

ST PAUL'S UNITED REFORMED CHURCH HARROGATE

**REPORT OF THE TRUSTEES AND
ACCOUNTS**

FOR THE YEAR ENDED 31 DECEMBER 2025

ST PAUL'S UNITED REFORMED CHURCH HARROGATE CHARITY

REPORT OF THE TRUSTEES

FOR THE YEAR ENDED 31 DECEMBER 2025

This report includes information required by the Charities (Accounts and Reports) Regulations 2008 and the Statement of Recommended Practice for Accounting by Charities 2005 as applicable to charities entitled to prepare accounts on the receipts and payments basis.

ADMINISTRATIVE INFORMATION

St Paul's United Reformed Church Harrogate is a local church of the United Reformed Church in Great Britain and is a member of the Yorkshire Synod of the Church. It was registered on 16 February 2009 as Charity Number 1128076.

The Church's address is Victoria Avenue, Harrogate HG1 1EL.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served from 1 January 2025 until the date this report was approved are:

Alan Bourne (to 16 March 2025), Christine Bourne (to 16 March 2025), Philip Daggett, Sarah Dodds (to 16 March 2025), Christopher Harwood, Gillian Hudson (to 21 September 2025), Erica Miller, Anne Mitchell, Helen Morton, Julie Sanderson, Mary Ann Steers, Fiona Turnbull, Michael Westwater.

The Church building and the manse at 2 Westbourne Avenue, Harrogate HG2 9BD are vested in the Yorkshire Congregational Union as trustees and held for the benefit of St Paul's URC in accordance with the trusts applicable to URC properties. They are not church assets.

STRUCTURE, GOVERNANCE AND MANAGEMENT

The activities of St Paul's 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 and supplemented by the rules of St Paul's United Reformed Church. The governing document of the registered charity is a statement adopted by the Church Meeting on 16 November 2008.

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 the minister in pastoral charge, the Revd Joseph Amoah (75% ministry to St Paul's and 25% directed by the Yorkshire Synod), and members of St Paul's Church nominated and elected by members of St Paul's Church in Church Meeting. Elders serve for five years, retire by rotation and are eligible for re-election. There is no limit on the number of consecutive periods of service. The members of the Elders' Meeting are the trustees of the registered charity during their period of service as an elder.

The Elders meet every month to discuss spiritual matters as well as business. They are assisted in the administration of the Church and its property by the Management Committee in overseeing property and financial matters, with a small sub-group set up to work on the use of IT in the church. The Church Meeting meets quarterly.

OBJECTIVES AND ACTIVITIES

As a local congregation of the United Reformed Church, St Paul's United Reformed Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement as:

We are a Bible-based town centre Church seeking to be faithful witnesses to Jesus Christ in the 21st century and are committed to:

- Bringing together into a thriving fellowship all who wish to worship God
- Promoting and deepening the knowledge of Christ and the Christian faith among all age levels
- Following the example and teaching of our Lord Jesus Christ, supporting one another and furthering the wider work of God and the church in the world.

The Elders' Meeting is aware of the Charity Commission's guidance on public benefit in "The Advancement of Religion for 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.

REVIEW OF ACTIVITIES AND ACHIEVEMENTS

During 2025 the Elders continued to focus on spiritual growth as they support the minister, Joe and work with him to achieve his aims and aspirations for St Paul's.

Following Mary Ann Steer's decision to retire as Church Secretary in 2024, Erica Miller agreed to become the "named person" to fulfil the legal requirement for there to be a Church Secretary and to act as coordinator. However, it was agreed that various duties be delegated to different Elders and other members of the congregation, thus ensuring that more people are involved in the life and work of the church with responsibilities spread as widely as possible. This is still developing. It also led to the appointment of a Task Group which started work in January 2025 to identify the core values, mission and vision of the congregation. It is hoped that in due course it may be possible to appoint an Administrator to provide the necessary support.

Under the leadership of Jane Trigoso a small group started to develop plans to celebrate the 150th anniversary of the founding of St Paul's as an "Iron Church". A programme of special events will run throughout 2026 but it is also hoped to start to raise sufficient funds to replace the church roof in due course.

We continue to try to attract younger members – whilst not forgetting the needs of older members and pastoral care across the congregation continues to be awarded a high priority. To that end, a pastoral group has been established to supplement the care afforded by the Elders. Work continues on increasing the use of IT. A new website is in place to inform the wider community of our activities, and Sunday services are watched every week online by those unable to attend worship in person. The Bible Study Group meets twice a month and a Prayer Meeting is held once a month in the evening to allow those who are unable to attend daytime meetings to attend. The Tuesday Club and After Eights continue to be well supported and the Fellowship Committee organised a Winter Lunch in January and a Ploughman's Lunch on Harvest Sunday. The Uniformed Organisations continue to be well supported covering youngsters ranging from 4- 18 years. The Junior Church is small in numbers but enthusiastic. At the end of the school year in July members of Year 6 from the Church of England Primary School next door were welcomed into the Church Hall where a "Prayer Space" had been set up with gazebos, curtains, rugs, etc. This was supported by members of the congregation and was intended to introduce the children to the importance of prayer in a peaceful environment.

Our relationship with West Park URC continues to develop with monthly joint worship on alternate sites, joint Elders' Meetings and other opportunities for coming together for worship and social activities.

Work continued during the year on the general maintenance of the building and upgrading of the IT systems.

Throughout the year the congregation continued to thank God for Joe's ministry with us in St Paul's and across the wider Synod.

FINANCIAL REVIEW

The Financial Statements for the year ended 31 December 2025 were prepared in accordance with the Charities Act 2011 Section 133 on the Receipts and Payments basis and the United Reformed Church guidance. The Financial Statements were approved at the Elders' Meeting on 10 February 2026.

Unrestricted/General Fund: receipts in 2025 totalled £100,472 as against £94,033 in 2024 and budgeted receipts of £96,950. Payments totalled £96,445, compared with £92,878 the previous year and budgeted payments of £105,448. This resulted in a surplus of £4,027 in 2025, compared to a surplus of £1,155 in 2024 and budgeted deficit of £8,498.

The key factors for the £4,027 surplus in 2025, reflecting a £12,500 saving compared to budget, were savings in expenditure, in particular church fabric and maintenance costs and insurance renewal were much lower than expected.

2026 is expected to be similar to 2025 with a budgeted surplus of £2,300.

FUNDS:

The £4,027 surplus has increased the balance on the General Fund to £28,915 as at 31 December 2025.

Designated funds comprise the In Memoriam Fund at £80,242 (2024 £82,999) and the Manse Reserve at £65,527 (2024 £65,527).

Designated funds can be transferred into the General Fund at the Church's decision and provide reserves to meet any future shortfall in income or any unexpected expense.

The Manse Reserve will fund replacement of the Church Hall roof in 2026 at an expected cost of around £18,000. Manse Reserve funds will also support the cost of the planned replacement of the Church roof in 2027 alongside fundraising and grants.

Restricted funds comprise the Organ Fund £16,310 (2024 £16,310) and the Roof Fund £612. The Roof Fund started in December 2025 with the commencement of the Church's 150th Anniversary fundraising for replacement of the Church roof. The IT Project Fund was fully expended and closed in October 2025 with the launch of St Paul's new website.

At 31 December 2025 the Church's assets, comprising bank and building society funds, totalled £191,606 (2024 £190,889).

This report was approved by the Elders' Meeting on 3 March 2026 and is signed on its behalf by Erica Miller – Church Secretary.

ST PAUL'S UNITED REFORMED CHURCH HARROGATE

FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

ST PAUL'S UNITED REFORMED CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025
RECEIPTS AND PAYMENTS ACCOUNT
UNRESTRICTED/GENERAL FUND

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	2025	2024
	£	£
Receipts		
FWO and Standing Orders	57,438	56,262
Open Plate	7,230	5,966
Income Tax Refunds	16,510	15,437
	81,178	77,665
Donations from Church Organisations	1,980	1,100
Grants and Synod Support	1,735	1,308
Sundry Donations	865	1,626
Room Contributions	8,628	6,511
Newsletter Contributions	700	621
Newsletter Advertising	480	200
Bank and Building Society Interest	4,856	5,002
Sundry Income	50	0
Total Receipts	100,472	94,033
Payments		
Ministry and Mission Fund	53,688	48,576
Expenses of Ministry	4,231	3,857
Manse Expenses	4,723	1,590
Motor Expenses	2,785	754
Church Utilities	7,533	7,493
Church Insurance	4,176	4,933
Church Cleaner	6,548	6,240
Church Fabric and Repairs	2,488	7,282
Printing, Postage and Stationery	2,228	2,261
Organists' Fees	6,365	6,590
Donations to Charities	284	484
Bank Charges	368	319
Sundry Expenses	1,028	2,499
Total Payments	96,445	92,878
Total Net Receipts/(Payments)	£4,027	£1,155

ST PAUL'S UNITED REFORMED CHURCH
FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

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CASH FUNDS SUMMARY	2024	Net receipts/ (payments)	2025
	£	£	£
Unrestricted/General Fund	24,888	4,027	28,915
Designated Funds:			
In Memoriam	82,999	-2,757	80,242
Manse Reserve	65,527	0	65,527
Restricted Funds:			
IT Project	1,165	-1,165	0
Organ Fund	16,310	0	16,310
Roof Fund	0	612	612
	£190,889	£717	£191,606

See Note 2

STATEMENT OF ASSETS AND LIABILITIES	2025	2024
	£	£
Monetary Assets		
Building Society Accounts:		
Yorkshire Building Society	92,998	90,056
Bank:		
Current Account	8,113	5,175
Interest Account	19,858	43,946
IT Project Account	0	1,165
Roof Fund Account	380	0
Shawbrook Bank 12 mth Fixed Interest Deposit	70,000	50,000
Cash in hand	257	547
Total Monetary Assets	£191,606	£190,889
Liabilities	£0	£0

Approved by the Elders as Trustees on 10 February 2026
and signed on their behalf by

Erica Miller - Church Secretary

The notes on pages 3 and 4 form part of these financial statements.

1. ACCOUNTING POLICIES

The 2025 Financial Statements have been prepared in accordance with the the Charities Act 2011 Section 133 on the Receipts and Payments basis and the United Reformed Church guidance.

2. FUND ACCOUNTING **UNRESTRICTED FUNDS**

Unrestricted funds may be used by the church for any of its ordinary purposes.

General Fund	£
As at 1 January 2025	24,888
Net Receipts	4,027
As at 31 December 2025	<u><u>£28,915</u></u>

DESIGNATED FUNDS

Designated funds represent unrestricted funds set aside by the church for specific designated purposes. They can be transferred into the general funds at the church's decision.

In Memoriam Fund	£
As at 1 January 2025	82,999
Donations	1,447
Gift Aid	250
Expenses	(1,948)
Transfer to IT Project Fund	(2,506)
As at 31 December 2025	<u><u>£80,242</u></u>

Manse Reserve	£
As at 1 January & 31 December 2025	<u><u>£65,527</u></u>

RESTRICTED FUNDS

Restricted funds represent income which may be expended only on those restricted objects provided in the terms of a trust or bequest, or donations or grants received or invited for a specific purpose. These funds can only be spent on the specific purpose for which they were given. Any balance unspent must be carried forward as a balance on that fund for future expenditure on that specific purpose and cannot be absorbed into general funds.

2. FUND ACCOUNTING continued
RESTRICTED FUNDS continued

Organ Fund	£
As at 1 January & 31 December 2025	£16,310

IT Project	£
As at 1 January 2025	1,165
Gift Aid	250
Interest	9
Expenses	(3,930)
Transfer from In Memoriam Fund	2,506
As at 31 December 2025	£0

Roof Fund	£
As at 1 January 2025	0
Donations	612
As at 31 December 2025	£612

3 MONETARY ASSETS

The church monies are not held in segregated accounts for the individual funds.

4 ASSETS USED FOR CHURCH PURPOSES

The church building and the manse are vested in The Yorkshire Congregational Union as trustees and are not church assets.

TREASURER'S STATEMENT

I have prepared the Financial Statements on pages 1 to 4 for the year ended 31 December 2025 from the accounting records of the church.

Julie Sanderson ACA 3 February 2026

Report of the Independent Examiner to the Members of St Paul's United Reformed Church

I report on my examination of the accounts of St Paul's United Reformed Church for the year ended 31 December 2025, which are set out on pages 1 to 4.

Responsibilities and basis of report

The Elders, as Trustees, 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 Church'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 2011 Act.

Independent Examiner's statement

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept as required by section 130 of the Act; or
2. the accounts do not accord with those records.

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.

DR PHILIP A THAKE FCA 26 February 2026