# Trustees Annual Report for 2025 – St Andrews United Reformed Church Balham

ST. ANDREWS URC, Laitwood Road, London SW12 9QH

Charity Number 1189024  Trustees Bob Allen and Clear Benjamin

## Background

St Andrews has continued in 2025 as previous years, with a small but loyal congregation, lay preachers leading worship.  It is a very small charity with two trustees who are elders of the church. Elders are recruited from the congregation by nomination and approval at church meeting.  The church is run by volunteers and exists to offer worship and fellowship in the Christian faith.  Attendance at worship is between  5-10 each Sunday.  Coffee mornings and minor outreach are offered.

## Financial report

The main sources of income is rent from the resident Nursery which helps maintain the building. IN 2025 the quinquennial inspection report, funded by Synod, has left St Andrews with a list of actions relating to the buildings. Some we have resolved in year but others will take more planning to engage contractors and fund the work.

The Ministry and Mission Development Fund is a levy from the URC centrally which contributes towards the central funding of Ministerial training, pensions, advice and engagement and other denomination resources from which we benefit.

We look forward into 2026 with uncertainty about the future of St Andrews but a lifelong commitment to Jesus Christ and a passion to continue t worship on this site.

Signed on behalf of the Trustees and congregation by

Robert Allen  - Elder  Clear Benjamin - Elder

Joan Jones – Church Secretary

# ST ANDREWS UNITED REFORMED CHURCH

**ACCOUNTS FOR YEAR ENDING 31st DECEMBER 2025**

| 2024<br>£ | RESERVE ACCOUNT | 2025<br>£ |
|---|---|---|
| 21713.95 | Balance at 1st January 2025 | 24924.11 |
| | Excess of Expenditure over Income | 7756.97 |
| 3210.16 | Excess of Income over Expenditure | |
| **24924.11** | Balance Carried Forward | **17167.14** |

## REPRESENTED BY:-

| | |
|---|---|
| Bank Current Account | 3069.50 |
| Bank Deposit Account | 14097.64 |
| | **17167.14** |

A.S.Baker
Church Treasurer

C.L.Boden
Independent Examiner

# ST ANDREWS UNITED REFORMED CHURCH

**ACCOUNTS FOR YEAR ENDING 31st DECEMBER 2025**

| 2024 £ | NOTE | INCOME | £ | 2025 £ |
|---|---|---|---|---|
| 1967.40 | | **FREEWILL OFFERINGS AND COLLECTIONS** | | 2393.80 |
| | | **LETTINGS** | | |
| 21600.00 | | Nursery | 21600.00 | |
| 2150.00 | | Wandsworth | | |
| 90.00 | | Private Booking | 1686.00 | |
| | | | | 23286.00 |
| | | **DONATIONS/GRANTS** | | |
| | | Synod Grant | 4500.00 | |
| 1200.00 | | Donation | | 4500.00 |
| | | **CHARITABLE APPEAL** | | |
| 0.00 | | | | 0.00 |
| | | **DEPOSIT A/C INTEREST** | | |
| 414.30 | | | | 294.84 |
| | 1 | **MISCELLANEOUS** | | |
| | | Coffee morning | 35.00 | |
| 79.18 | | Transfer from Manse Account | | |
| | | 2024 cheques not cashed | 101.38 | 136.38 |
| **27500.88** | | **TOTAL INCOME** | **Total** | **30611.02** |
| | | Excess Expenditure over income | | 7756.97 |
| **27500.88** | | | **Total** | **38367.99** |

# ST ANDREWS UNITED REFORMED CHURCH

## ACCOUNTS FOR YEAR ENDING 31st DECEMBER 2025

| 2024 £ | NOTE | EXPENDITURE | £ | 2025 £ |
|---|---|---|---|---|
| | | **CHURCH MINISTRY** | | |
| 9972.00 | | Maintenance of the Ministry | 10476.00 | |
| 74.00 | | Pulpit Supply | 700.00 | |
| | | | | 11176.00 |
| | | **CHURCH UPKEEP** | | |
| 2242.38 | | Repairs and Maintenance of Building | 9094.00 | |
| 5729.94 | | Heating | 12391.66 | |
| 1922.22 | | Electricity | 2073.75 | |
| 1545.83 | | Insurance | 1512.45 | 25071.86 |
| | | **CHARITABLE APPEALS** | | |
| | | **CHURCH MUSIC** | | |
| 97.00 | | CCL1 | 100.00 | |
| | | | | 100.00 |
| 2041.35 | 1 | **MISCELLANEOUS** | | 2020.13 |
| **23624.72** | | **TOTAL EXPENDITURE** | **Total** | **38367.99** |
| 2600.80 | | Excess of Income over Expenditure | | |
| **26225.52** | | | **Total** | **38367.99** |

A.S.Baker
Church Treasurer

C.L.Boden
Independent Examiner

## NOTES

1 **MISCELLANEOUS EXPENDITURE DETAILS**

| | £ | |
|---|---|---|
| Advent Candles | 27.50 | |
| Bank Charge | 63.20 | |
| Baptism book and certificates | 22.92 | |
| Christmas Tree | 80.00 | |
| Church Cleaning | 710.00 | |
| Churches Together | 25.00 | |
| Communion Wine/Cups | 23.38 | |
| Flowers | 48.00 | |
| Gardener | 60.00 | |
| Key Box | 28.50 | |
| Kitchen/Cloakroom | 8.46 | |
| Microphone/electrics | 184.85 | |
| Pastoral | 500.00 | |
| Printer Inks and Paper | 148.48 | |
| Synod Literature | 29.84 | |
| Wreaths (Advent) | 60.00 | |
| | | **2020.13** |

## Independent Examiners report for 2025 – St Andrews United Reformed Church Balham

ST. ANDREWS URC, Laitwood Road, London SW12 9QH

Charity Number 1189024  Trustees Bob Allen and Clear Benjamin

**The Examiner has signed off the accounts but I am still chasing his report**

**Sue Eardley**

**Volunteer administrator**

**On behalf of the Trustees of the Charity**