COUNCIL OF THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

TRUSTEES' REPORT AND ACCOUNTS FOR THE YEAR ENDED

31 DECEMBER 2025

Charity No: 251033

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

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THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

COUNCIL MEMBERS' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

The Trustees present their report and independently examined financial statements for the year ended 31 December 2025.

Objectives and Activities

The object of the Charity is the encouragement and support of its constituent congregations in the promotion of religion in spirit and in truth.

Achievements and Performance

The Council met four times in the year to March 2026 to conduct business. The Annual Assembly was held at Sidmouth Chapel in June 2025, when the guest speaker was Nick Butler-Watts, the General Assembly's Innovation Fund Manager, who led a discussion on forward planning.

The Executive Committee met twice during the year, first to consider grants for 2026, and second to hold a more general discussion, which included a proposal for a new online zoom group and a revision of the Constitution to bring it up-to-date, particularly with regard to Safeguarding.

The District lost one of its oldest congregations when Trowbridge closed in April 2025. While some congregations are increasing membership, the overall trend is a reduction. The webmaster is preparing an online photographic archive of the District.

The District was represented at the national General Assembly and at the General Baptist Assembly.

A grant of £2,000 was awarded to Bridgwater for administrative assistance, funded from the Ilminster Trust. In addition, £750 was transferred to the Lay Training Fund.

Grants for ministry/pulpit filling for 2026 were awarded, as follows:

Bridport	£3,500
Bristol Frenchay	£1,100
Bristol UMB	£600
Crewkerne	£2,300
Plymouth	£3,250
Taunton	£900
TOTAL	**£11,650**

Financial review

The trustees consider the level of funds held to be sufficient to ensure the continued operation of the Trust. At 31 December 2025, cash in current bank accounts and on deposit with the bank named on page 5 amounted to £52,365.

Structure, Governance and Management

The Western Union of Unitarian and Free Christian Churches is a charity registered with the Charity Commission under number 251033. The charity operates under a constitution ratified in May 2000.

Risk Management

The trustees continuously monitor the risks to which the Trust may be exposed and are satisfied that sufficient controls are in place to deal with any matters that might arise as a result of thereof.

Public Benefit

The charity trustees have complied with their duty to have due regard to the guidance on public benefit published by the Charity Commission in exercising their powers and duties.

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

COUNCIL MEMBERS' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Reference and Administrative Details

The Trustees of the Western Union of Unitarian and Free Christian Churches are the members of the Western Union Council. During the year to 31 December 2025 they were:

Edgar Mihas*	President
Gavin Howell*	Vice President
Kay Millard*	Secretary
Bob Goddard*	Treasurer
Revd. John Harley	Religious Education Co-ordinator
Frances Pitt*	Immediate Past President

And also, the following representatives (and named deputies in parentheses) appointed to Council by their congregations:

Bath	Kay Millard*	(Roderick Millard)
Bridgwater	Patricia Fieldhouse	(Anne Fieldhouse)
Bridport	Roger Lake	(Angelica Kennard)
Bristol Frenchay	Peter Bruce	
Bristol UMB	Susan Wildman	(Peter Wildman)
Crewkerne	Justine Pitman	(Ann Butler)
Cullompton	Linda McCarthy	
Plymouth	Sheila Evans	(Linda Summerson)
Sidmouth	Robert Crick	(Gavin Howell*)
Stroud & Swindon	Revd. Elizabeth Birtles	(Pam Jenkinson)
Taunton	Jay Waite	(Kathryn McIntosh)

NOTE: No Council Member may exercise more than one vote.

Honorary Members:

Eleanor Dixon
Kath Ryder (d. 26.12.2024)

In addition, the following people by reason of their roles or functions were entitled to attend the meetings of the Western Union Council as non-voting members:

Revd. John Harley	Minister
Revd. Elizabeth Harley	Minister
Revd. Lindy Latham	Minister (retired)
Revd. Elizabeth Birtles	Minister (retired)
Revd. Maria Curtis	Minister (retired)
Revd. Kate Whyman	Minister (retired)
Revd. Michael Dadson	Minister (retired)
Mrs Fran Pitt	Lay Leader

*Those marked with an asterisk are currently members of the Executive Committee.

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

COUNCIL MEMBERS' ANNUAL REPORT FOR THE YEAR ENDED 31 DECEMBER 2025

Reference and Administrative Details of the Charity (continued)

Charity Name:	The Western Union of Unitarian and Free Christian Churches
Charity registration number:	251033
Registered Office:	26 Fountain Court West End Westbury BA13 3JY
Principal Bankers:	CAF Bank Ltd PO Box 289 West Malling Kent ME19 4TA
Independent Examiner:	D C Cox FCA, Harwood, Lane & Co Chartered Accountants and Registered Auditors Units 1 - 4 Crossley Farm Business Centre Swan Lane Winterbourne Bristol BS36 1RH

Independent Examiner

D C Cox FCA of Harwood, Lane & Co was re-appointed as the Charity's independent examiner during the year and has expressed his willingness to continue in that capacity.

Approval

This report was approved by the Trustees and signed on its behalf.

Revd Dr Edgar Mihas
President
Date:

INDEPENDENT EXAMINERS' REPORT TO THE TRUSTEES OF

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

I report on the accounts of the Trust for the year ended 31 December 2025, which are set out on pages 7 - 13.

Respective responsibilities of trustees and 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 144(2) of the Charities Act 2011 (the 2011 Act), and that an independent examination is needed.

It is my responsibilty 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 Commission 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 the seeking of explanations from you as trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and, consequently, no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

Independent examiner's statement
In connection with my examination, no matter has come to my attention:

1. which gives me reasonable cause to believe that, in any material respect, the requirements:

   - to keep accounting records in accordance with section 130 of the 2011 Act; and

   - to prepare accounts which accord with the accounting records and to comply
   the accounting requirements of the 2011 Act have not been met; or

2. to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Name of principal:
David Cox

Name of firm:
Harwood, Lane & Co Chartered Accountants

Relevant professional qualification or body:
FCA (ICAEW)

Address:
Units 1 - 4
Crossley Farm Business Centre
Swan Lane
Winterbourne
BRISTOL BS36 1RH

Date:

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

SUMMARY INCOME AND EXPENDITURE ACCOUNT

	Notes	Unrestricted	Designated	Endowment	2025 Total	2024 Total
INCOME						
Income from donations & legacies	**2**	1,116	0	0	1,116	1,118
Investment income	**3**	6,396	5,674	10,886	22,956	24,134
Separate material item of income	**4**	0	0	0	0	150,230
Other	**5**	1,460	0	0	1,460	1,345
Total Income		8,972	5,674	10,886	25,532	176,827
EXPENDITURE						
Expenditure on raising funds	**6**	0	0	0	0	200
Expenditure on charitable activities	**7**	19,244	2,000	0	21,244	16,554
Other	**8**	699	5,173	68	5,940	1,008
Total Expenditure		19,943	7,173	68	27,184	17,762
Other Recognised Gains						
Gain/(losses) on Investments						
Unrealised		9,045	47,971	-2,726	54,290	42,184
Realised		28	10,711	4	10,743	-3,832
		9,073	58,682	-2,722	65,033	38,352
Net incoming/(outgoing) resources before transfers		-1,898	57,183	8,096	63,381	197,417
Gross transfers between funds		10,886	0	-10,886	0	0
Reconciliation of Funds						
Total Funds Brought Forward	**14**	177,585	883,752	295,134	1,356,471	1,159,054
Total Funds Carried Forward	**14**	**£186,573**	**£940,935**	**£292,344**	**£1,419,852**	**£1,356,471**

Statement of Recognised Gains and Losses
There were no recognised gains or losses other than those disclosed in the two reported financial years.

The notes on pages 9 to 13 form part of these accounts

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

BALANCE SHEET AS AT 31 DECEMBER 2025

	Notes		2025		2024
FIXED ASSETS					
Fixed Asset Investments	**10**		1,212,092		1,116,350
			1,212,092		1,116,350
CURRENT ASSETS					
Debtors	**11**	2,149		0	
Current Asset Investments		154,021		152,765	
Cash Held in Investment Accounts		173		1,553	
Cash at Bank and in Hand		52,365		88,325	
		208,708		242,643	
CREDITORS: amounts falling due within one year	**12**	-948		-2,522	
Net current assets			207,760		240,121
Total Assets less Total Liabilities	**13**		**£1,419,852**		**£1,356,471**
Capital					
Unrestricted Income Funds	**14**		1,127,508		1,061,337
Endowment Income Funds	**14**		292,344		295,134
			£1,419,852		**£1,356,471**

Approved by the trustees and signed on its behalf.

Revd Dr Edgar Mihas
President
Date:

The notes on pages 9 to 13 form part of these accounts

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

1.1 Basis of preparation of accounts

The financial statements have been prepared in accordance with the Statement of Recommended Practice: 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) issued on 16 July 2014 and the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) and the Charities Act 2011.

1.2 Income recognition

All income is recognised once the charity has entitlement to that income, it is probably that the income will be received and the amount of income receivable can be measured reliably.

Voluntary income is received by way of grants, donations and gifts and is included in full in the Statement of Financial Activities when receivable. Grants, where entitlement is not conditional on the delivery of a specific performance by the charity, are recognised when the charity becomes unconditionally entitled to the grant.

Interest on funds held on deposit is included when receivable and the amount can be measured reliably by the charity; this is normally upon notification of the interest paid or payable by the bank.

1.3 Expenditure recognition

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that the settlement will be required and the amount of the obligation can be measured reliably.

All expenditure is accounted for on an accruals basis. All expenses including support costs and governance costs are allocate or apportioned to the applicable expenditure headings.

1.4 Investments

Investments are a form of basic financial instrument and are initially recognised at their transaction value and subsequently measured at their fair value as at the balance sheet date using the closing quoted market price. The statement of activities includes the net gains and losses arising on revaluation and disposals throughout the year.

All gains and losses are taken to the Statement of Financial Activities as they arise. Realised gains and losses on investments are calculated as the difference between sales proceeds and their opening carrying value or their purchase value. Unrealised gains and losses are calculated as the difference between the fair value at the year end and their carrying value.

2 Income from donations and legacies

	Unrestricted Funds	Designated Funds	Endowment Funds	2025 Total	2024 Total
Donations and gifts	5	0	0	5	70
Gift Aid	0	0	0	0	0
Legacies	0	0	0	0	0
Grants	0	0	0	0	0
Membership subscriptions	1,111	0	0	1,111	1,048
	£1,116	**£0**	**£0**	**£1,116**	**£1,118**

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

3 Investment Income

	Unrestricted Funds	Designated Funds	Endowment Funds	2025 Total	2024 Total
Interest Income	3,245	3,268	0	6,513	5,990
Dividend Income	3,151	2,406	2,234	7,791	9,823
B&FUA - Bath	0	0	2,742	2,742	2,637
- Exeter	0	0	5,910	5,910	5,684
	£6,396	**£5,674**	**£10,886**	**£22,956**	**£24,134**

4 Separate material item of income

	Unrestricted Funds	Designated Funds	Endowment Funds	2025 Total	2024 Total
Trowbridge Unitarians	0	0	0	0	0
Ilminster Trust	0	0	0	0	0
Yeovil Trust	0	0	0	0	0
Cirencester Trust	0	0	0	0	150,230
	£0	**£0**	**£0**	**£0**	**£150,230**

5 Other

	Unrestricted Funds	Designated Funds	Endowment Funds	2025 Total	2024 Total
Retreat Payments	1,440	0	0	1,440	1,185
Intergenerational Retreat Payments	0	0	0	0	0
Collection at Annual Meeting	0	0	0	0	0
Trowbridge (return of funds)	0	0	0	0	0
Miscellaneous	0	0	0	0	140
CAF Bank Sweeping Payments	20	0	0	20	20
	£1,460	**£0**	**£0**	**£1,460**	**£1,345**

6 Expenditure on raising funds

	Unrestricted Funds	Designated Funds	Endowment Funds	2025 Total	2024 Total
Donations	0	0	0	0	200
	£0	**£0**	**£0**	**£0**	**£200**

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

7 Expenditure on charitable activities

	Unrestricted Funds	Designated Funds	Endowment Funds	2025 Total	2024 Total
Grants - Taunton	800	0	0	800	700
- Cullompton	0	0	0	0	3,000
- Bridport	3,250	0	0	3,250	3,000
- Plymouth	3,250	0	0	3,250	3,800
- Crewkerne	3,250	0	0	3,250	0
- Unitarian Meeting Bristol	600	0	0	600	0
- Frenchay	900	0	0	900	0
Administrative Grant - Ilminster Fund	0	2,000	0	2,000	0
Lay Training Grant	600	0	0	600	0
Safeguarding Support Membership	159	0	0	159	150
Travelling expenses	1,257	0	0	1,257	958
Premises hire	245	0	0	245	195
Annual meeting	65	0	0	65	105
GA booking fee & expenses	545	0	0	545	340
WU Annual Assembly expenses	152	0	0	152	348
Lay Training	150	0	0	150	0
Independent examiner	948	0	0	948	918
Honorariums	1,200	0	0	1,200	1,200
Postage, stationery & other expenses	274	0	0	274	368
Website & Sleeper Phone	96	0	0	96	72
Zoom hosting	156	0	0	156	0
Society of St Francis (Retreat)	1,347	0	0	1,347	1,400
	£19,244	**£2,000**	**£0**	**£21,244**	**£16,554**

8 Other

	Unrestricted Funds	Designated Funds	Endowment Funds	2025 Total	2024 Total
Bank charges	604	5,173	68	5,845	868
CAF Bank Sweeping Payment	0	0	0	0	0
Annual meeting gifts	20	0	0	20	0
Send a Child to Hucklow	75	0	0	75	0
Miscellaneous	0	0	0	0	140
	£699	**£5,173**	**£68**	**£5,940**	**£1,008**

9 Staff costs

The charity had no paid employees. Total expenses reimbursed to council members in the year was £854 (2024 - £754). Honorariums were paid to the secretary amounting to £300 (2024 - £300), treasurer amounting to £300 (2024 - £300), RE co-ordinator amounting to £300 (2024 - £300), and to the Website Manager amounting to £300 (2024 - £300).

10 Fixed Asset Investments

	2025
Historical Cost at 31.12.2025	**£688,272**
Market Value at 31.12.2025	**£1,212,092**

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

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11 DEBTORS

	2025	2024
Investment Income	2,149	0
	£2,149	**£0**

12 CREDITORS: amounts falling due within one year

	2025	2024
Bank Overdraft	0	1,604
Accruals	948	918
	£948	**£2,522**

13 Analysis of fund balances between the net assets

	Unrestricted	Designated	Endowment	Total
Fixed Assets	109,388	810,362	292,342	1,212,092
Current Assets	78,120	130,588	0	208,708
Current Liabilities	-948	0	0	-948
	£186,560	**£940,950**	**£292,342**	**£1,419,852**

14 Movement in funds

	Brought Forward	Income	Revenue Expenditure	Realised/ Unrealised Gains	Transfers	Carried Forward
Unrestricted Funds						
General Funds	177,585	8,972	-19,943	9,073	10,886	186,573
Designated Funds						
Trowbridge Fund	320,883	24	-2,403	22,132	0	340,636
Ilminster Fund	28,231	1,457	-2,000	3,936	0	31,624
Yeovil Fund	382,975	3,242	-1,999	18,438	0	402,656
Cirencester Fund	151,663	951	-771	14,176	0	166,019
	£1,061,337	**£14,646**	**(£27,116)**	**£67,755**	**£10,886**	**£1,127,508**
Endowment Funds						
Cowl Street Fund	2,946	189	0	511	-189	3,457
Crediton/Christchurch/ Colyton Chapel Funds	6,182	0	-68	1,609	0	7,723
B&FUA Investments						
- Bath Fund	67,470	2,742	0	-425	-2,742	67,045
- Exeter Fund	145,399	5,910	0	-916	-5,910	144,483
Shepton Mallet Cowl Street Chapel Fund	9,903	278	0	-474	-278	9,429
Crediton Ministers Fund	63,234	1,767	0	-3,027	-1,767	60,207
	£295,134	**£10,886**	**(£68)**	**(£2,722)**	**(£10,886)**	**£292,344**
Total	**£1,356,471**	**£25,532**	**(£27,184)**	**£65,033**	**£0**	**£1,419,852**

THE WESTERN UNION OF UNITARIAN AND FREE CHRISTIAN CHURCHES

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2025

15 DESIGNATED FUNDS

Trowbridge Fund
Following the closure of the Chapel at Trowbridge, in September 2019 the Western Union was entrusted with the net proceeds of the sale of the bungalow in which the services and the congregational activities there had been held, on the understanding that this money was to be used primarily to support Unitarianism within Trowbridge and it surrounding area.

Ilminster Fund
Following closure of the Ilminster Trust in late 2019, the Western Union received some assets which were allocated to the Western Union on the understanding that they would be used primarily to support Unitarian chapels and churches in Somerset.

Yeovil Fund
In late September 2020, the Western Union was entrusted with the care of the funds resulting from the closure of the former Yeovil Trust and the sale of its property. The wishes of the former trustees at Yeovil are that this money should be used primarily to support Unitarianism within the County of Somerset, and thereafter within the District.

Cirencester Fund
Following a decision made in 2023 by the remaining trustees of the Cirencester Trust Fund to close this trust, the Western Union was entrusted with the financial assets. These were transferred to the Western Union in 2024 on the understanding that these would be used primarily to support Unitarianism within Gloucestershire and North Wiltshire, and thereafter within the Western Union District as a whole. In the case of the latter, this would be in accordance with the Cirencester Trust's former practice of favouring the use of these funds to further publicity and outreach within the district.

16 Related Party Transactions

There were no related party transactions in the year ended 31 December 2025.