



**MUSWELL HILL
UNITED REFORMED CHURCH CHARITY**

FINANCIAL STATEMENTS

From 1st JANUARY 2025

TO

31st DECEMBER 2025

(Charity No: 1142465)

MUSWELL HILL UNITED REFORMED CHURCH CHARITY

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FOR YEAR ENDED 31st DECEMBER 2025**

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MUSWELL HILL UNITED REFORMED CHURCH CHARITY

(www.muswellhillurc.org.uk)

Annual Report and Accounts for year ended 31 December 2025

Muswell Hill United Reformed Church Charity is registered charity number 1142465

1. Objectives

The objective of the Charity is the advancement of the Christian faith for the benefit of its members and the public in accordance with the Basis of Union of the United Reformed Church. The Charity provides regular public worship for all, promoting the Christian faith and teaching the faith to all ages; it provides support and development for children and young people. In addition, the charity provides services for baptism and membership, weddings and funerals. It also serves the community, giving pastoral care and support to members and others in need, particularly those who are bereaved, or in sickness, distress, or poverty.

We offer accessible space for local community use. Community groups rent a variety of rooms (some with tea bar facilities), as well as an activities hall, a café space for regular activities or one-off special events.

2. Activities

Sunday Worship takes place in our Chapel on Sunday mornings, with special services in the Upper Room. Eucharist is held monthly with an open table policy; this has been presided over by one of the members of the Worship Team. We also hold regular, more informal Cafe Church services in our café area. We provide special focus services at Easter and Christmas to celebrate these significant Christian festivals. On occasions we share worship ecumenically with the local Methodist Church or with other local church denominations together.

A weekly community café runs all day on Wednesday and Thursday. WAVE Hub (*We're All Valued Equally*) is a local community group with a Christian ethos that has a special, but not exclusive, focus on young people with learning difficulties and challenges. WAVE Hub also uses our premises for other activities. We are pleased to be working towards a long-term partnership with this group.

3. Achievements and Performance

The mission of The United Reformed Church @ Muswell Hill is to offer all-inclusive worship, to witness and serve as a body of Christians working together in Muswell Hill. We also aim to serve individually in our local communities and places of work. This we endeavour to do through:

- Worshipping God in our daily living, and together as a gathered community on Sunday mornings.
- Reaching out to share the gospel message of Jesus Christ with those we meet.
- Providing a welcoming and hospitable place of worship for all.
- Providing an opportunity for all people to learn about the Christian faith.
- Providing hospitality, lunches and social events, and support to community groups in our building.

We pray that with God's help and guidance we will be able to share and witness to all these things and develop a deeper spiritual awareness of the Christian faith in the Reformed Tradition. We will continue to share the Christian message with other people in the hope that they too may come to know the love of God and serve our Lord Jesus Christ as disciples.

A tangible example of this sharing and witnessing to all is shown by the installation in 2023 of a defibrillator prominently sited on the outside wall of the church building. This is used when needed, with each use being recorded.

4. Plans for the Future

Sadly Pat Stannard died in June and Helen Ogden resigned as an Elder at the end of December. Pat had been a stalwart of the Church being Safeguarding Officer and Magazine Editor including taking services on a regular basis, she is very much missed. Mick Pouncett's health has deteriorated and is now in a Nursing Home and unable to carry out his duties as Assistant Treasurer.

These losses have been too much to absorb and with dwindling numbers attending Sunday services

Church Meeting voted in November to close on the 31st May 2026.

5. Financial Review

The financial statements show the consolidated income, expenditure, assets and liabilities of the charity. We are pleased to report that the Lettings income is increasing as people gain more confidence in community activities after the pandemic. We have had to rely on liquidating some of our investments and taking loans from the Synod to maintain our cash flow. We very much appreciate the Grants Synod gave us to deal with the major Dry Rot outbreak; the work being completed by the end of the year. The Manse Tenancy Agreement was renewed for a further 2 years in July, and the income considerably improves our cash flow.

6. Introduction to Financial Statements

The accounts are presented in a format that follows the requirements of the accounting regulations introduced by the Statement of Recommended Practice 2005 for Charities with an annual income of less than £250,000 and interpreted, as approved, for religious orders.

Pages 1-3 – Trustees Annual Report

These pages contain the annual report of the Trustees, which cover the following aspects: Administration, Organisation Structure, Objectives, Achievements and Financial Review.

Page 4 – Statement of Financial Activities/General Funds

This statement is a receipts and payments account and combines all of the Church's funds together. It shows separate columns for the General Funds, Designated Funds and Restricted Funds, all of which are shown in detail on the subsequent pages.

The General Fund represents the funds that can be used for any purpose without restriction. 2020 income and expenditure is compared with that for the previous year.

Page 5 – Balance Sheet

This page shows the Church's assets and liabilities. The "tangible fixed assets", comprising the church, the manse and tennis courts, being vested in the United Reformed Church Thames North Trust as trustee, are not capitalised into the accounts.

Page 7-10 – Notes to the Accounts

These notes provide technical information about the basis of preparation of the accounts.

Pages 9 – Designated Funds and Restricted Funds

Restricted Funds are those that can only be used for the purpose specified at the time the funds were received. They include the Communion Fund (set aside for donating to local charities). URC Commitment for Life fund etc.

Page 11 – Report by the Independent Examiner

This Independent Examination of the accounts is a requirement of the Charities Act 2011. Whilst less comprehensive than an audit, it is designed to be suitable for an organisation of the Church's type and size.

7. Structure, Governance and Management

The Elders are chaired by Margaret Lion. We currently have 5 serving Elders who are the Trustees of the Charity and have oversight of running the charity. In addition, the Finance and Fabric Committee and the World Church Committee support them.

The Finance and Fabric committee (comprising the Trustees and 2 church members, including Treasurer) manages our estate, the Church, the Manse and the Tennis Court site. In addition to this we employ an Administrator to manage the hiring of our facilities, which includes raising Hiring Agreements and appropriate safeguarding and H&S paperwork for hirers, oversight of the day-to-day housekeeping issues, as well as general administrative work for the church, i.e. printing service sheets, updating policies, posters and production of our regular newsletter.

8. Reference and Administration Details

Muswell Hill URC, Queens Avenue, London N10 3NU

Chair of Elders	Margaret Lion		margaretlion@hotmail.co.uk
Administrator	Sarah Raine-Dunk	020 8442 0386	mhurctetherdown@gmail.com
Treasurer	Adrian Stannard		mhurctreasurer@gmail.com
Safeguarding Officer	VACANT		
Health & Safety Officer	Ignatius Adu		adubosompem@aol.com

TRUSTEES

MINISTER: VACANT

ELDERS: Ignatius Adu, Meryl Harries, Margaret Lion,
 Sylvia Mannering, Adrian Stannard

A tangible example of this sharing and witnessing to all is shown by the installation in 2023 of a defibrillator prominently sited on the outside wall of the church building. This is used when needed, each use being recorded.

MUSWELL HILL UNITED REFORMED CHURCH CHARITY

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds General	Designated	Restricted Funds	2025 £	2024 £
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	12,074	0	785	12,859	18,154
Activities for generating funds	3	77,666	0	0	77,666	66,462
Investment income	4	346	0	0	346	682
Total incoming resources		<u>90,086</u>	<u>0</u>	<u>785</u>	<u>90,870</u>	<u>85,297</u>
RESOURCES EXPENDED						
Charitable activities:						
URC Ministry & Mission Fund	5	30,552	0	0	30,552	25,920
Ministerial costs	6	15,156	0	0	15,156	15,294
Costs of church activities	7	56,083	0	0	56,083	82,211
Restricted donations passed on	12	0	0	530	530	1,697
Total resources expended		<u>101,791</u>	<u>0</u>	<u>530</u>	<u>102,321</u>	<u>125,122</u>
Net incoming/(outgoing) resources before other recognised gains and losses		(11,705)	0	255	(11,451)	(39,825)
Gains/(losses) on investment assets	9.2	<u>(842)</u>	<u>0</u>	<u>0</u>	<u>(842)</u>	<u>2,103</u>
Net decrease in funds for the year		(12,547)	0	255	(12,292)	(37,723)
Total funds at beginning of year		(21,612)	0	0	(21,612)	16,110
Total funds at end of year		<u>(34,158)</u>	<u>0</u>	<u>255</u>	<u>(33,904)</u>	<u>(21,612)</u>

The notes on pages 6 to 10 form part of these financial statements

MUSWELL HILL UNITED REFORMED CHURCH CHARITY

BALANCE SHEET AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	Total 2025 £	Total 2024 £
FIXED ASSETS						
Investments	9	37,813	0	0	37,813	38,654
CURRENT ASSETS						
Debtors & prepayments	10	4,621	0	0	4,621	3,537
Bank and cash balances		16,841	0	255	17,095	29,084
		<u>21,462</u>	<u>0</u>	<u>255</u>	<u>21,717</u>	<u>32,621</u>
CURRENT LIABILITIES						
Creditors payable within one year	11	93,433		0	93,433	92,888
NET CURRENT LIABILITIES		(71,971)	0	255	(71,717)	(60,266)
TOTAL NET ASSETS		<u>(34,159)</u>	<u>0</u>	<u>255</u>	<u>(33,904)</u>	<u>(21,612)</u>

THE FUNDS OF THE CHARITY

(From SOFA)

Income Funds:						
General		(34,158)	0	0	(34,158)	(21,612)
Designated		0	0	0	0	0
Restricted Income Funds		0	0	255	255	0
TOTAL	14	<u>(34,158)</u>	<u>0</u>	<u>255</u>	<u>(33,904)</u>	<u>(21,612)</u>

APPROVED by the Church Meeting held on
and signed on its behalf by the Chair

22nd February 2026
Margaret Ho

The notes on pages 6 to 10 form part of these financial statements

MUSWELL HILL UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2025

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared under the Charities Act 2011 and comply with the Statement of Recommended Practice SORP (FRS102 - previously SORP 2005) and also guidance issued by the Charity Commission, and 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

Apart from the restricted funds referred to below, all other funds are available for use at the discretion of the church in furtherance of its charitable objectives. This includes the general and designated funds. Restricted funds comprise collections made throughout the year for outside causes and are not at the disposal of the Church Meeting for any other purpose.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings is the URC Thames North Synod Trust who hold them upon trust for purposes connected with Muswell Hill URC. Expenditure incurred on the church and manse is written off in the year it is incurred.

Equipment: Expenditure on equipment is written off in the year it is incurred

Investment assets: These are stated at mid-market values on the balance sheet date. Changes in valuation over the year are recognised in the Statement of Financial Activities.

1d Incoming Resources

All voluntary giving and Church fundraising events & activities are included in the financial statements for the period in which it is received.

The associated tax recovery for donations under Gift Aid is recorded in the accounting year the relevant tax year end occurs for the donation.

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

The church is registered as a charity under the terms of the Charities Act 2006 (No 1142465).

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.

MUSWELL HILL UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025 - continued

	Unrestricted Funds		Restricted	2025	2024
	General	Designated	Funds	£	£
2 VOLUNTARY INCOME					
Freewill offerings	8,066.00	0.00	0.00	8,066.00	8,858
Cash offerings	608.20	0.00	784.60	1,392.80	1,643
Donations	3,295.00	0.00	0.00	3,295.00	5,185
Income tax refunds under Gift Aid	0.00	0.00	0.00	0.00	2,415
Magazine	105.00	0.00	0.00	105.00	50
	<u>12,074.20</u>	<u>0.00</u>	<u>784.60</u>	<u>12,858.80</u>	<u>18,151</u>
3 ACTIVITIES FOR GENERATING FUNDS					
Rents - Tennis Club	1,000.00	0.00	0.00	1,000.00	1,000
Lettings	33,765.57	0.00	0.00	33,765.57	23,462
MANSE Rental	42,900.00	0.00	0.00	42,900.00	42,000
	<u>77,665.57</u>	<u>0.00</u>	<u>0.00</u>	<u>77,665.57</u>	<u>66,462</u>
4 INVESTMENT INCOME					
Dividends	0.00	0.00	0.00	0.00	7
Bank interest	345.99	0.00	0.00	345.99	675
	<u>345.99</u>	<u>0.00</u>	<u>0.00</u>	<u>345.99</u>	<u>682</u>

5 MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. This annual budget amounts to some £25million, 90% of which relates to minister costs, and 90% is provided through the Ministry & Mission Fund contributions from churches.

Amount Paid in 2025 30,552 2024 25,920

	Unrestricted Funds		Restricted	2025	2024
	General	Designated	Funds	£	£
6 MINISTERIAL COSTS					
Manse maintenance	2,988.61	0.00	0.00	2,988.61	2,589
Manse insurance	970.60	0.00	0.00	970.60	907
Visiting ministers	4,470.00	0.00	0.00	4,470.00	4,300
Manse Rental Costs	6,726.48	0.00	0.00	6,726.48	7,498
	<u>15,155.69</u>	<u>0.00</u>	<u>0.00</u>	<u>15,155.69</u>	<u>15,294</u>

MUSWELL HILL UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025 - continued

	Unrestricted Funds		Restricted Funds	2025	2024
	General	Designated		£	£
7 COSTS OF CHURCH ACTIVITIES					
Administration Costs	8,528.70	0.00	0.00	8,528.70	9,439
Accountancy Fees	1,675.38	0.00	0.00	1,675.38	1,127
Insurance	5,560.47	0.00	0.00	5,560.47	5,544
Rubbish Collection	752.68	0.00	0.00	752.68	708
Water rates	0.00	0.00	0.00	0.00	0.00
Maintenance - Church	11,467.56	0.00	0.00	11,467.56	38,940
Cleaning	7,847.95	0.00	0.00	7,847.95	6,825
Gas and Electricity - Church	10,108.06	0.00	0.00	10,108.06	11,193
	<u>45,940.80</u>	<u>0.00</u>	<u>0.00</u>	<u>45,940.80</u>	<u>73,777</u>
Communications:					
Printing, stationery and advertising	a 642.33	0.00	0.00	642.33	520
Telephone/Broadband	1,275.91	0.00	0.00	1,275.91	1,105
Postage	112.62	0.00	0.00	112.62	176
	<u>2,030.86</u>	<u>0.00</u>	<u>0.00</u>	<u>2,030.86</u>	<u>1,800</u>
Other expenses					
Organists	4,050.00	0.00	0.00	4,050.00	4,590
Piano Tuning (+new piano)	700.00	0.00	0.00	700.00	0
Sundry expenses	712.68	0.00	0.00	712.68	682
CCLI	189.00	0.00	0.00	189.00	148
Synod Overdraft Expense	2,400.00	0.00	0.00	2,400.00	2,100
Bank Fees	60.00	0.00	0.00	60.00	70
	<u>8,111.68</u>	<u>0.00</u>	<u>0.00</u>	<u>8,111.68</u>	<u>7,590</u>
COST OF CHURCH ACTIVITIES	<u>56,083.34</u>	<u>0.00</u>	<u>0.00</u>	<u>56,083.34</u>	<u>83,167</u>

8 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church insures these buildings for the following amounts:

Church: £10,819,152 Manse: £1m

The Church contents are insured for £348,673 and the Manse contents £16,899

	Unrestricted Funds		Restricted Funds	2025	2024
	General	Designated		£	£
9 INVESTMENT ASSETS					
9.1 The investment assets held at the balance sheet comprise:					
COIF Investment units 31/12/2025	37,813	0	0	37,813	38,654
	<u>37,813</u>	<u>0</u>	<u>0</u>	<u>37,813</u>	<u>38,654</u>
9.2 The movements on investments over the year were:					
Value at 1 January 2025	38,654	0	0	38,654	37,485
Unrealised losses on revaluation	a (842)	0	0	(842)	2,081
Value at 31 December 2025	<u>37,813</u>	<u>0</u>	<u>0</u>	<u>37,813</u>	<u>39,394</u>

Note: a.

£841.58 loss from Investment

MUSWELL HILL UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025 - continued

	Unrestricted Funds General	Designated	Restricted Funds	2025 £	2024 £
10 CURRENT ASSETS					
Lettings Debtor	3,901.48	0.00	0.00	3,901.48	2,817
Dexters Retained Maintenance	<u>720.00</u>	<u>0.00</u>	<u>0.00</u>	<u>720.00</u>	<u>720</u>
	4,621.48	0.00	0.00	4,621.48	3,537
11 CURRENT LIABILITIES					
Creditors	1,795.65	0.00	0.00	1,795.65	1,450
Deposits for Key Fobs etc.	1,900.00	0.00	0.00	1,900.00	1,700
Synod Covid M&M Loan *	18,518.00	0.00	0.00	18,518.00	18,518
Synod Overdraft Loan	<u>71,219.78</u>	<u>0.00</u>	<u>0.00</u>	<u>71,219.78</u>	<u>71,220</u>
	93,433.43	0.00	0.00	93,433.43	92,888

* Synod has provided two Covid 19 Emergency Loans to secifically help the church meet its Ministry and Mission Fund Contribution

12 RESTRICTED FUNDS - Collections for outside causes

Specific gifts - at different times in the year monies are raised in the church to support specific projects.
 Commitment for Life - this is a network of United Reformed Churches committed to raising funds for Christian Aid and the World Development Movement. Throughout the year monies raised at various events are devoted to the Commitment for Life programme.
 Communion collections - these are designated for the benevolent work of the church. In September these funds are allocated by Church Meeting to, mainly local, charities in which church members are interested.

The movements on the Restricted Funds during the year were:

	Specific	Commitment for Life	Communion	TOTAL
Balance brought forward 1 January 2025	(101.43)	0.00	101.43	0.00
Amounts Raised in 2025	a 219.00	145.60	420.00	784.60
Total to be Distributed	<u>117.57</u>	<u>145.60</u>	<u>521.43</u>	<u>784.60</u>
Distributions agreed in 2025	<u>220.00</u>	<u>0.00</u>	b 310.00	<u>530.00</u>
Balances carried forward at 31 December 2025	<u>(102.43)</u>	<u>145.60</u>	<u>211.43</u>	<u>254.60</u>

a Christian Aid/Mites/Fairtrade/Worship Resources/Night Shelter

b The Communion donations for 2025 were as follows:

Distribution was changed to September each year
 to ensure funds are cleared before end of year

Noah's Ark Children;s Hospice	£155
London Hearts	£155

MUSWELL HILL UNITED REFORMED CHURCH CHARITY

NOTES TO THE FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025 - continued

13 URC THAMES NORTH TRUST LOANS

Freehold Ownership

URC THAMES NORTH TRUST Companies Reg: 75432 Charity Reg: 1022551

The freehold of the Church building, Manse and the Tennis site (Southern Road) are owned by the URC Thames North Trust (TNT) which is the URC Thames North Synod's property department. If MHURC were to close the TNT would then takeover the management of the properties.

Property Loan

A Loan was needed to complete the redevelopment work to the church. This was Granted by the TNT on the 22nd August 2019. It was granted on the basis it would be paid back from the proceeds of the sale of the Tennis site.

The Property Loan was at 3% interest for £326,825 over 10 years.

Amount owing including interest at 31st December 2025

374,000

Ministry and Mission Fund (M&M) - Loan

The M&M Fund is used to fund the activities of the URC nationally and to pay the stipends of the URC Ministers and to fund the URC Mission. It is collected via the Synods using a complex algorithm taking into account all aspects of a church's financial situation. During the Covid epidemic TNT offered loans to assist with church cash flow.

The loans were payable within 5 years at zero interest.

TNT granted MHURC two M&M Loans to be repaid after the Pandemic.

15th April 2020

7th July 2020

10,259

8,259

TOTAL

18,518

Amount owing including interest at 31st December 2025

18,518

Overdraft

As the sale of the Tennis site was expected an overdraft loan was negotiated with TNT to manage our cash flow until the proceeds were available to MHURC. A 3yr Overdraft Loan Payable at £30k per year at 3% interest commenced on 1st November 2021 with a monthly payment of £200 allowing a drawdown as needed, the full amount has not been used.

Amount owing including interest at 31st December 2025

70,921

14 FUNDS OF THE CHARITY

The 2025 funds, General, Designated and Restricted are shown below, 2024 comparatives have been restated accordingly.

	2025 £	2024 £
General Funds	(34,158)	(21,612)
Designated Funds	0	0
Restricted Funds	255	0
	<u>(33,904)</u>	<u>(21,612)</u>

MUSWELL HILL UNITED REFORMED CHURCH CHARITY
FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2025

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 10 for the year ended 31st December 2025.

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General Directions and UK accounting practices.

.....

Adrian Stannard

Treasurer

DATE: 2/2/26

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of Muswell Hill URC for the year ended 31 December 2025, which are set out on pages 4 to 10.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that an audit is not required under section 144(2) of the Charities Act 2011 and that an Independent Examination is needed. It is my responsibility to examine the accounts under section 145 of the 2011 Act, to follow the procedures specified in the General Directions given by the Charity Commissioners 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 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 opinion as to whether the financial statements present a 'true and fair view' and my report is limited to those matters set out in the statement below.

Independent Examiner's statement

In connection with my examination of the church financial statements, 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 2011 - section 130.

The only matter to which attention is drawn, as disclosed in the Financial Statements, is the deficit shown by the charity which is contingent upon the monitoring and continued support from the URC Thames North Synod Trust, who control the loans which appear unlikely to be repaid in full.

.....

Signed by the Independent Examiner

DATE: 17/02/2026

Name and address of the Independent Examiner:

Bowdon Accounting Services Ltd
Bartle House,
Oxford Court,
Manchester
M2 3WQ