



Report and Financial Statements

**Year ended
31 December 2025**

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West Kirby United Reformed Church Charity

Trustees Report

Year ended 31 December 2025

The Trustees submit their annual report and statement of accounts for the year ended 31 December 2025. The report and statement of accounts were approved at a meeting of the Elders and Trustees on 4th February 2026 and presented to and accepted by the Annual General Meeting of the Church on 18th March 2026

Charitable Status

West Kirby United Reformed Church Charity was entered in the Central Register of Charities with effect from 27 March 2009 and registered under number 1128869.

Trustees

The Trustees who were in office during 2025 were:

Revd H L Franklin	Chairperson
Mr R A Jackson	
Mrs S Jackson	
Mr S P Lakin	
Mr J Lindsay	Treasurer
Mrs J R Merrin	
Mrs L M Ryan	
Mr C Usher	Church Secretary
Mr A P Wilson	
Mrs E M Wilson	Resigned 16th February 2025

Governing Document

Name and assets

The Charity is called West Kirby United Reformed Church Charity and comprises all the assets and funds held and on behalf of the West Kirby United Reformed Church other than properties held under trusts declared in by Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held under other specifically declared trusts.

Objects

The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Trustees and their responsibilities

Those members of the Elders' Meeting of West Kirby United Reformed Church who are qualified and able to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures laid down by the Church Meeting of West Kirby United Reformed Church, which shall be in conformity with the Scheme of Union of the United Reformed Church.

None of the Trustees receives a salary from the Church and they are reimbursed only for expenses incurred. However the Revd H L Franklin does receive a salary from the central office of the United Reformed Church. The Church contributes to this through its annual contribution to the Ministry and Mission Fund. (see note 6)

West Kirby United Reformed Church Charity

Trustees Report

Year ended 31 December 2025

Report for 2025

In 2025 the Church continued to pursue its objective to advance the Christian faith, guided by its Vision of 'Connecting your Community to Christ'. Revd. Louise Franklin continued to lead the Church and with her guidance the Elders, Staff and Volunteers have combined well to promote the mission of the Church. She also serves St Davids URC, Eastham.

A successful Holiday Club was held in the summer and Children's activities were held including the drop in sessions for various age groups on Wednesdays and Fridays during school term time.

Our Mother and Toddler Group was well supported and families also attended 'Saturday Toddlers'.

Several Outreach initiatives were held during the year reaching out to our community including local business people. We also continued to provide flowering plants for the local railway station, which was much appreciated.

Financial Statements

The financial statements for the year ended 31st December 2025 are on pages 3 to 5. The accounting policies are set out in note 1 on page 6 and further explanatory notes are on pages 6 to 11. The main features of the statements are:

- a) The Church General Fund incurred a deficit in 2025 of £19,091 in its general income and expenditure. (In 2024 the deficit was £50,321.)
- b) There was a substantial increase in the offerings received by the Church, partly thanks to new members and also established members who felt able to increase their gifts. (See Note 2)
- c) The Church also received Legacies and one-off donations of £48,190 (2024 - £13,907)
- d) Our contribution to the URC Ministry and Mission Fund, which is set according to our membership in the previous year, was £39,504 (2024 £38,508). (See Note 6.)
- e) In accordance with Church policy the interest from the Margery Price legacy was credited to the General Fund to help offset the underlying shortfall in the Church's regular income.
- f) Interest from investments of £1,473 was apportioned to significant Restricted Funds.
- g) In line with Church policy £9,581 was allocated to the Tithe Fund (2024 £5,987) from the General Fund.
- h) In 2025 £11,725 was given to Christian good causes by the Church and its organisations from Designated and Restricted Funds (2024 - £12,295). (See Note 11)
- i) There were net unrealised losses of £10,129 in the market value of investments (2024: a gain of £11,429). There was also a realised loss of £412 (2024 a gain of £1,429), making total losses £10,541 (2024 a gain of £12,858)
- j) £70,000 from the Margery Price Legacy was transferred to the General Fund, which stood at £85,572 at 31st December 2025 (2024 £39,615). This was in anticipation of building work which was then delayed to 2026
- k) The Church holds the money received from the Margery Price Legacy in a special fund while decisions are made regarding its use. Further transfers to the General Fund are likely to be necessary to offset future operating deficits.
- l) A special fund was set up during 2023 to allow the Church to employ a Worship Development Coordinator (See Note 18). It continued to receive grants and donations to fund this project during 2025.
- m) Another special fund was set up in 2024 which was used to fund the development of a new form of Evening Service ('Unite') during 2025 (See Note 18.)
- n) St David's URC Eastham contributed 25% of the relevant expenses incurred by our Minister (£2,259 in 2025)
- o) These statements for 2025 reflect a reclassification of certain funds between Designated and Restricted to indicate more correctly their nature and the degree of restriction on how they can be used.

Prospects and Risks

Offerings have risen recently, but efforts need to continue to boost income and to manage costs in order to bring the Church's finances into balance. We pray that the recent growth in offerings may continue but we are aware that the Church is likely to experience further annual financial deficits as it invests to pursue its Vision. However it has retained a substantial part of the Margery Price Legacy, from which both the income and the capital are available to offset the imbalance in the Church's regular income and expenditure.

West Kirby United Reformed Church Charity

Statement of Financial Activities
for the year ended 31 December 2025

						(See note below)
	Notes	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2025 £	Total 2024 £
Incoming resources						
Voluntary Income	2	126,622	775	8,120	135,517	97,941
Activities generating funds	3	8,687	6,592	773	16,052	20,964
Grants Received	4	0	100	11,000	11,100	17,750
Investment income	5	11,593	0	1,473	13,066	14,395
Total incoming resources		146,902	7,467	21,366	175,735	151,050
Resources expended						
URC Ministry and Mission Fund	6	39,504	0	0	39,504	38,508
Ministry	7	4,711	0	0	4,711	3,828
Premises Costs (incl major repairs)	8, 17	41,387	0	0	41,387	41,602
Administrative costs	9	5,689	63,302	0	68,991	67,918
Church organisations and activities	10	0	8,500	29,563	38,063	30,119
Donations passed on	11	0	483	11,242	11,725	12,295
Total resources expended		91,291	72,285	40,805	204,381	194,270
Net incoming/(outgoing) resources before transfers		55,611	(64,818)	(19,439)	(28,646)	(43,220)
Transfers						
To Designated Funds						
Church organisations	17	(1,541)	1,541	0	0	0
Outreach and Evangelism	17	(278)	278	0	0	0
Staff Funds	17	(63,302)	63,302	0	0	0
To Restricted Funds						
Tithe Fund	18	(9,581)	0	9,581	0	0
		(74,702)	65,121	9,581	0	0
Net surplus/(deficit) for the year		(19,091)	303	(9,858)	(28,646)	(43,220)

Note: The income for 2024 has been reclassified to reflect its origins more correctly

West Kirby United Reformed Church Charity

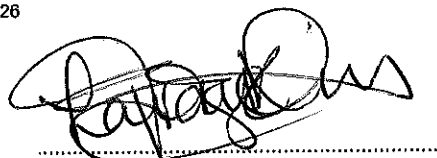
Statement of Movement in Funds for the year ended 2025

	Notes	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2025 £	Total 2024 £
Total funds brought forward at 1 January (Adjusted for reclassification of Designated and Restricted Funds)	17,18	39,615	355,972	74,493	470,080	500,442
Net gain/(deficit) for the year		(19,091)	303	(9,858)	(28,646)	(43,220)
Transfer to General Reserve	16,18	70,000	(70,000)	0	0	0
Realised gains from sale of investments	12,18	(412)	0	0	(412)	1,429
Unrealised gain/(loss) in value of investments	12,18	(4,540)	(2,728)	(2,860)	(10,128)	11,429
Total funds carried forward at 31 December		<u>85,572</u>	<u>283,547</u>	<u>61,775</u>	<u>430,894</u>	<u>470,080</u>

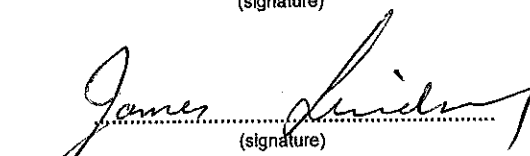
Approved by the Trustees at a meeting on 4th February 2026 and

Accepted by the Annual General Meeting of the Church held on 18th March 2026

Signed by Rev'd Louise Franklin (Chair of Trustees)


 (signature)

and by James Lindsay (Trustee and Treasurer)


 (signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity

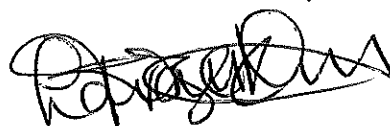
Balance Sheet
As at 31 December 2025

	Notes	General £	Unrestricted Funds Designated £	Restricted Funds £	Total 2025 £	Total 2024 £
Fixed Assets						
Tangible assets	1c	0	0	0	0	0
Investments	12	70,176	270,552	56,589	397,317	437,857
Current Assets						
Debtors	13	658	0	295	953	1,277
Bank balances	14	29,913	12,027	4,891	46,831	32,057
Cash in hand		56	968	0	1,024	1,012
		30,627	12,995	5,186	48,808	34,346
Current Liabilities						
Creditors payable within one year	15	15,231	0	0	15,231	2,123
Net Current Assets		15,396	12,995	5,186	33,577	32,223
Total Net Assets		<u>85,572</u>	<u>283,547</u>	<u>61,775</u>	<u>430,894</u>	<u>470,080</u>
The Funds of the Charity						
Unrestricted income funds						
General	16	85,572	0	0	85,572	39,615
Designated	17	0	283,547	0	283,547	73,196
Total		85,572	283,547		369,119	112,811
Restricted funds	18	0	0	61,775	61,775	357,269
Total Funds		<u>85,572</u>	<u>283,547</u>	<u>61,775</u>	<u>430,894</u>	<u>470,080</u>

Approved by the Trustees at an Elders' meeting on 4th February 2026

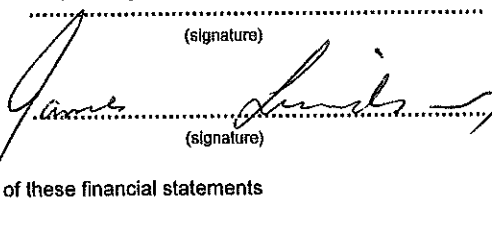
Accepted by the Annual General Meeting of the Church held on 18th March 2026

Signed by Rev'd Louise Franklin (Chair of Trustees)



(signature)

and by James Lindsay (Treasurer)



(signature)

The notes on pages 6 to 11 and the statements on page 12 form part of these financial statements

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities for the year ended 31 December 2025

1 Accounting Policies

1a Basis of accounting

West Kirby United Reformed Church Charity appears on the Register of Charities under Number 1128869. The financial statements have been prepared in accordance with the Charity Statement of Recommended Practice (SORP - FRS 102) issued by the Charities Commission, and follow the guidance of the United Reformed Church. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted and Designated funds are available for use at the discretion of the Church in furtherance of its charitable objectives. Specific Designated Funds are used to control the finances of the various Church organisations, projects and activities. Restricted funds are subjected to restrictions on their expenditure imposed by the donor(s), or contained in the terms of a grant. Restricted funds are also used to control the funds collected for the Christian Charities supported by the Church and its fellowship.

1c Tangible Fixed Assets

Freehold property: The owner of the church and manse buildings is the URC Mersey Synod Trust which holds them in trust for purposes connected with West Kirby URC. The Mersey Synod provides discretionary grants towards major repairs to the church and manse. Expenditure on repairs to the church and manse is written off in the year it is incurred.

Equipment: Expenditure on movable items costing less than £10,000 is written off in the year in which it is incurred.

Depreciation is provided on movable items costing £10,000 or over at the following annual rates calculated to write off assets over their estimated useful lives. Currently all assets that would qualify have been fully written off in line with this policy

Electronic equipment (including computers)	33.33% (over 3 years)
Musical Instruments	20% (over 5 years)
Furniture	10% (over 10 years)

1d Incoming resources

All voluntary giving and other routine income, including the tax recovery from donations under Gift Aid, is included in the period in which it is received. Legacies are accounted for when their receipt is certain and can be properly quantified.

1e Resources expended

The contribution to the URC Ministry & Mission Fund is paid regularly and charged to the year to which it relates. Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. Appropriate accruals are made for significant expenses committed but not yet paid at the year end. Expenses are allocated to the particular activity to which they relate.

No governance costs are currently being incurred.

As most of the management and activity of the Church is carried out by volunteers, this intangible cost is not recorded in these financial statements. This voluntary contribution to the life of the Church is incalculable.

1f Taxation

As part of the United Reformed Church, West Kirby URC is an exempt charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income and gains are applied to exclusively charitable purposes. Therefore no provision for taxation has been made in these financial statements.

2 Voluntary Income

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated	Funds		
	£	£	£	£	£
Regular Offerings					
Free will offerings by bank transfer	68,209	0	0	68,209	63,529
Free will offerings by credit card	426	0	0	426	955
Free will loose offerings	1,615	0	0	1,615	2,091
	70,250	0	0	70,250	66,575
Donations and Legacies	41,430	300	6,460	48,190	13,907
Income tax refunds under Gift Aid	14,942	475	1,660	17,077	17,459
	126,622	775	8,120	135,517	97,941

2024 figures have been adjusted to reflect donations totalling £7,760 for Worship and Development and Music more correctly. They are now included in Donations and Legacies (see Note 3)

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

3 Activities generating funds	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Hall lettings	8,687	0	0	8,687	13,157
Church Weekend	0	0	0	0	640
Flower Fund	0	1	0	1	20
Holiday Cub and Family Celebration	0	850	0	850	672
Outreach and Evangelism	0	1,592	0	1,592	1,838
Toddler Group	0	3,943	0	3,943	4,399
Youth activities	0	206	0	206	238
Other	0	0	773	773	0
	8,687	6,592	773	16,052	20,964

2024 figures have been adjusted to reflect donations totalling £7,760 for Worship and Development and Music more correctly. They are now included in Donations and Legacies (see Note 2)

4 Grants Received	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Worship Development Synod Grants	0	0	11,000	11,000	8,500
Coward Trust for Discipleship	0	0	0	0	1,750
Grant from Synod for Evening Service	0	0	0	0	2,500
Grants from URC/Synod for Youth Activities	0	100	0	100	5,000
	0	100	11,000	11,100	17,750

5 Investment Income	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Bank and Loan Interest	242	0	0	242	169
CCLA Ethical Investment Fund	8,088	0	1,473	9,561	10,559
Investec Wealth	3,263	0	0	3,263	3,667
	11,593	0	1,473	13,066	14,395

6 Ministry and Mission Fund

The Church contributes to the central costs of the URC in providing ministers, running the denomination and the wider mission of the National Church.

2025	2024
£	£
39,504	38,508

7 Ministerial costs

	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Car expenses	3,264	0	0	3,264	2,032
Telephone incl mobile phone and Broadband	717	0	0	717	743
Books	182	0	0	182	256
Other expenses	217	0	0	217	270
Prayer and other Ministry (including pulpit supply)	50	0	0	50	144
Worship materials	281	0	0	281	383
	4,711	0	0	4,711	3,828

Note: These Ministerial and the relevant Premises Costs below are net of the contribution made by St David's URC, Eastham (£2,259 in total in 2025)

8 Premises costs	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Caretaking and cleaning	13,750	0	0	13,750	13,125
Catering	746	0	0	746	738
Heat and Light	7,616	0	0	7,616	10,374
Insurance	4,857	0	0	4,857	4,747
Council Tax	2,156	0	0	2,156	2,050
Water charges	3,927	0	0	3,927	3,453
Repairs and maintenance	5,071	0	0	5,071	7,115
Musical instruments	2,619	0	0	2,619	0
Equipment (small items)	645	0	0	645	0
	41,387	0	0	41,387	41,602

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

9 Administrative costs	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Two Staff and Related Costs	0	63,302	0	63,302	63,336
Telephone and IT	1,294	0	0	1,294	1,063
Printing, postage and stationery	1,867	0	0	1,867	1,442
Seminars, conferences and training	150	0	0	150	60
Subscriptions	907	0	0	907	870
Sundry expenses	1,471	0	0	1,471	1,147
	5,689	63,302	0	68,991	67,918

10 Costs of Church organisations and activities (see Note 17)	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Discipleship	0	8	0	8	1,650
Church week-end (bi-annual)	0	0	0	0	1,406
Evening Service (Unite)	0	0	2,311	2,311	0
Flower Fund	0	0	0	0	15
Holiday Club and Family Celebration	0	813	0	813	527
Break-out	0	142	0	142	103
Outreach and Evangelism	0	1,870	0	1,870	2,124
Toddlers	0	3,805	0	3,805	5,111
Worship Development Co-ordinator	0	0	22,547	22,547	15,073
Worship/Music Tracks	0	120	0	120	310
Youth Activities	0	1,742	4,705	6,447	3,800
	0	8,500	29,563	38,063	30,119

11 Donations and Gifts passed on	Unrestricted Funds		Restricted	Total	Total
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Toddlers	0	483	0	483	532
Churches Together In West Kirby	0	0	0	0	300
Ann Fursdon/AIM	0	0	1,485	1,485	2,500
Cancer Relief	0	0	0	0	353
Evangelical Alliance	0	0	150	150	150
Forum Housing	0	0	450	450	0
Good News for Everyone (Gideons)	0	0	0	0	0
Leprosy Mission	0	0	537	537	727
Maggies	0	0	0	0	581
Open Doors	0	0	1,300	1,300	1,200
Reach	0	0	2,850	2,850	3,000
Tear Fund	0	0	0	0	235
Wirral Youth for Christ	0	0	2,400	2,400	2,400
4 Points	0	0	1,260	1,260	0
Other	0	0	29	29	5
Miss WO Evans Fund	0	0	781	781	312
	0	483	11,242	11,725	12,295

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

12 Investments

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Original investment values - Cost					
CCLA/Colf Ethical Investment fund (2025 102,265 units; (2024 - 112,099 units. 9,834 units were sold during 2025)	37,432	92,450	30,184	160,066	175,468
Rathbones (formerly Investec Wealth)	0	65,375	0	65,375	65,375
Total	37,432	157,825	30,184	225,441	240,833
Cumulative unrealised gains to 31st December 2025					
CCLA/Colf Ethical Investment fund	32,744	80,873	26,405	140,022	171,221
Rathbones (formerly Investec Wealth)	0	31,854	0	31,854	25,803
Total	32,744	112,727	26,405	171,876	197,024
Market Value - as at 31st December 2025					
CCLA/Colf Ethical Investment fund	70,176	173,323	56,589	300,088	346,679
Rathbones (formerly Investec Wealth)	0	97,229	0	97,229	91,179
Total market value	70,176	270,552	56,589	397,317	437,858

Note: There were net realised and unrealised losses from investments in 2025 of £10,541 (2024 a gain of £12,858). Net unrealised losses from market movements were £10,129. (2024: a gain of £11,429). There was also a loss of £412, realised as funds were withdrawn (2024 a gain of £1,429).

Movements in Investment Funds in the year

	CCLA/Colf Ethical Fund	Rathbones Investment	Total
	£	£	£
Opening balance -1st January 2025	346,679	91,179	437,858
Purchases/(Sales) in the year	(30,000)	0	(30,000)
Investment gain/(loss) in the year	(16,591)	6,050	(10,541)
Closing balance - 31st December 2025	300,088	97,229	397,317

13 Debtors

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Recovery due from St Davids Eastham	638	0	0	638	527
Recovery/grant due from URC	20	0	0	20	100
Welfare loans	0	0	295	295	650
	658	0	295	953	1,277

14 Bank Balances

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Santander Current Account	5,105	928	3,000	9,033	12,863
Santander Deposit Account	24,808	11,099	1,891	37,798	19,184
	29,913	12,027	4,891	46,831	32,047

15 Creditors and other Current Liabilities

	Unrestricted Funds		Restricted Funds	Total 2025	Total 2024
	General	Designated			
	£	£	£	£	£
Accrual for committed expenses	1,945	0	0	1,945	2,123
Advanced payment of Gift Aid	7,286	0	0	7,286	0
Grant received ahead of planned building work	6,000	0	0	6,000	0
	15,231	0	0	15,231	2,123

Note: As stated in Accounting Policy 1e, appropriate accruals are made for significant expenses incurred or committed but not yet paid.

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

16 General Funds

The movements in the General Funds of the Church in the years from 2016 to 2024 were as follows:

	2019	2020	2021	2022	2023	2024	2025
	£	£	£	£	£	£	£
Opening balance	30,608	7,067	21,638	32,977	29,654	38,490	39,615
Income	115,847	88,793	91,564	114,365	109,283	111,261	146,902
Expenditure	(85,623)	(75,870)	(80,012)	(97,662)	(90,034)	(88,520)	(91,291)
Transfers to Funds	(62,510)	(59,035)	(53,771)	(67,163)	(69,102)	(73,062)	(74,702)
Transfers to General Fund (see note)	8,489	60,000	50,000	50,000	55,000	50,000	70,000
Realised and Unrealised Gains/Losses	256	683	3,558	(2,863)	3,689	1,446	(4,952)
Closing balance	7,067	21,638	32,977	29,654	38,490	39,615	85,672

Note: The large legacy received between 2011 and 2013 is held in a Designated Fund while decisions are made about its use.

Transfers have been made from this fund to the General Reserve in recent years to offset the annual deficit. Income from this legacy is also credited to the General Fund. The large transfer in 2025 was in anticipation of building work now planned for 2026.

17 Designated Funds

As stated in Accounting Policy 1b, specific Designated Funds are used to control the income and expenditure of the Church organisations, activities and special projects.

These statements for 2025 show a reclassification of certain funds between Designated and Restricted to reflect more correctly their nature and the degree of restriction on how they can be used.

The movements in the Designated Funds in 2025 were as follows:

	Closing balance 31 Dec 2024	Transfers to and from Restricted Funds	Opening balance 1st Jan 2025	Transfers from/to General Fund	Other income, donations, gains/losses	Expenditure In year	Closing balance 31st Dec 2025
	£	£	£	£	£	£	£
Church Organisations and activities							
Children's Church	0	0	0	142	0	(142)	0
Church week-end	0	0	0	0	0	0	0
Eco Fund	50	0	50	0	0	0	50
Flower Fund	58	0	58	0	1	0	59
Holiday Club and Family Celebration	0	0	0	(137)	950	(813)	0
Outreach and Evangelism	0	0	0	278	1,592	(1,870)	0
Toddlers (see Note a)	838	0	838	0	4,418	(4,288)	968
Worship/Music Tracks	475	0	475	0	300	(120)	655
Youth Activities	0	0	0	1,536	206	(1,742)	0
<i>Funds reclassified as Restricted (See Note 18)</i>							
Unite Evening Service Grant	2,500	(2,500)	0	0	0	0	0
Worship Development Co-ordinator	17,046	(17,046)	0	0	0	0	0
Youth and Children Grants	6,591	(6,591)	0	0	0	0	0
Sub-total Church Organisations and activities	27,558	(26,137)	1,421	1,819	7,467	(8,975)	1,732
Discipleship Fund supporting training (see Note b)	17,638	0	17,638	0	0	(8)	17,630
Staff Funds/Reserve (see Note c)	28,000	0	28,000	63,302	0	(63,302)	28,000
<i>Fund reclassified as Designated</i>							
Margery Price Legacy (see Note d)	0	308,913	308,913	(70,000)	(2,728)	0	236,185
Total Designated Funds	73,196	282,776	355,972	(4,879)	4,739	(72,285)	283,547

Note a: Expenditure by Toddlers for 2024 included £483 given to various charities

Note b: The Discipleship Fund was set up in 2014 by a grant from the Margery Price Legacy to provide support for Church Members attending Christian training courses or discipleship activities.

Note c: The Staff Fund tracks the cost of employing our Youth and Children's Coordinator and our Church Life Coordinator. Annual costs are met by transfers from the General Fund while maintaining a balance to meet the possible cost of any severance payments that might prove necessary.

Note d: The total received between 2011 and 2013 from Margery Price's estate was £1,083,392. The legacy fund has been used for various purposes - with expenditure partly offset by gains from investing the funds. Regular income generated by the fund is credited to the General Fund. Transfers are also regularly made each year to the General Fund to offset annual deficits.

West Kirby United Reformed Church Charity

Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025

18 Restricted Funds

As stated in the Accounting Policy 1b, the Church uses specific Restricted Funds to control money donated by the Church and its fellowship to support Christian Charities and activities. Restricted Funds are also used to hold grants received to support specific activities. In addition, the Church maintains two established Restricted Funds, a Welfare Fund and a Tithe Fund

These statements for 2025 show a reclassification of certain funds between Designated and Restricted to reflect more correctly their nature and the degree of restriction on how they can be used

Movements in the Restricted Funds in 2025 were as follows:

	Closing balance 31 Dec 24	Transfers to and from Designated Funds	Opening balance 1st Jan 25	Grants from Tithe Fund and other transfers	Income, transfers grants donations	Expenses and Donations passed on	Gains and Losses on investments	Closing balance 31 Dec 25
	£	£	£	£	£	£	£	£
Ann Fursdon/AlM	274	0	274	1,076	135	(1,485)	0	0
Church Week-end Bursary Fund	875	0	875	0	0	0	0	875
Evangelical Alliance	0	0	0	150	0	(150)	0	0
Forum Housing	0	0	0	450	0	(450)	0	0
Good News for Everyone(Gideons)	0	0	0	0	0	0	0	0
Leprosy Mission	0	0	0	300	237	(537)	0	0
Open Doors	0	0	0	1,300	0	(1,300)	0	0
Reach	0	0	0	2,850	0	(2,850)	0	0
Wirral Youth for Christ	0	0	0	2,400	0	(2,400)	0	0
4Points	0	0	0	1,260	0	(1,260)	0	0
Other	0	0	0	0	29	(29)	0	0
Sub-total : Charities	1,149	0	1,149	9,786	401	(10,461)	0	875
Funds reclassified as Restricted								
Youth and Children Grants	0	6,591	6,591	0	0	(4,705)	0	1,886
Unite Evening Service Grant	0	2,500	2,500	0	356	(2,311)	0	545
Worship Development Coordinator	0	17,046	17,046	0	19,120	(22,547)	0	13,619
Sub-Total: Projects/Grants	0	26,137	26,137	0	19,476	(29,563)	0	16,050
Miss WO Evans Welfare Fund	15,081	0	15,081	0	475	(781)	(891)	13,884
Tithe Fund (see Note 20)	32,126	0	32,126	(9,786)	10,595	0	(1,969)	30,966
Fund reclassified as Designated (See Note 17)								
Margery Price Legacy	308,913	(308,913)	0	0	0	0	0	0
Total	357,269	(282,776)	74,493	0	30,947	(40,805)	(2,860)	61,776

19 Grants Received

The final instalment of the grant from Synod (£8,000), along with an additional grant of £3,000 from a Synod Trust Fund were received during the year to support the Worship Development Coordinator

20 Tithe Fund

The Tithe Fund was created in 2015 by the merger of the established Fund for Christian Charities and the MP Tithe Fund, which had been allocated 10% of the Margery Price legacy. The combined fund is the main channel by which the Church supports related Christian charities and good causes. 10% of the net regular income of the Church, after deducting its contribution to the URC Ministry and Mission Fund, is transferred to the fund each year, along with the appropriate share of investment income and capital gains/losses. From the Fund one-off or regular gifts are made as agreed by the Church Meeting.

West Kirby United Reformed Church Charity

**Notes to the Statement of Financial Activities - continued
for the year ended 31 December 2025**

Treasurer's Statement

I have prepared the financial statements on pages 3 to 5 for the year to 31 December 2025 (and the supporting notes on pages 6 to 11) in accordance with the accounting policies of the Church.

James Lindsay

18th March 2026

Independent Examiner's Report to the Trustees of West Kirby United Reformed Church

I report on the financial statements of West Kirby United Reformed Church for the year ended 31 December 2025 which are set out on pages 3 to 5 and the supporting notes on pages 6 to 11.

Respective responsibilities and basis of report

As the charity trustees of the Church 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 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 Act.

Basis of Independent Examiner's report

My examination was carried out in accordance with the General Directions of the Charity Commissioners. An examination includes a review of the accounting records kept by the Church and a comparison of the accounts presented and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

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 in respect of the Church as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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.

Signed by the Independent Examiner

18th March 2026

Tim Pugh
30 Queensbury
West Kirby
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