**Report to the Charity Commission**
**on behalf of**
**ST. ANDREW'S UNITED REFORMED CHURCH UPPER HANOVER STREET TRUST**
**Upper Hanover Street, Sheffield S3 7RQ**
(Registered Charity number 237839)
Established by an 1861 Trust Deed as the Governing Document in 1965

**Financial period Income and Expenditure**
The period is the calendar year from 1.1.25 - 31.12.25. The accounts were prepared on a receipts and payment basis and were independently examined (see attached report). There were no loans or proceeds from the sale of fixed assets.

1. Income
£113,111. No central government contracts have been awarded or applied for. Donations (£5,620, including the single highest value donation, one legacy of £5000; no corporate donations), members' contributions (FWO: Free Will Offerings, £20,632) and investment interest, £7,885 are specified.

2. The church property consists of the church, adjacent hall, various smaller rooms, kitchen and patio and a tennis court elsewhere in the city. The value of these amounts to £12, 014, 586 (reckoned by the insurance company) and they are insured for that sum. Investment income was derived from COIF (Charities Investment Fund) and from funds administered by RBC Brewin Dolphin, Leeds and amount to investments of £416,906 and a bank balance of £21, 004. We also have investments in M&G Equities Investment Fund for Charities, two funds totalling £88, 728.

3. Spend
£96,148. Much less maintenance work was required this year. The large steel framed fence around the patio was replaced, the church ceiling was further insulated and some minor heating appliance repair was undertaken.

Donations to external groups amounted to £740. The accounts have been checked by an external assessor, whose report is attached. Trustees were not paid apart from out of pocket expenses. Further discussions were held about the longer term fate of the building. It has been recognised that the 1861 Governing Document was originally to set up the church and not to describe its newer charitable objectives, which are described below. Given the exhortation by the Charity Commission to update the charitable objectives, consideration was given to amending the Governing Document. However, there were so many modifications thought to be required that a better alternative is considered to be to use the model Trust Deed set out on the Charity Commission website. Such a version is currently being considered at all levels of the church and a submission will be made to the Charity Commission in the coming year.

4. Activities outside of the United Kingdom
nil

5. Trading subsidiaries
nil

6. Charity addresses and property
Upper Hanover St, Broomhall, Sheffield S3 7RQ as shown on the Register of Charities. The land on which the church stands is registered with the Land Registry, title number SYK486008, edition date 17.10.2016 and that on which the hall stands is registered, title number SYK694788, edition date 10.11.2021.

7. Structure, membership and activities
St Andrew's United Reformed Church is a member of the Yorkshire Synod of the United Reformed Church, but is run independently by Trustees as specified by an 1861 Trust Deed and a constitution derived from that recommended by the Yorkshire Synod of the United

Reformed Church. The Trustees are: Judith Adam, Ian Cooke, Sheila Cooke, Elizabeth Draper, Sheila Duncan, Margaret Fall, Paul Hanna and Robert Middleton. Trustees are recruited from members and inducted according to our specific policy:

A letter of appointment and welcome is written to the new Trustee by the Chair of Trustees enclosing details of the induction process. They are told the frequency of meetings and likely time commitment required.

- An induction pack of information is provided and includes:
    a) a job description
    b) a copy of the Trust Deed
    c) church accounts for the preceding two years
    d) recent copies of Minutes of the Trustees, Elders and Management Team
    e) copies of policies adopted
    f) contact details of other Trustees
    g) copies of Charity Commission documents, such as CC3 and CC3a
- The Declaration of Eligibility for newly appointed Trustees is signed (CSD-1382)
- The new Trustee is invited as an observer to a Trustees' meeting before assuming responsibilities.
- To understand the range of activities and interest the new Trustee is encouraged to attend an occasional service, meeting of Elders, Management Team and maintain e-mail contact.
- Another Trustee is appointed as a support member initially.
- Then the new Trustee attends the next Board of Trustees' meeting.
- The period of appointment is for 3 years renewable.

This policy is reviewed annually.

The church's governance is delegated to the Elders for spiritual matters and a Management Team for secular matters. Discussions have been held to increase the representation on our Management Team of users of our facilities and various users have attended Management Team meetings. All proceedings are shared between Trustees, Elders and Management Team and copies sent to all members. As formulated by the United Reformed Church, the ultimate decisions are made by the Church Meeting open to all members. The majority of members are elderly and many are infirm, the total membership currently is 27. One member is the Church Secretary and another is the corresponding member for the Charity Commission.

The facilities are currently hired to 63 groups, an increase over last year with a great variety of community activities, including choirs, dance, music, cooking and catering, martial arts and exercise groups as well as individual celebrations. We had a resident group offering Child Contact and education services. They had expanded their activities to a major extent and worked nationally and won national awards. They had **2 volunteers and 8 students** working with them, independently having their DBS checks and safeguarding training. However, they moved in the New Year, as they have obtained rent-free accommodation, leaving a considerable gap in our hire rental and facility use. In addition to our own St Andrew's United Reformed congregation and some international students using our facilities, there were other Christian church groups, St Michael's Ethiopian Orthodox Tewahedo Church, The Jesus for All Nations (Congolese) Church, Family Covenant Church (Zimbabwean), New Generation Church (Bulgarian), some activities of Potter's House Christian Fellowship and New Jerusalem church. For many years we have also hosted regular independent services of Iranian and Iraqi Muslim community groups. These activities feature aspects described as "charitable purposes" as relieving poverty, education, amateur sport, religion and religious harmony, community development and the arts. We have taken the Commission's public benefit guidance into account when making relevant decisions.

Our objectives are to provide facilities for our own and others' religious practices and accommodation for community group activities. These have been successfully achieved: the Ethiopian church has grown to almost 200 members and the groups using our facilities have increased in number. However, we will be challenged to expand our user group volume to replace the major leaving group, Buzz. We have interacted with the major users and offered advice and guidance to immigrant members of those groups and their families, particularly with academic advice for their young people. The different faiths often occupy adjacent spaces harmoniously. We support a local food bank. We offer space for exercise and singing groups, interacting strongly with the surrounding community. We have provided interaction with

refugee groups and support a weekly lunch (Open Kitchen) and language education for these and homeless persons according to the objectives delineated on our page of the Charity Commission website. We have sought advice about our future from both the Yorkshire Synod and the central URC without satisfaction. Our strategy is to develop our own concept of our potential future compatible with the views of the URC and so we will be exploring changes in our Governing Document and its implications.

The **public benefit** we provide is by offering a venue for religious worship not only for our own denomination, but also other denominations and other faiths. Further, our large venue is used extensively for community activities and is particularly used by a number of University groups as we are adjacent to their campus. We sustained a valuable venue for a nationally recognised women's group which offered varied services to broken families. These activities are always on our Agendas as features of our governance. We host and support a weekly lunch for those in need. We have obtained recognition as a "Place of Sanctuary" for refugees. We have complied with the duty in section 4 of the 2006 Act to have due regard to guidance on public benefit published by the Commission

8. Employees and volunteers
There are no volunteers from the church as activities are carried out by members. However, we have three part-time employees, one is our administrator, one is our housekeeper and another is our cleaner. One is a compromised relative of a member. All employment matters were validated through Voluntary Action Sheffield (https://www.vas.org.uk/) and are managed by a spinout group from that organisation. None are now self-employed. None are on fixed term contracts. One organization, Buzz, which ran support and educational classes for broken families and used our premises under a Licence to Occupy, had eight volunteers during the year. The Open Kitchen had 70 volunteers during the year. No work on behalf of our charity is carried out beyond the United Kingdom, although we contribute to Christian Aid, which does. The total amount spent on our employee payroll during the financial period was £47,648, which includes pension and HMRC payments as well as their net pay. Apart from a pension contribution, no additional benefits are paid to the highest paid staff member.

9. Governance
With respect to the policies and procedures in place during the year:
a. internal charity financial controls policy and procedures including reserves.
b. safeguarding policy and procedures
c. financial reserves policy and procedures
d. complaints policy and procedures
e. serious incident reporting policy and procedures.
f. internal risk management policy and procedures
g. trustee appointment and induction
h. trustee expenses policy and procedures
i. trustee conflicts of interest policy and procedures
j. investing charity funds policy and procedures
k. as policy and procedures relating to campaigns and political activity are not relevant, none is in place
l. code of conduct, bullying and harassment policies and procedures and whistleblowing policy
m. reporting a serious incident
n. social media policy and procedures and website policies
o. engaging external speakers at charity events policy and procedures are also not relevant, so none is in place.
p. policies for Grievance and Disciplinary Procedures.
q. data protection
r. charitable giving
s. conditions of hire
t. volunteer policy
u. fire safety
v. pay policy
w. smoke free policy

x. health and safety

10. Safeguarding and risk
All relevant members have had their DBS checks repeated and have updated their safeguarding training.

Our reserves are sufficient to cover at least one year's expenditure at the current rate, consistent with our Reserves Policy. The performance of our investments have been managed by our external investment managers at moderate risk in accordance with our wishes and the fluctuations in the stock market. No other specific instructions were given. No additional specific risks had been identified.

The accounts have been examined independently. That examination was carried out in accordance with the directions for Independent Examiner Guidance for small charities. The church accounts were independently certified for the Annual Church Meeting at which they were approved. The accounts and this Report had been circulated widely and approved by Management Team, Trustees and members at a Church Meeting. They were compliant with the Charities Act (1993). The Trustees have considered major risks to which the charity is exposed and satisfied themselves that systems and procedures are in place to minimise those risks. The Risk Assessment indicators and procedures were reviewed, as were the charity's financial controls. The Trustees have complied with their duty to have due regard to the updated guidance (CC3) and regularly review Charity Commission News editions on publication. They can confirm that no serious risk, as defined in CC3, has occurred.

This Annual report and accounts were considered and approved by the Elders and Management Team and approved by the Annual Church Meeting and separately by a meeting of the Trustees on 16 August.
Signed on their behalf by



Member, Elder, Chair of the Management Team and Trustee
i.d.cooke@sheffield.ac.uk
0114 262 0718
Date **1 Sept, 2026**
**Completed according to directions from:**
**https://www.gov.uk/government/publications/charity-reporting-and-accounting-the-essentials-november-2016-cc15d/charity-reporting-and-accounting-the-essentials-november-2016-cc15d--2#section7**

**Independent Examiner's Report for the year ended 31st December 2025**

**Respective responsibilities of the Trustees and Independent Examiner**
As trustees of the charity, the members are responsible for the preparation of the accounts. They 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;
• follow the procedures laid down in the General Directions given by the Charity Commissioners section 145(5)(b) of the 2011 Act; and
• state whether particular matters have come to my attention.

**Basis of Independent Examiner's Statement**
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 the management committee concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in a full audit, and consequently I do not express an audit opinion on the accounts.

**Independent Examiner's Statement**
In connection with my examination, no matters have come to my attention
1. which give me reasonable cause to believe that in any material respect the requirements
• to keep accounting records in accordance with s.130 of the 2011 Act; or
• to prepare accounts which accord with these accounting records 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.

Ross A McMaster FCCA

4th July 2026



# ST. ANDREW'S UNITED REFORMED CHURCH
## Upper Hanover Street, Sheffield
(Registered Charity number 237839)

# FINANCIAL STATEMENTS

## For the year ending 31 December, 2025

To be presented to the Annual Church Meeting

## Financial Statements for the year ended 31st December 2025

### Receipts and Payments Account

| | 2025 | 2024 |
|---|---|---|
| **Income** | **£** | **£** |
| 1 Collections and Donations | 26,417 | 26,639 |
| 2 Activities to Generate funds | 44,118 | 33,448 |
| 3 Other Receipts | 42,576 | 9,645 |
| | **113,111** | **69,732** |
| **Expenditure** | | |
| 4 Wider Church | 4,872 | 5,028 |
| 5 Ministerial | 7,249 | 7,496 |
| 6 Church | 81,188 | 99,479 |
| 7 Other Payments | 2,839 | 3,384 |
| Surplus (Deficit) | 16,963 | (45,655) |
| | **113,111** | **69,732** |



## Statement of Assets and Liabilities at 31st December 2025

| **ASSETS** | **2025** | **2024** |
|---|---|---|
| Property values (including contents) | **£** | **£** |
| Church including Hall & Tennis Club | 12,014,586 | 11,687,341 |
| **Bank Balances** | | |
| At 31.12.23 | | |
| Co-op | 20,696 | 4,403 |
| Co-op No2 | 308 | 145 |
| COIF | 26,082 | 25,178 |
| **Total** | **47,086** | **29,726** |
| **Investments** | | |
| 134 M & G Charifund Units | 54,593 | 43,817 |
| Accumulating Youth & Education Fund | 34,135 | 27,954 |
| Brewin Dolphin | 328,178 | 308,424 |
| **Total** | **416,906** | **380,195** |
| **Combined Totals** | **463,992** | **409,921** |
| **LIABILITIES** | | |
| Key deposits | 90 | 90 |
| | **90** | **90** |
| **Total Assets** | **464,082** | **410,011** |