations etc	3,197.60
Bank a/c - Barclays	40.64		6,504.19
Bank a/c - Co-op	4,127.53	LESS expenditure	2,140.00
	4,364.19	Total	4,364.19

9. Designated Funds

Manse Repair Fund	£ 447.92

10. Restricted Funds

Seedlings	£ 212.70
Mission	£ 360.53
OSM Foodbank	£ 4,364.19
	£ 4,937.42

11. Notes

Insurance Cover

Sum insured:-	Church (buildings)	£2,560,406
	Church (contents)	£ 85,471
	Manse (building)	£ 331,048
	Manse (contents)	£ 23,993

Ministry & Mission

The 2025 Assessment was calculated at £12,288.00 to give a monthly payment of £1,024.00.

Since April 2018 the payments have been reduced to 50% of that assessed in accordance with a decision of the Church Meeting as a result of the church's disagreement with the URC's stance on same sex marriage.

The 2026 Assessment has been calculated at £13,464.00 to give a monthly payment of £1,122.00, 50% of which comes to £561.00 per month.

For a more detailed explanation of Ministry and Mission payments, please see the Treasurer.

Ottery St Mary

URC Charity

Registered Charity Number: 1165093

Financial Report

2025

OTTERY ST MARY UNITED REFORM CHURCH

INDEPENDENT EXAMINER'S REPORT TO THE MEMBERS OF THE UNITED REFORM CHURCH

I report on the accounts of the Trust for the year ended 31 December 2025, which are set out on pages 7 to 10.

Respective responsibilities of URC and the examiner

The charity's trustees are responsible for the preparation of the accounts. The charity's trustees consider that an audit is not required for this year under section 145 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 Commissions 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 examiners 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 Act; and
    - to prepare accounts which accord with the accounting records, comply with the accounting requirements of the 2011 Act and with the methods and principles of the Statement of Recommended Practice: Accounting and Reporting by Charities.

    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.

Signed:.....
M A Griffiths FCCA (Director)

Date 12/10/2026

Lentells Limited
Chartered Certified Accountants and Registered Auditors
50 Fore Street
Seaton
Devon, EX12 2AD

OTTERY ST MARY UNITED REFORMED CHURCH

Financial Report for the year ended 31 December 2025

This report includes information required by the Charities (Accounts and Reports) Regulations 2008. The accounts are prepared on a receipts and payments basis.

Administrative information

The Ottery St Mary United Reformed Church is a local church of the United Reformed Church in Great Britain, and is a member church of the South West Synod of the Church.

Ottery St Mary United Reformed Church is situated at Jesu Street, Ottery St Mary. The correspondence address is 3 Gerway Close, Ottery St Mary, Devon, EX11 1GL.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. The elected elders of the church during 2025 were:

Mrs Barbara Beamer	Elder & Treasurer
Mr Graham Harry	Elder
Mr Ken Taylor	Elder

In addition, Tom Errington was the Church Secretary.

The employees of the church during 2025 were:

Mrs Carol Connett ~ Cleaner

Mrs Connett retired during 2025, and following her retirement a cleaning firm – Dynamic SW Cleaning Ltd – was appointed to clean the church buildings in her place.

The church building and the manse at 27 Butts Road, Ottery St Mary, EX11 1EL are vested in The Trustees, The United Reformed Church (South Western Synod) Incorporated as trustees and held for the benefit of Ottery St Mary United Reformed Church in accordance with the trusts applicable to URC properties.

Structure, governance and management

The activities of Ottery St Mary United Reformed Church are overseen by the Elders' Meeting of the church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church, in accordance with the normal practice of Ottery St Mary United Reformed Church.

The Elders' Meeting is responsible for the financial administration of the church, and the care and maintenance of church premises and the 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 a Church Leader (if appointed) and up to nine members of the Ottery St Mary United Reformed Church nominated and elected by the members of Ottery St Mary United Reformed Church in Church Meeting. To be eligible for election, a person must have been worshipping in the church regularly for over one year and either be a member, or indicate that they are prepared to seek membership and be accepted, before being ordained as an Elder. Elders serve for three years, retire by rotation and are eligible for re-election. There is no limit to the number of consecutive periods of service.

The Elders' Meeting met 12 times during the year. The Elders' Meeting is assisted in the administration of the church and its property by teams established for Mission, Youth Work, Finance and Fabric. In addition, the Elders held monthly vision meetings, to discuss and plan the future of the church. The Church Meeting met 5 times during the year (including the AGM). Some of the church meetings took place online.

Objectives and activities

As a local congregation of the United Reformed Church, Ottery St Mary United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building. The object of the Ottery St Mary United Reformed Church 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.

The church's vision is to be a spiritually strong, loving, bible-based family church where

- as individuals we take a personal daily walk with God
- we meet to learn together and encourage each other in the Christian life
- we work together to reach out and communicate the good news of Jesus Christ both locally and beyond in a bold, enthusiastic and effective manner

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit 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.

Achievements and performance

Wednesday evening housegroup meets regularly, giving opportunities for Bible study and prayer. Weekly prayer meetings have taken place seeking the Lord's help and guidance and praying for the mission of the church, the needs of its members and the missions that we support. In addition, monthly prayer meetings have taken place online.

Sunday morning meetings provide opportunities for worship, teaching and fellowship. Internet links continue to be provided to enable the frail and vulnerable to join the meetings from home.

In 2024 it was agreed that we would significantly increase our giving to TheO6 in order to sponsor Graham Harry (one of our elders and a youth worker employed by TheO6) to work on behalf of the church for 16 hours per week as a Youth & Families Pastor. Graham stood down from his role as Youth & Families Pastor at the end of July 2025, and our giving to TheO6 was stopped.

Several events took place during the year to provide an opportunity for outreach to families within the town and beyond, and closer fellowship for those within the church. These included a pancake party, a light party and a harvest supper. On 5th November we provided hot drinks and other refreshments to those attending the tar barrel event, many of whom were attracted by the fire pit and marshmallow toasting organised by Good News for Everyone in our front garden. Many copies of the New Testament were handed out. We also joined in the Christmas Late Night Shopping event, giving invitations to our Christmas services to passers-by.

FISH provided opportunities for 11-year-olds upwards to meet together for fun, food and some Christian teaching.

Ottery St Mary Community Market closed at the end of July having made a small loss of £41.30. We are grateful to Penny and the team for the many years of service that they have given in running the market for the benefit of the town. We are grateful that FORCE Cancer Charity were able to re-open the Market at the beginning of September, raising funds for FORCE and enabling the stall-holders and the community to continue to benefit from this valuable initiative.

We have continued our involvement with Churches Together in Ottery (now known as "Love Ottery").

Members of the church have continued to organise and assist in OSM Foodbank, which is housed in the church hall. The church is responsible for the financial management of the Foodbank.

During the year the church continued its membership of the Evangelical Alliance, and continued its connection with Counties, with the elders receiving help and advice from Andrew Conlan.

The church buildings are now being used regularly by Brownies, Table Tennis Club, Ottery Choral Society, La La Choir, dance classes, Crotchet Club and OSM foodbank.

During the year repairs to the front door of the church have been carried out, and also to the roof above the porch. Woodworm treatment to various areas within the church has also taken place, but an inspection of the roof space has revealed some asbestos which needs to be removed before woodworm can be treated. Work on this should take place in 2026. In July a water main at the boundary to the property burst. An insurance claim was made and repairs have been carried out. One of the pillars at the front of our boundary wall was demolished by a van at the beginning of November. Another insurance claim has been made and the wall is due to be repaired in 2026. The floor in the kitchen at the manse has been replaced, and at the same time a new kitchen was fitted. Further work on the upstairs floors is anticipated in the new year.

We thank the Lord for his provision for us, both financially and spiritually. We put our trust in Him as we seek to know His will and to serve Him in Ottery St Mary.

Financial Review

The church's finances are still in a healthy condition, although there has been a decrease in our general donations. We have received a gift aid refund of £4,651.62. The manse has been let throughout the year, which has provided a regular monthly income.

Designated Funds: The church has set aside £250.00 each month to be used towards repairs and maintenance at the manse. In addition, the United Reformed Church (South Western Synod) has taken 10% of our rental income at source (£101.20 per month) for similar purposes. At 31 December the balance held by Synod was £197.92. and the balance held by the church was £250.00, so that the total funds set aside for manse repairs was £447.92.

Restricted Funds: Restricted donations totalling £10,335.26 were received by the church and Foodbank. These included gifts for mission (or charity), a gift for Mark Perkins, deposits for the harvest supper and gifts for youth work. The amount of our insurance claim (£6,384.38) is also included within this figure. Donations made to the Foodbank amounted to £3,197.60.

Unrestricted Funds: After taking into account designated and restricted funds, there remains a balance of £79,560.17 in general funds (as compared with £87,773.74 in 2024). Ideally, the Elders' Meeting would wish to have in hand an amount equal to at least 6 months regular expenditure (approximately £20,000) on unrestricted funds as "free" reserves, to meet future shortfalls in income or unexpected expense. The balance of £79,560.17 at 31 December represents significantly more than this. However, work required to the church buildings and manse will deplete our reserves. Having said this, we have a lot to be grateful for, and are in a good position financially.

The annual financial report has been prepared on the basis of a Receipts and Payments Account together with relevant notes and will be subject to an Independent Examination in accordance with the Charities Act 2011.

Declaration

Approved at a meeting of the church members on 15th February 2026 and signed on their behalf by

T Errington

TOM ERRINGTON
OSM HRC SECRETARY

RECEIPTS AND PAYMENTS FOR YEAR ENDED 31/12/2025

	General Fund £	Designated Fund £	Restricted Fund £	2025 Total £	2024 Total £
RECEIPTS					
Incoming resources from donors					
Cash donations	1,111.65			1,111.65	804.33
Payments direct to bank	10,189.86	12,250.00		22,439.86	25,976.55
Tax refund	4,651.62			4,651.62	5,258.58
Other voluntary incoming resources					
Missionary & related objects			583.38	583.38	810.55
Legacies				-	1,003.83
Community Market	617.20			617.20	1,354.00
OSM Foodbank			3,197.60	3,197.60	6,118.59
Sundry Income	545.00		6,554.28	7,099.28	5,941.33
Income from Investments					
Investment income	1,591.28	96.72		1,688.00	2,002.34
Manse Rent	9,585.60	4,214.40		13,800.00	13,800.00
Use of hall	3,450.00			3,450.00	2,702.00
Total Receipts	31,742.21	16,561.12	10,335.26	58,638.59	65,772.10
PAYMENTS					
Church activities					
Ministry & Mission	6,144.00			6,144.00	5,994.00
Missionary & related objects		12,250.00	520.20	12,770.20	17,273.21
Manse	1,479.89	8,542.35		10,022.24	5,011.85
Management fees	1,656.00			1,656.00	
Community Market	658.50			658.50	1,022.50
OSM Foodbank			2,140.00	2,140.00	2,862.00
Church running costs	23,352.56		6,384.38	29,736.94	17,251.30
Worship/activity	4,496.10		65.00	4,561.10	4,020.23
Church management					
Administration/sundries	2,128.73		104.90	2,233.63	4,179.17
Total Payments	39,915.78	20,792.35	9,214.48	69,922.61	57,614.26
Net (Deficit)/Surplus	(8,173.57)	(4,231.23)	1,120.78	(11,284.02)	8,157.84
Bank current and deposit accounts at 01/01/2025	87,733.74	4,679.15	3,816.64	96,229.53	88,071.69
Bank current and deposit accounts at 31/12/2025	79,560.17	447.92	4,937.42	84,945.51	96,229.53

SCHEDULE OF ASSETS AND LIABILITIES

	Note	General Fund £	Endowment Funds £	Designated Funds £	Restricted Funds £	Totals 2025 £	Totals 2024 £
ASSETS							
Investments	3						
5,164.7945 COIF Ethical Inv Fd			15,155.57			15,155.57	8,751.35
Funds held by Synod			29.27			29.27	7,534.19
			15,184.84			15,184.84	16,285.54
Current Assets							
Co-operative current account	4	8,267.08			573.23	8,840.31	5,519.10
Co-operative savings account	"	71,293.09		250.00		71,543.09	86,867.26
OSM Fooodbank Co-operative account	8				4,127.53	4,127.53	2,919.93
Barclays account					40.64	40.64	160.64
Cash in hand					196.02	196.02	226.02
URC Rental held				197.92		197.92	1,536.58
		79,560.17		447.92	4,937.42	84,945.51	97,229.53

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

1. Accounting Policies

General
The accounts are prepared using the Receipts and Payments basis and in accordance with the Accounting and Reporting by Charities: Statement of Recommended Practice.

Receipts and Payments
Receipts are the total amount received by the church in offerings and donations. Expenditure is accounted for when it is paid.

Fund accounting
Separate records are kept for funds which have been designated and funds with restricted use. The church's general fund may be used by the church at its discretion to further its stated charitable objectives.

2. Statement of Assets and Liabilities

The following assets are not included in the Statement of Assets and Liabilities:

~ Land and buildings ~ the church building and manse
~ Furnishings, fixtures and fittings and office equipment

3. Investments held by Provincial Synod on our behalf:

(a) Investments are valued at market value at 31 December 2025, and are "permanent". The income only can be used for "general purposes".
(b) In addition, a fund is held by Synod, to be used towards repair and maintenance of the manse.

4. Bank Accounts

We have three bank accounts with Co-operative Bank ~ two Community Directplus Accounts (current accounts) – one for the church and one for OSM Foodbank and a Business Select Instant Access Account (savings account). The Business Select Instant Access Account provides a small amount of interest. The Foodbank continues to have an account with Barclays which is due to be closed in 2026.

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Missionary Aviation Fellowship			1,000.00	1,000.00	1,000.00	-
Open Doors		52.85	1,000.00	1,052.85	1,052.85	-
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	4,364.19	Total	4,364.19

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