TRUSTEES REPORT FOR THE CHARITY COMMISSION 2025

SOUTH STREET UNITED REFORMED CHURCH – MINISTERS' FUND

In 2025 we continued to invest our funds 86% with JM FINN; 10% with CCLA and 4% with HARGREAVES LANSDOWN giving us an overall yield of 3.6%. We continue to monitor the performance of our investments in the light of recent increases in interest rates.

The interest gained throughout the year was transferred in total, as part payment of our Ministry and Mission contribution to Thames North Synod for their work both in the UK and abroad.

ROMFORD UNITED REFORMED CHURCH - YOUTH TRUST

In 2025 the entire Youth Trust was invested in CCLA and yielded £571. The return from CCLA was disappointing and likely to be reinvested elsewhere.

The funds are used to support the ongoing education and training of children and young people within the Church through individual grants. In 2025 the grants marginally exceeded the income. The shortfall was paid out of general Church funds.

Robin Morrison retired as Chair of the Trustees after many years' service for which we give him grateful thanks. Dennis Riches was appointed Chair; Alec Worley – Vice-Chair; Graham Davies remains as Treasurer and Pauline Collier, appointed Secretary to the Trustees.

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**Western Road and South Street Trusts**
**Romford United Reformed Church**
**Assets for year ended 31st December 2025**

| | | | £ |
|---|---|---|---|
| Properties | | | |
| 42 Talbot Court | | 200,000 | |
| Manse | | 600,000 | |
| | | | 800,000 |
| Investments | | | |
| South Street Fund (JM Finn) | | 440,707 | |
| Minister's Fund: | | | |
| JM Finn | 889,560 | | |
| CCLA | 99,940 | | |
| Hargreaves Lansdown | 37,859 | 1,027,359 | |
| Youth Trust (CCLA) | | 24,941 | 1,493,007 |
| Cash at bank | | | 1,418 |
| Savings in Redwood Bank | | | 70,000 |
| | | | 2,364,425 |
| Debtors | | | 13,508 |
| Creditors | | | -4,840 |
| Net Assets | | | £ 2,373,093 |

Report of the Independent Examiner

I certify that these statements correctly reflect the financial position of Western Road and South Street Trusts as at 31st December 2025.

Signature ..... J Skates

Name ..... JOHN SKATES

Date ..... 15/7/26

**Western Road and South Street Trusts**
**Romford United Reformed Church**
**Income & Expenditure for year ended 31st December 2025**

## Restricted Funds

| MINISTERS' FUND – CHARITY REGISTRATION NUMBER 254888 | | £ | £ |
|---|---|---|---|
| **Income** | | | |
| Dividends | | **37,082** | |
| **Payments** | | | |
| Ministry & Mission | 33,996 | | |
| Minister's Car Allowance | 550 | | |
| Minister's NI | 67 | | |
| Manse Expenses | 2,469 | **-37,082** | |
| | | | **0** |

| YOUTH TRUST – CHARITY REGISTRATION NUMBER 1033078 | | | |
|---|---|---|---|
| **Income** | | | |
| Dividends | | **571** | |
| **Payments** | | | |
| Student grants | 571 | **-571** | |
| | | | **0** |

Report of the Independent Examiner

I certify that these statements correctly reflect the financial position of Western Road and South Street Trusts as at 31st December 2025.

Signature ..... J Skates .....

Name ..... JOHN SKATES .....

Date ..... 15/7/26 .....

CHARITY COMMISSION FOR ENGLAND AND WALES

# Independent examiner's report on the accounts

## Section A Independent Examiner's Report

**Report to the trustees** SOUTH STREET UNITED REFORMED CHURCH - MINISTERS FUND
ROMFORD UNITED REFORMED CHURCH - YOUTH TRUST

**On accounts for the year ended** 31 DECEMBER 2025 **Charity no (if any)** 254888 1033078

**Set out on pages** 1+2 ATTACHED.
(remember to include the page numbers of additional sheets)

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2025.

**Responsibilities and basis of report**

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ("the Act").

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

**Independent examiner's statement**

[The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. *Delete* [ ] *if not applicable.*

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (other than that disclosed below *) which gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

** Please delete the words in the brackets if they do not apply.*

**Signed:** J Skates **Date:** 15/7/26

**Name:** JOHN SKATES CTA

**Relevant professional qualification(s) or body** CHARTERED INSTITUTE OF TAXATION

| | |
|---|---|
| **(if any):** | |
| **Address:** | FLAT 32, THEYDON BOWER, BOWER HILL, EPPING, CM16 7AB |

## Section B Disclosure

Only complete if the examiner needs to highlight material matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners).

**Give here brief details of any items that the examiner wishes to disclose.**