

Shanklin
United Reformed Church Charity

**Annual Report and
Financial Statements
for the Year**

Ended 31 December 2025

Shanklin United Reformed Church Charity

Annual Report for the year ended 31 December 2025

Administrative Information

Charity Number 1130459

Shanklin URC is situated in the High Street in Shanklin town centre, on the corner of Landguard Road. The building and the manse are held in trust by The United Reformed Church (Wessex) Trust Limited.

The Elders of the Church who have served from 1 January 2025 until the date this report was prepared are listed below:

Minister	Rev Brian Harley	Chairman
Elected Elders	Miss Sheilagh Courtnage	
	Mrs Yvonne Sparks	
	Mrs Ann Foster	
	Mr Robin Wightman	Secretary
	Mr Roy Wilson	Resigned in January
	Mr Alan Hutton	
	Mr Malcom Stevens	
	Mrs Karen Ogier	Resigned in January

Elected at AGM Mrs Lou Jupe

Structure, Governance and Management

The Elders Meeting operates under the Basis of Union and the Manual of the United Reformed Church. The Elders are elected from among the Church Members in accordance with the Constitution of Shanklin United Reformed Church. The Elders usually meet each month, and bi-monthly members' meetings are held in person with a Zoom facility for others to connect from home.

Objectives and Activities

The Elders Meeting exercises oversight of the spiritual life of the local church. Church Members' Meetings are usually held six times a year.

The Church Vision Statement reads:

Our aim is to build up a lively Church as an effective witness to Jesus Christ in the community and to provide a central and flexible resource for all ages and abilities.

The church is part of the Isle of Wight URC Group alongside the congregation at Ryde, though they have remained as two separate churches served by the one ordained minister. He continues to work 75% of the time for Shanklin and 25% for Ryde. Local pastorate expenses are shared.

Achievements and Performance

At the end of 2025, the membership of the church stood at 79. Seven new members were received while seven others had resigned. All year round the church welcomes holiday visitors and there have been a lot of new faces from the local community in the congregation over the later part of the year.

Sunday services continue to be times of great encouragement and have been well supported most weeks with signs of growth. Quite a few people also watch the livestream on YouTube which sometimes leads them to attend in person. Our midweek worship on a Tuesday, Bible Bite, has seen an increase in numbers and this is also streamed to YouTube and is appreciated by quite a few people. There are now two weekly prayer meetings, a daytime one at church and an evening one on Zoom, as well as bi-monthly special gatherings.

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Other regular activities comprise The Well, our Wednesday drop-in warm space, several home groups for Bible study and prayer, and our busy parent and toddler group – CatURpillars.

Our ministry extends beyond our walls with monthly worship in two care homes and various school assemblies and visits. We support a member who serves as an Anna Chaplain working among elderly people in the community and two serve as Street Pastors. We seek to work with other local congregations as much as possible with shared worship in the afternoon or evenings and special events and outreach at Easter and Christmas.

Though we only have a few young people at our Sunday gatherings we continue to explore how to rekindle our youth and children's work and have agreed to release funds to support the new Youth for Christ worker for the area. We run Messy Church four times a year which is very popular and our monthly Encounter café services tend to draw in a few more younger faces.

It has been encouraging that giving has again increased a little, but it was agreed to hold a Gift Day as our annual outgoings regularly exceed income. In spite of this, the church still feels it right to continue to get behind wider mission. Regular gifts are made to support our partner church and its school in Uganda, persecuted Christians in Pakistan, and more locally - IW Youth For Christ, Street and School Pastors, and the Christians Against Poverty Debt Centre. There have also been additional thank-offerings at Harvest time for TEARFUND's Transforming Communities programme and the local Foodbank, and at Christmas for the work of the local hospice and the YMCA Mother and Baby Unit.

Financial Review

The General Fund is used for the day to day running of the Church and associate activities. The accounts show the offertory income (and the tax reclaimed on it) totalled £81,545 this year, which is up on last year (£64,221) by £17,324, a large part of the increase was due to the Gift day held in May. The total income into the General Fund for the year from all sources was £85,461. The day to day running expenses have also risen again this year to £79,981 from £75,726 last year. Which means that the General Fund has a cash balance at the year-end of £16,267 (last year £10,672).

We continue to be extremely grateful to our regular congregation who have continued to support us financially.

The Youth Worker Fund stands at £6,274 at the year end, the same as last year. We are looking to donate this balance to a new youth work project in the Sandown Bay area over the next two years.

The Maintenance Fund stands at £848 at the year end. (last year £2,033). Of this £336 relates to the balance of the gifts and grants for the work on the PA and AV systems.

For some time, it has been the Church's policy that, funds permitting, we would make donations of at least 10% of the Offertory given to the General Fund (including any Tax Reclaimed). These donations would be made to other charities or individuals as agreed by the Church Meeting. This year the donations were £1,404 short of this target and we will be aiming to make this up during 2026.

Reserves Policy

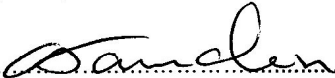
The Church does not have a reserves policy.

Shanklin United Reformed Church Charity

Financial Statements Year Ended 31 December 2025

Treasurers Statement

I have prepared the financial statements on pages 4 to 11 for the year ended 31 December 2025.


Colin Tamcken

Date 18/02/26

Independent Examiners Report

I report on the financial statements of Shanklin URC for the year ended 31 December 2025, which are set out on pages 4 to 11.

Respective responsibilities

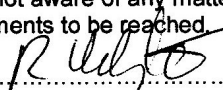
The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, 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 of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, 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

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached.

Signed by the Independent Examiner:  Date: 27/3/2026

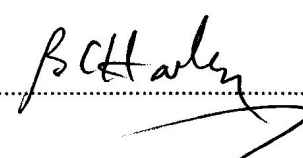
Name and address of the Independent Examiner:

R Wolgate
1 Ashleigh Cottages
Nilem
100 PO38 2DD.

Authorisation Statement

The Annual Report and Financial Statements on pages 1 to 11 were approved by the Shanklin URC Church Meeting on 26 MARCH 2026 and signed on its behalf by

Name: REV BRIAN C HARLEY

Signature: 

Shanklin United Reformed Church Charity

Statement of Financial Activities for the Year Ended 31 December 2025

	<u>Notes</u>	<u>General</u> <u>Fund</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Funds</u> £	<u>Total</u> £	<u>2024</u> <u>Total</u> £
<u>Income</u>						
Offertory Cash		29,630	0	0	29,630	24,129
Gift Aid		39,931	0	0	39,931	31,748
Tax reclaimed		11,984	0	0	11,984	10,344
Other Income		320	0	0	320	450
		<u>81,865</u>	<u>0</u>	<u>0</u>	<u>81,865</u>	<u>66,671</u>
Bookshop			862		862	1,039
Shanklin URC Youth			0		0	0
Dividends and Interest		147		0	147	259
Miscellaneous		2,717	0	0	2,717	1,787
Caturpillars			1,123		1,123	1,231
The Well			814		814	814
Grants		732	2,212	0	2,944	1,314
Total Income		<u>85,461</u>	<u>5,011</u>	<u>0</u>	<u>90,472</u>	<u>73,115</u>
<u>Payments</u>						
Ministry & Mission Fund		40,008			40,008	38,400
Bookshop			862		862	1,042
Shanklin URC Youth			0		0	0
Manse		3,937			3,937	2,891
Church		20,163	7,097		27,260	24,264
Donations	5	6,750			6,750	6,350
Miscellaneous		5,423			5,423	5,457
Caturpillars			774		774	589
The Well			818		818	830
Depreciation	2	0			0	0
Youthworker				0	0	3,000
Total Payments		<u>76,281</u>	<u>9,551</u>	<u>0</u>	<u>85,832</u>	<u>82,823</u>
Transfers Between Funds	4	-3,700	3,700	0	0	0
Net Income		5,480	-840	0	4,640	-9,708
Fund Balances Brought Forward		12,041	9,390	6,274	27,705	37,413
Fund Balances Carried Forward		<u>17,521</u>	<u>8,550</u>	<u>6,274</u>	<u>32,345</u>	<u>27,705</u>

The notes on pages 6 to 11 form part of this Financial Statement

Shanklin United Reformed Church Charity

Balance Sheet as at 31 December 2025

	<u>Note:</u>	<u>General</u> <u>Fund</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Fund</u> £	<u>Total</u> <u>Fund</u> £	<u>2024</u> <u>Total</u> £
Fixed Assets	2	0			0	0
Current Assets						
Debtors		1,752			1,752	1,783
Bookshop Stock			1,240		1,240	1,185
Cash at bank		16,267	2,495	6,274	25,036	19,126
Shanklin URC Youth Account			844		844	844
Bookshop accounts			2,981		2,981	3,036
Cash in Hand			990		990	2,145
Total Current Assets		<u>18,019</u>	<u>8,550</u>	<u>6,274</u>	<u>32,843</u>	<u>28,119</u>
Current Liabilities						
Agency Collections	5	498			498	414
Creditors		0			0	0
Total Current Liabilities		<u>498</u>	<u>0</u>	<u>0</u>	<u>498</u>	<u>414</u>
Net Assets		<u><u>17,521</u></u>	<u><u>8,550</u></u>	<u><u>6,274</u></u>	<u><u>32,345</u></u>	<u><u>27,705</u></u>

	<u>Note:</u>	<u>General</u> <u>Fund</u> £	<u>Designated</u> <u>Funds</u> £	<u>Restricted</u> <u>Fund</u> £	<u>Total</u> <u>Fund</u> £	<u>2024</u> <u>Total</u> £
Church Funds						
General Fund	3	17521			17,521	12,041
Bookshop	3		4221		4,221	4,221
Shanklin URC Youth Account	3		844		844	844
Maintenance Fund			848		848	2,033
Caturpillars Fund			2537		2,537	2,188
The Well			100		100	104
Youth Worker Fund				6274	6,274	6,274
Total Church Funds		<u><u>17,521</u></u>	<u><u>8,550</u></u>	<u><u>6,274</u></u>	<u><u>32,345</u></u>	<u><u>27,705</u></u>

The notes on pages 6 to 11 form part of this Financial Statement

Shanklin United Reformed Church Charity

General Fund Statement for the Year Ended 31 December 2025

General Fund

<u>Receipts</u>			<u>Payments</u>		
	<u>Notes</u>	<u>2025</u>	<u>2024</u>		
Offertory - Cash		29,630	22,129	Ministry & Mission Fund	40,008
- Gift Aid		39,931	31,748		38,400
Tax Reclaimed		11,984	10,344		
Legacy		0	0	<u>Manse</u>	
Bookshop Donations		220	450	Water	739
The Well - Donation		100	0	Insurance	0
Catering		0	0	Council Tax	2,466
Weddings		0	0	Maintenance	732
		81,865	64,671		3,937
					2,891
<u>Dividends and Interest</u>				<u>Church</u>	
Investments		0	0	Electricity	2,848
Bank Interest		147	259	Gas	3,478
		147	259	Water	604
				Insurance	5,517
				Piano Tuning	90
				PA/Projection Expenses	91
				Cleaning	2,689
				Mileage/Travel costs	1,182
				Fixed Car Allowance	2,753
				Post and Telephone	911
					20,163
					18,908
<u>Miscellaneous</u>				<u>Donations</u>	
In Memoriam		332	0	Donations Made	6,750
Ryde URC Expenses Contribution		1,837	1,468		6,350
For Queens Books		0	0		
Harvest Supper		318	269	<u>Miscellaneous</u>	
Freedom in Christ Books		90	0	Ishmael Concert	0
Other		140	50	Pulpit Supply	890
		2,717	1,787	Copyright Licence	802
				Office Expenses	292
				Photocopier	1,572
				Teaching Materials	507
				Catering	606
				Harvest Supper	318
				Software Licence/Web Site Costs	294
				Other	142
					5,423
					5,457
<u>Grants</u>				<u>Transfers Between Funds</u>	
Other Grant		0	0	Transfer to Maintenance Fund	3,700
Manse Repairs Grant		732	108	Transfer to Caturpillars	0
		732	108		3,700
					3,720
<u>Transfers Between Funds</u>				<u>Depreciation</u>	
		0	0		0
					0
<u>Total Receipts</u>		<u>85,461</u>	<u>66,825</u>	<u>Total Payments</u>	<u>79,981</u>
<u>Net Income - General Fund</u>		<u>5,480</u>	<u>-8,901</u>		<u>75,726</u>

Shanklin URC Bookshop

Profit and Loss 1st January 2024 to 31st December 2025

	<u>2025</u>	<u>2024</u>
Sales	862	1,039
Opening Stock	1,185	1,240
Purchases	600	447
	<u>1,785</u>	<u>1,687</u>
Less closing stock	<u>1,240</u>	<u>1,185</u>
Gross Profit	317	537
Expenses		
Bags/labels	23	0
Staff	45	50
General Expenses	24	10
Postage & Stationery	5	15
Shop Maintenance	<u>0</u>	<u>15</u>
	97	90
Less: Donations to General Fund	220	450
Net Profit	<u><u>0</u></u>	<u><u>-3</u></u>

Bookshop Assets		
Stock	1,240	1,185
Current Account	2,951	3,001
Cash in Hand	<u>30</u>	<u>35</u>
	<u><u>4,221</u></u>	<u><u>4,221</u></u>

Shanklin URC Youth Account

Designated Fund Statement for the Year Ended 31st December 2025

	<u>2025</u>	<u>2024</u>
<u>Receipts</u>		
Basement Café	0	0
Transfer from General Fund	0	0
Other Receipts	0	0
Compassion	<u>0</u>	<u>0</u>
Total Receipts	0	0
<u>Payments</u>		
Basement Café Costs	0	0
Trips Out	0	0
Resources	0	0
Compassion	0	0
Miscellaneous	<u>0</u>	<u>0</u>
	0	0
Net Income/Deficit	<u><u>0</u></u>	<u><u>0</u></u>
Youth Accounts		
Cash in Hand	0	0
Cash at Bank	<u>844</u>	<u>844</u>
	<u><u>844</u></u>	<u><u>844</u></u>

Shanklin United Reformed Church Charity

Designated Fund Statements for the Year Ended 31 December 2025

Maintenance Fund

<u>Receipts</u>	<u>2025</u>	<u>2024</u>	<u>Payments</u>	<u>2025</u>	<u>2024</u>
Gift Day Donation - Cash	0	2,000	Fire/Intruder Alarms	397	379
Gift Day Donation - Gift Aid	0	0	Boiler Servicing Etc	558	414
Tax Reclaimed	0	0	Other Repairs	384	1,593
URC Wessex Trust Grant - Windows	0	0	Building Work	3,452	2,851
URC Wessex Trust Grant - AV	2,212	1,206	Windows Secondary Glazing	0	0
Transfer From General Fund	3,700	3,720	PA and AV Work	1,875	119
			Clock Servicing etc	431	0
	<u>5,912</u>	<u>6,926</u>		<u>7,097</u>	<u>5,356</u>
Net Income/Deficit	-1,185	1,570			

Caturpillars Fund

<u>Receipts</u>	<u>2025</u>	<u>2024</u>	<u>Payments</u>	<u>2025</u>	<u>2024</u>
Subscriptions	1,123	1,231	Food/Drink	402	322
Messy Church	0	0	Equipment	84	0
Donations	0	0	Stationery	0	0
Other Income	0	0	Craft Materials	0	0
Transfer From General Fund	0	0	Donations	72	49
			To Shanklin URC (Gen Fund)	216	218
	<u>1,123</u>	<u>1,231</u>		<u>774</u>	<u>589</u>
Net Income/Deficit	349	642			

The Well Fund

<u>Receipts</u>	<u>2025</u>	<u>2024</u>	<u>Payments</u>	<u>2025</u>	<u>2024</u>
Donations	814	814	Refreshments	289	270
			Misc Expenses	26	310
	<u>814</u>	<u>814</u>	Donations	503	250
				<u>818</u>	<u>830</u>
Net Income/Deficit	-4	-16			

Shanklin United Reformed Church Charity

Restricted Fund Statements for the Year Ended 31 December 2025

Youth Worker Fund

<u>Receipts</u>	<u>2025</u>	<u>2024</u>	<u>Payments</u>	<u>2025</u>	<u>2024</u>
Donations - Cash	0	0	Misc Expenses	0	0
Donations - Gift Aid	0	0	Travel Costs	0	0
Tax Reclaimed	0	0	Donation -YFC Ryde Youth Work Project	0	3,000
Grants Received	0	0			
	<u>0</u>	<u>0</u>		<u>0</u>	<u>3,000</u>
Net Income/Deficit	0	-3,000			

Shanklin United Reformed Church Charity

Notes to the Financial Statements Year Ended 31 December 2025

1 Accounting Policies

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Designated funds are unrestricted funds that have been set aside by the church for a particular purpose. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC Wessex Synod Trust .

Expenditure incurred on the church and manse is written off in the year it is incurred.

Equipment: Depreciation is provided at the following annual rates calculated to write off assets over their estimated useful lives:

Fixtures and Fittings

Coffee House Equipment 20% straight line (over 5 years)

Other - Furniture Etc 10% straight line (over 10 years)

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted 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 or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

Shanklin United Reformed Church Charity

Notes to the Financial Statements Year Ended 31 December 2025

2 Fixed Assets

	<u>2025</u>	<u>2024</u>
	Fixtures and Fittings	Fixtures and Fittings
Cost		
At 1 January	50,450	50,450
Additions	0	0
Disposals	0	0
At 31 December	<u>50,450</u>	<u>50,450</u>
Depreciation		
At 1 January	50,450	50,450
Charge for Year	0	0
Disposals in Year	0	0
At 31 December	<u>50,450</u>	<u>50,450</u>
Net Book Value		
At 31 December	<u>0</u>	<u>0</u>

Church - freehold valued for insurance purposes during 2025 at £10,810,869 (2024 £10,435,202)

Manse at 10 Dracaena Gardens - Insurance for the Manse is now paid by URC (Wessex) Trust Limited

The church and the manse are vested in the URC (Wessex) Trust Limited

Contents, Furniture Bookshop stock etc, valued for insurance purposes during 2025 at £215,573 (2024 £215,573)

3 Analysis of Net Assets by Funds

All funds comprise of cash held either in hand or at the bank except for the following:

	<u>General Fund</u>	<u>Bookshop</u>
Fixed Assets	0	0
Current Assets - Stock	0	1,240
- Debtors	1,752	0
- Cash in hand/bank	16,267	2,981
Current Liabilities - Creditors	-498	0
	<u>17,521</u>	<u>4,221</u>

4 Transfers Between Funds

	<u>2025</u>	<u>2024</u>
Transfer from General Fund to Maintenance Fund	3,700	3,720
Transfer from General Fund to Caturpillars Fund	0	0

Shanklin United Reformed Church Charity

Notes to the Financial Statements Year Ended 31 December 2025

5 Breakdown of Donations and Agency Collections

<u>Donations</u>	<u>2025</u>	<u>2024</u>	<u>Agency Collections</u>	<u>2025</u>	<u>2024</u>
IW Youth for Christ	1,500	1,200			
Romans One Eleven Trust	1,500	1,500	Tear Fund	492	501
GEAR	100	100	YMCA - Mother & Baby Facility	605	0
Street Pastors	1,500	1,000			
Wight Churches	150	150			
Evangelical Alliance	100	100	<u>Christmas Appeals</u>		
CAP	750	1,150	Mountbatten Hospice -2025	498	0
URC - Myanmar	0	500	YMCA - Mother & Baby Facility -2024	90	414
Anna Chaplaincy	150	150	Release International - 2023	0	130
				<u>1,685</u>	<u>1,045</u>

<u>Persecuted Church</u>		
Caring 4 Gods People	1,000	500

	<u>6,750</u>	<u>6,350</u>	<u>Agency Collections - Current Liabilities</u>		
			(Balance not paid over at Year End)		
Offertory Giving	81,545	64,221			
			Mountbatten Hospice	498	0
			Release International	0	381
			Caring 4 Gods People	0	39

Donations: These are donations made to other Charities or individuals from the Church's general funds.

It is the Church's policy that, funds permitting, these donations should be at least 10% of the Offertory giving to the General Fund (including any Tax Reclaimed).

Agency Collections: These are donations received in response to specific appeals for other Charities, Organisations or Individuals.

These donations are then passed on in full to the appropriate Charity, Organisation or Individual.