

Report of Ormskirk Street URC (Charity No.1445631) to the Charity Commission for 2025

Annual Report for 2025

Ministers Report 2025

Dear friends,

Our Synod theme for 2025 became 'Living Faith' – how we live out our faith as individuals and as a church. Many of our events and activities this year reveal a small selection of the ways in which we live out our faith...

People

Many of us have had ups and downs this past year with hospital visits and treatment, but also of getting better and recovery.

Sadly, we held the funerals of 2 church members, Marian Wright and Nancy Ashcroft, during this year, as well as for members of our Memory Cafe, Sid Green and John Kilgannon.

We also marked the death of Revd Alison Hall, a local preacher, former member and friend of this church.

In February, I officiated at the wedding of Lilian and Andy Hallwood and of course, in September the baptism of baby Mila Rose Thompson.

Events and Activities

One of the ways we live out our faith is through creating opportunities to share the good news of Jesus, seeking ways to connect with those around us.

- As in previous years, we had our hot cross bun giveaway - 100 take away bags were given away with a palm cross, Easter services card, chocolate eggs and hot cross bun.
- Our joint Taize service took place at St Thomas this year and many of us attended.
- Many friends from groups who use our church attended our traditional harvest service with much of the produce going to the Salvation Army and those who live alone.
- This year on 9 December some of us enjoyed carol singing in Church foyer including some members of the ladies choir.
- As usual, our Christmas jumper service was enjoyed by many of our user groups and church friends, followed by light lunch together.
- We also had our Christmas mince pie giveaway; volunteers braved the cold to meet people on the street and share a little bit of good news and a mince pie.

Young People

- Students from Queens Park URC/CofE school joined us for 'Experiencing Easter' this year-learning more about what Easter is all about. Another year group joined us for 'Experiencing Harvest' thinking about the Jewish festival of weeks and also our own harvest.

- Education Sunday – In October friends from church gathered at Queens Park School for their annual Education Sunday service, led by teaching staff, students and members of the clergy.
- Advent Praise- we are always grateful to St Helens Youth Brass Band for their input and leading of our advent praise service which starts the advent season.

Giving

Another way we live out our faith is through our giving and besides the usual giving, this year as a church we supported-

- **Christian Aid week-** holding a 'big breakfast' offering Bacon butty or vegan options – donations for Christian aid
- **Easter egg donations –** During Lent we collected donations of Easter eggs which were then shared between the Young Carers group and the foodbank.
- **Nazareth house, Uganda –** after hearing the work of Nazareth House and those who support it, the church decided to make a regular donation to help provide education to Ugandan orphans.- the church also decided to make a regular donation to the Stroke association.
- **Christmas Tree festival-** - the church also uses this annual event to support young carers.

Grappling with issues

- Israel/Palestine- following on from our Prayers for Israel/Palestine, a joint peace vigil took place at St Helens Parish Church in April to which some of us attended. and in July Mersey synod released a statement asking churches to pray and do what we can for the cause of justice.
- Homelessness- rough sleepers – discussions took place around balancing the needs of the homeless together with the safety of people using the building and those passing through the grounds, resulting in new security measures being introduced.
- A request from Lighthouse International Church for use of rooms to conduct worship was discussed.
- Climate change – our eco group introduced a church environmental policy and have been carefully working towards the introduction of solar panels along with other actions to combat climate change.

Thank you

Once more I thank our church secretary Rhona, our treasurer Copeland, and all our elders for their faithful and diligent service over the past twelve months, not forgetting David for all he does in stewardship and care of the building to enable all of us to enjoy it and make use of it.

I thank all those involved in the many different ways, whether its lunch club, memory café, in music, and PowerPoints, finance, oversight, eco group and the many more ways we serve and are connected here. God sees, God knows.

Looking forward

Next year, 2026 will see the 50th anniversary of the church building and a planning group has been set up to oversee any events or activities. And with this in mind, I invite you to join with me in thanking God for all that has been and joyfully looking to Him for all that will be.

And to Him be the glory now and forever,

Your friend and minister

Cath

Church Secretary's Report

Once again, I have to thank Cath for her comprehensive report of what has gone on in our Church over 2025. This makes my report a lot easier to complete. The following are items I have picked up on and are not in any particular order.

Elders Elections took place in our February Church meeting, and Glenda O'Donnell, Joan Reakes, Ann Roby and Sylvia Swift were re-elected as Elders. We thank them all for their continued service to this church in their Eldership.

Pastorate Bible studies took place at Haresfinch URC for Lent/Easter and Advent. While not many people attend there are some good discussions.

The Chapel Book of Remembrance was updated, and it was decided to put it on more general display. After various ways of doing this were considered, it is now positioned on its lectern (a base was added to make it more steady) in the Sanctuary for all to see and remember all the names of former members of this church from the past 50 years.

10th April 2026 marks the 50th anniversary of the opening of this building. It was felt that this should be celebrated, and to this end an Anniversary Group was started under the excellent guidance of Copeland Knight. Planning was started on how we could celebrate in the year ahead.

During Holy Week the Moderator of Mersey Synod, Rev Geoff Felton, spends 4 days walking between various URC churches in the Synod. On Maundy Thursday he visited St. Helens and came to us for the lunch period. He then went on to Haresfinch, ending with attending a Maundy Thursday service at Peasley Cross. He leaves all the churches he visits a small wooden cross.

Ours is attached to the front of the communion table lectern.

An important part of church life these days is ensuring that we have policies in place stating what our stand on various issues is, and the guidelines under which we operate on these issues. They are necessary not only in making our principles clear to everyone, but they are increasingly a demonstration to our insurers and the Charities Commission that we are compliant with all legislation that affects us. This year we have adopted an Eco Church policy, a Conflict-of-Interest policy, and updated our Safeguarding policy adopting the most up-to-date guidance of the URC. All are necessary and need to be reviewed regularly.

Finishing on a personal note, following my completion of the Stepwise Faith-filled Discipleship I took on the Faith-filled Worship course. It is done on Zoom with members of North-Western Synod. It is a yearlong with monthly meetings and course work to complete. It is gradually getting harder, but I am getting a lot out of it, We started in May and will finish next April. My thanks to Rev Bill Fraser for being my mentor again. I think this is challenging him as well as me.

Again, my thanks to all those who are continuing to ask about and pray for Ian. Prayers continue to be answered as he makes slow progress.

Rhona Newby

Ormskirk Street URC Eco Group Report 2026

Over the past year, the vast majority of our time has been taken up with trying to get solar panels fitted to the church roof.

The group had a meeting with our preferred provider at which it was suggested that, as we intended to reduce or remove our gas dependency altogether in the long term, that we fit the maximum number of solar panels at the start, to avoid paying extra costs of fitting additional panels in future. GGRS supplied us with a plan for a suggested 106 panels. At church meetings, this plan, together with the costs was agreed, and we began to look at possible grants towards the costs.

However, in order to proceed, we needed the agreement of Synod. The eco-group had asked Synod for advice on a suitable surveyor to look at the condition of the church roof at least 6 months ago, but no name had been forthcoming. At the Synod's Premises Meeting in February, while not rejecting Ormskirk Street's plan, they did ask many questions and insisted on an independent surveyor.

The Eco-group are working to find a suitable cost-effective solution to the situation and we will continue to report back to church meetings.

We are keen to make progress – not only are energy costs rising significantly again, but also the demand for solar panels is also increasing. We will need to wait to find out the effects of the Iran/USA war on these costs.

Ian Thomas

Afternoon Friendship Group Annual Report 2025

The Afternoon Friendship Group meets in the Sanctuary, at 2.00pm, normally every third Tuesday in the month, with the exceptions of January, July and August. We also may change the day of the December Meeting, for we usually meet with the Luncheon Club to share a Christmas meal together.

We usually have a Speaker, following which, we adjourn to the coffee bar for tea/coffee, biscuits and sometimes cake! There is always a small raffle, which is our main source of income, along with voluntary donations for the tea/coffee. We have no need for money save we try and give our Speakers a small donation to them, all of them have given this to a Charity of their choosing. We are really fortunate in that all of our Speakers have never asked for a fee or expenses.

Our group is open to all, everyone is welcome, it really is a very pleasant hour and a half spent together, with really interesting and entertaining Speakers.

This last year we have been entertained by several of our own family, Mrs Margaret Bellis, Mrs Eileen Dry, Mr Norman Lea, Mrs Monica Mason, additionally we had Mr David O'Neil and his wife, Pat, challenge us with a really interesting quiz.

We also welcomed Helen O'Neil (David and Pat's daughter in law) who told us all about Nazareth Children's Home, Uganda, an Orphanage to which Helen and her husband Andrew are heavily committed and involved. We as a group and as a Church were so moved by this presentation regarding this Children's Home, that the Church adopted it as one of its overseas aid Projects. Even though we are just an informal group, we need people to look after various elements. So thank you to Mrs Christine Hickman, who looks after the money, to Mr and Mrs David and Pat O'Neil who look after the raffle, to our regular attenders, who help out with refreshments, raffle prizes and so on.

I personally find it interesting for people to share their life experiences with us, for we may meet people often, but it is always surprising that we know little about them. We have shared some interesting times together learning about various interests, activities and cultures. It is always interesting when people "lift the corner of the envelope" on interests and activities that are "foreign" to us.

A warm invitation is offered to all, Church members, family, friends. Please come and join us.

John Peet

Social Group. Annual Report 2025

In December we once again shared a meal together at the Mercure. This has now seemingly become a tradition, and it is good that we meet together, spend time together and share a meal together.

The Social Group meet regularly to plan events and outings for the Church and our friends. It is sad to report that this year we did not have a coach outing. This is primarily down to costs.

The price of hiring a coach, arranging a meal together and finding a suitable destination is becoming more and more difficult. We did arrange a trip to Keswick with lunch at the Skiddaw Hotel. Even though we got good discounts from the Coach firm and the hotel, the cost proved to be the determining factor, which led to people not "signing up". Our Chairperson, Joan Reakes, frequently asks Church members for suggestions regarding trips out and/or activities.

Thursday 8th May was the day we celebrated Victory in Europe 1945. The Lower Hall was suitably decorated with plenty of Union Jacks on show. Outside the Church also was decorated with bunting of Union Jacks.

We started the afternoon with our (almost now traditional) game of stand-up bingo, called by Kathleen Knight, which still proves to be popular and gets the afternoon off to a fine start. Congratulations to winner David Hickman, who literally was the last man standing. Following "Grace" offered by Rev. W Wright, We enjoyed a delicious afternoon tea of sandwiches, the sandwiches courtesy of Willowbrook Hospice catering, both cakes and scones were home-made. (Thank you Ann Lenton and Monica Mason).

Following tea, we were led into song by our friends Norman and Steph Lea, Norma Naylor, Yvonne Fletcher and David Charlson. Our good friend Ernie accompanied them on the piano. We sang many well-known songs of the 1940s era, interspersed with verses written by Norman. Prosecco and Schloer was served before Chairperson Joan Reakes asked us to raise our glasses in "The Toast". She reminded us all of the occasion of what the day was all about, those who made such a sacrifice both in the services and at home, remembering that their sacrifice gave us the freedom we have today.

She also thanked all those who had helped in any way and we all showed our appreciation to those who had spent the afternoon preparing and serving the tea, not to mention the washing up! So big thanks to Ann Lenton, Pam Hughes and Monica Mason. Also, thanks to Committee members, Kathleen Knight, Norma Naylor, Yvonne Fletcher, Jean Mill, Joan and John Peet. On the 7th November we had a "Rock and Roll" night organised, with all arranged and tickets sold. Sadly, we had to cancel this event, a first in our history, simply due to the entertainer being admitted to hospital and we had no time to find an alternative.

The Social Group continue to meet regularly and to find social activities for our Church family and friends.

Pp Mrs Joan Reakes, Chairperson.

Oversight and General Purposes Group

2025/26 Annual Report to the Church Meeting

During the Year the various routines and inspections have been carried out along with other repairs. At the start, the Lower Hall wooden floor was refurbished by sanding to obtain a clean smooth finish. It then received three coatings of 100% polyurethane, giving a glass finish. Hall users have been asked to take care when moving furniture around the room and if spillages occur, to clean them up straightaway.

Each week our caretaker Colin endeavours to maintain the finish by applying cleaner and buffing it.

Block Paving Walkway from the Car Park to Pavement

Investigations had commenced in November the year previous to find the cause of the sinkage in part of the walkway. This was finally diagnosed and was found to be a fracture in the storm drain pipework prior to it entering the pavement manhole.

Part of the Block Paving has been re-laid with a more gradual gradient. The cost to have this undertaken was covered, almost, by donations from two members of the church.

Lecture Theatre

The projection equipment in the theatre had become outdated being a number of years old and the U3A Photographic Group (who hire the facility) had complained about the picture quality that was being displayed.

An interactive display 4K UHD touch screen has been installed, this display transforms the way to engage with Wi-Fi, using a computer with Windows and Office applications making it an indispensable tool for a modern educational setting.

We now have a modern facility for showing pictures via a computer or a DVD player or just using it as a touchscreen as a mean of communication.

Platform Lift

It is a requirement to have the Lift independently examined 'Loler' (Lifting Operation & Lifting Equipment Regulation 1998) every 6 months to ensure it is safe for use. No direct danger had been reported. On the last occasion it was reported that two matters required repair or remedial action. Only the day previous to this examination the lift had been examined by the company who have been responsible for the servicing & repairs, and they had reported that everything was in order.

We have now changed the company who carry out the servicing and repairs having lost confidence in the original one. They have repaired one of the problems identified by the Loler visit and are investigating the other. Their agreement is for four service visits per year and the cost is considerably less than we were paying previously.

New Fencing

In June the church was visited by the police who wished to make the area around the Church safe from anti-social behaviour and that there was funding available towards fencing off problem areas. It appeared that the softly approach to moving on rough sleepers was not working and they wished to introduce a more forceful tactic. In looking at a more preventable solution to the problem, they suggest we consider 2-metre-high fencing across the garden and across the parking spaces at the rear of church.

This required planning permission, asking for us to provide drawings showing the existing and proposed elevations and the site boundaries. It was suggested by Town Planning that we consult a local architect to provide the drawings. I took the decision to personally produce the necessary drawings and provide any information requested.

Planning permission was finally granted on 5th February this year having submitted the proposal on November 18th, 2025.

Since erection of the fencing Church hasn't experienced any anti-social behaviour around the building and the caretaker is pleased at not having to remove rubbish or bedding from the garden or at the . rear church entrance.

Inspection of Roof Areas

In 2016 the Main flat slopping roof and those over the Toilet Block, Elders/Memorial Chapel were covered in Sika Liquid Plastic with a 20 year guarantee. As a condition of the guarantee, we are required to have periodic inspections These have been undertaken by Design Roof Systems Ltd in February 2022 and again in March this year.

The Final Inspection Certificate from Sika Liquid Plastics was issued on 05/09/2016 and it states that the guarantee is a 20 year period providing we have it inspected regularly at intervals of no more than 5 years and the last inspection is carried out before the guarantee ends. The final inspection is to be carried out before September 2036 as part of the guaranteed terms.

Quinquennial Survey

The Synod Provincial Trust holds our church building in trust, and the elders are the operating trustees with responsibility for the operation and care of the church building. The quinquennial survey report is to provide an independent assessment of our building.

A survey was undertaken on January 29th covering external & internal areas, building services installations and statutory compliance.

The report summary is: *'Ormskirk Street URC Church is in reasonable, well-kept condition given the high use of the church for varied activities. Some items identified during the inspection require attention to ensure further deterioration does not occur during the current Quinquennial period'*. The elders together with members of the Care and Oversight Group are in the process of looking at the report and assessing any works to be undertaken.

Thanks

I wish to thank Colin our caretaker who on finding any small items requiring attention has carried out the work without being asked and to acknowledge the help and assistance he has given me during the year.

David Hickman
On behalf of the Care & Oversight Group

Lunch Club

In January I took over running the Lunch Club from Sylvia Swift, who after many years faithful service felt it was time to step down. I inherited a well-stocked, well-organised and run kitchen. My thanks to Sylvia for leaving everything I needed.

She also left me a team of willing and hard workers who all work well together. Besides me as the main cook, there is Sheila Cleworth and Sue Black who help prepare the vegetables, set tables and serve the meals; Anne Lenton and Pam Hughes who plan and prepare the desserts; Ann Roby and Kathleen Knight who serve out the meals. We all help in the clearing up.

The other important member of the team is Anne Greatorrex who is in charge of collecting the money and making sure expenses get paid.

It is a good team, and we manage to have a good laugh as we work. My grateful thanks to them all for their work in making a good meal and a pleasant working environment.

At the beginning of the year numbers began to decline. Rita Brown sadly died early in the year. She had been a stalwart of the Lunch Club for many years and several of us paid our respects to her at her service. Circumstances changed for others and they were unable to come any longer. I had been left a waiting list and brought new people in. They enjoyed it and word of mouth led to others asking to come. Other Church Members joined as well. There are now over 40 names on our list and we are officially full. I still have a waiting list.

We serve a variety of meals, with fresh meat from Gavins, our butchers, fresh vegetables and a wide variety of desserts, followed by tea or coffee. While the meal is enjoyed the best part is the chance for all have a good chat, make new friends and enjoy each other's company.

At Christmas, the Afternoon Fellowship joined us for our Christmas meal. A full 3 course meal was served to 47 people. This is certainly the biggest group I have ever catered for. It was enjoyed by everyone.

While I only took over organising the Lunch Club and not catering generally, I would like to thank all of those who have helped in other catering roles throughout the year. To Gwyn and Barbara who organise the Friday morning coffee rota, and the teams involved; to Ernie, Pam and all who provide the Tuesday morning coffee; the Sunday morning coffee teams, and all of those who have stepped up and volunteered to help provide refreshments at all the other events we host.

Hospitality is an important part of a Christian welcome and witness and is something we do well. Blessings on all who are involved in this.

Rhona Newby

Trusteeship

The Minister, Revd Cath Atkinson is Chair of Trustees. The trustees are the elected elders elected for a three-year term. They meet ten times a year and work to an agenda which will from January 26 will contain an additional item – Conflict of interest for which training has been provided by Mersey Synod. For some time an agenda item has been 'safeguarding' for which all elders receive training and regular re-training and currently all are up-to-date. All are DAB checked to the basic standard and one enhanced. This is checked by the Synod Safeguarding Officer, the record keeper. No safeguarding issues are reported.

At all meetings a finance report is presented by the treasurer who is an Elder. Elders are given the opportunity to ask questions and regularly do although the clarity of the report is outstanding and trustees are satisfied that the Church finances are in order. The treasurer is assisted by a cashier but currently has no assistant. There are concerns that we have had to withdraw money to cover increasing deficits due to a shortfall of giving. A gift day is scheduled for early 2026.

The trustees meet as trustees and elders and one record is kept. The concerns of Elders as trustees and spiritual elders are often the same and it is sensible to hold one meeting with a dual function. We consider that there is no need for an artificial duplication.

Donald C Swift, Secretary to Trustees.

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
INCOME		
Direct Giving	51,052	50,739
Endowment and Investment	2	-
Bank Interest	529	596
Capital Gift Fund	6,771	8,510
Internal Donations	1,320	1,200
Use of Rooms	48,546	51,283
Other Income - Coffee	2,354	2,374
Other Income - Other	9,683	9,540
Special Appeals :- Income	1,542	1,750
Less Donations	(1,542)	(1,750)
	<u>120,257</u>	<u>124,242</u>
EXPENDITURE		
Ministry	34,934	33,139
Wider Work	2,365	2,503
Church Expenses - Wages and Utilities	75,833	67,524
Church Expenses - Other Items	18,142	18,002
Fabric Maintenance - Church	11,740	11,296
Fabric Maintenance - Manse	500	500
	<u>143,514</u>	<u>132,964</u>
Excess of (Expenditure) over Income	<u>(23,257)</u>	<u>(8,722)</u>
GENERAL RESERVE		
Balance at 1 January	34,824	43,546
Excess of (Expenditure) over Income	(23,257)	(8,722)
	<u>11,567</u>	<u>34,824</u>
Non Recurring Expenditure		
Lecture Theatre Equipment	5,139	-
Flooring	4,740	-
	<u>9,879</u>	<u>-</u>
Less Legacy	(2,737)	-
Less Grant	(5,000)	-
	<u>2,142</u>	<u>-</u>
Balance at 31 December	<u>9,425</u>	<u>34,824</u>

BALANCE SHEET AS AT DECEMBER 2025

	2025 £	2024 £
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	32,075	43,384
Rathbones/Investec	2,242	2,833
HSBC	4,411	14,240
Petty Cash	150	150
Cash	36	23
	<u>38,914</u>	<u>60,630</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	9,425	34,824
Music Fund	647	647
Youth and Education Fund	4,770	5,270
Benevolent Fund	1,281	1,281
Capital Gift Fund	2,242	2,833
Organ Fund	8,726	7,691
Afternoon Fellowship	347	347
Funds Held on Behalf of Social Fund	1,476	-
Specific Grant for expenditure not incurred until 2025	-	5,000
Suspense Account (Note 6)	10,000	2,737
	<u>38,914</u>	<u>60,630</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2025 at £8,493,293

2. Stock held for capital and other purposes and valued at 31 December

	2025	2024
	£	£
Corporate Bonds	56,242	54,766
UK Equities	44,924	42,922
Property Bond	6,416	10,989
International Equities	144,379	116,147
Alternative Assets	25,692	30,174
	<u>277,653</u>	<u>254,998</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2025 at £1,768,921

4. Members and Adherents

Number of Members	65	65
Number of Adherents	10	10
	<u>75</u>	<u>75</u>
	2025	2024
	£	£

5. Special Appeals

Donations made from Income from Special Appeals were as follows

Embrace	155	
Myanmar Appeal	180	
Christian Aid	300	
Willowbrook Hospice	210	
Alzheimers	162	
Operation Smile	157	
Clair House	320	
Jumper Service	58	
	<u>1,542</u>	<u>1,750</u>

6. Suspense Account

In July, we received a legacy of £10,000 from the estate of May Latimer. This is being held in a Suspense Account pending a decision on its use

These Accounts were agreed by the Elders on 6 May 2026



C Knight - Treasurer



R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831) on the Accounts for the year ended 31 December 2025 set out on pages 1 to 7

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

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives me cause to believe that in any material respect:

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

Dated 6 May 2026

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

INCOME

	2025	2024
	£	£
DIRECT GIVING		
Freewill Offering	34,649	36,107
Loose Collections	4,311	4,043
Income Tax Refunds on Covenants	10,101	9,744
Subscriptions and Donations	1,991	845
	<u>51,052</u>	<u>50,739</u>
ENDOWMENT AND INVESTMENT		
Sarah Cowley Trust	<u>2</u>	<u>-</u>
CAPITAL GIFT FUND		
Investment Income	<u>6,771</u>	<u>8,510</u>
INTERNAL DONATIONS		
Luncheon Club	1,200	1,200
Mixed Fellowship	120	-
	<u>1,320</u>	<u>1,200</u>
OTHER INCOME - OTHER		
Funeral Fees	10	-
Wedding Fees	150	100
Phone & Photocopier	747	1,029
Fundraising Events	4,415	4,950
Contribution to Ministers Expenses from Rainford URC and Haresfinch URC	3,530	2,789
Sale of Cards/Books etc.	95	187
Sundry Income	736	485
	<u>9,683</u>	<u>9,540</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

EXPENDITURE

	2025	2024
	£	£
MINISTRY		
Ministry and Mission Contributions	27,264	26,184
Ministers Expenses	3,196	2,577
Manse Council Tax	2,455	2,335
Manse Water Charges	396	306
Manse Telephone	523	532
Pulpit Supply	1,100	1,205
	<u>34,934</u>	<u>33,139</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>2,365</u>	<u>2,503</u>
CHURCH EXPENSES		
Wages	49,885	46,750
Insurance	5,180	4,892
Gas	11,843	7,498
Electricity	7,600	7,381
Water	1,325	1,003
	<u>75,833</u>	<u>67,524</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,264	1,406
Organist Gratuity	1,921	1,757
Telephone	1,666	1,706
Maintenance Office Machines etc.	4,201	3,288
Fees etc.	550	500
Cleaning Materials etc.	5,198	5,070
Worship	2,077	2,385
Bank Charges	152	155
Sundries	1,113	1,735
	<u>18,142</u>	<u>18,002</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	791	
Alarm Maintenance	450	
Building Survey	138	
Lift Maintenance & Repairs	2,637	
External Maintenance	3,303	
Internal Maintenance	979	
Gardening	420	
Electrical	864	
Lighting	418	
Painting & Decorating	1,164	
Plumbing	147	
Health & Safety	429	
	<u>11,740</u>	<u>11,296</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FUND FOR YEAR TO 31 DECEMBER 2025

	2025	2024
	£	£
Balance brought forward	647	532
Income	-	115
	<u>647</u>	<u>647</u>
Expenditure	-	-
Balance carried forward	<u><u>647</u></u>	<u><u>647</u></u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2025

	2025	2024
	£	£
Balance brought forward	5,270	6,224
Income	1,500	1,400
	<u>6,770</u>	<u>7,624</u>
Expenditure	2,000	2,354
Balance carried forward	<u><u>4,770</u></u>	<u><u>5,270</u></u>

**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2025**

	2025	2024
	£	£
Balance brought forward	1,281	1,210
Income		
Bank Interest	-	71
	<u>-</u>	<u>71</u>
Expenditure		
Benevolent Payments	-	-
	<u>-</u>	<u>-</u>
Balance carried forward	<u><u>1,281</u></u>	<u><u>1,281</u></u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2025**

	2025	2024
	£	£
Balance brought forward	2,833	664
Add Sale Of Investments	113,608	46,408
Dividend	8	-
	<u>113,616</u>	<u>46,408</u>
	116,449	47,072
Less Purchase of Investments	112,628	42,380
Brokers Charges	1,579	1,859
	<u>114,207</u>	<u>44,239</u>
Balance carried forward	<u><u>2,242</u></u>	<u><u>2,833</u></u>

THE BALANCE IS REPRESENTED BY THE FOLLOWING BANK ACCOUNTS

Rathbones/Investec	<u>2,242</u>	<u>2,833</u>
	<u><u>2,242</u></u>	<u><u>2,833</u></u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

**ORGAN FUND
YEAR ENDED 31 DECEMBER 2025**

	2025		2024
	£		£
Balance Brought Forward	7,691		4,434
Add Donations Received	1,035	3,133	
Bank Interest	-	124	
	<u>8,726</u>		<u>7,691</u>
Less Expenditure	-		-
	<u><u>8,726</u></u>		<u><u>7,691</u></u>

**CHURCH ORGANISATIONS HOLDING MONEY
OUTSIDE OF THE CHURCH ACCOUNTS**

	2025		2024
	£		£
Afternoon Fellowship	556		466
Flower Fund	689		400
Catering Committee	255		194
Social Group	2,846		5,168
	<u>4,346</u>		<u>6,228</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
INCOME & EXPENDITURE ACCOUNT YEAR ENDED 31 DECEMBER 2025

	2025 £	2024 £
INCOME		
Direct Giving	51,052	50,739
Endowment and Investment	2	-
Bank Interest	529	596
Capital Gift Fund	6,771	8,510
Internal Donations	1,320	1,200
Use of Rooms	48,546	51,283
Other Income - Coffee	2,354	2,374
Other Income - Other	9,683	9,540
Special Appeals :- Income	1,542	1,750
Less Donations	(1,542)	(1,750)
	<u>120,257</u>	<u>124,242</u>
EXPENDITURE		
Ministry	34,934	33,139
Wider Work	2,365	2,503
Church Expenses - Wages and Utilities	75,833	67,524
Church Expenses - Other Items	18,142	18,002
Fabric Maintenance - Church	11,740	11,296
Fabric Maintenance - Manse	500	500
	<u>143,514</u>	<u>132,964</u>
Excess of (Expenditure) over Income	<u>(23,257)</u>	<u>(8,722)</u>
GENERAL RESERVE		
Balance at 1 January	34,824	43,546
Excess of (Expenditure) over Income	(23,257)	(8,722)
	<u>11,567</u>	<u>34,824</u>
Non Recurring Expenditure		
Lecture Theatre Equipment	5,139	-
Flooring	4,740	-
	<u>9,879</u>	<u>-</u>
Less Legacy	(2,737)	-
Less Grant	(5,000)	-
	<u>2,142</u>	<u>-</u>
Balance at 31 December	<u>9,425</u>	<u>34,824</u>

BALANCE SHEET AS AT DECEMBER 2025

	2025 £	2024 £
ASSETS		
Cash at Bank / Brokers		
HSBC Deposit Account	32,075	43,384
Rathbones/Investec	2,242	2,833
HSBC	4,411	14,240
Petty Cash	150	150
Cash	36	23
	<u>38,914</u>	<u>60,630</u>
REPRESENTING BALANCES ON THE FOLLOWING FUNDS		
General Reserve	9,425	34,824
Music Fund	647	647
Youth and Education Fund	4,770	5,270
Benevolent Fund	1,281	1,281
Capital Gift Fund	2,242	2,833
Organ Fund	8,726	7,691
Afternoon Fellowship	347	347
Funds Held on Behalf of Social Fund	1,476	-
Specific Grant for expenditure not incurred until 2025	-	5,000
Suspense Account (Note 6)	10,000	2,737
	<u>38,914</u>	<u>60,630</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

1. Church premises at Ormskirk Street, St Helens

Valued for insurance during 2025 at £8,493,293

2. Stock held for capital and other purposes and valued at 31 December

	2025	2024
	£	£
Corporate Bonds	56,242	54,766
UK Equities	44,924	42,922
Property Bond	6,416	10,989
International Equities	144,379	116,147
Alternative Assets	25,692	30,174
	<u>277,653</u>	<u>254,998</u>

All of the above properties are vested in the United Reformed Church (Mersey Province) Trust Limited

3. Organ, furniture and equipment in the church premises

Valued for insurance during 2025 at £1,768,921

4. Members and Adherents

Number of Members	65	65
Number of Adherents	10	10
	<u>75</u>	<u>75</u>
	2025	2024
	£	£

5. Special Appeals

Donations made from Income from Special Appeals were as follows

Embrace	155	
Myanmar Appeal	180	
Christian Aid	300	
Willowbrook Hospice	210	
Alzheimers	162	
Operation Smile	157	
Clair House	320	
Jumper Service	58	
	<u>1,542</u>	<u>1,750</u>

6. Suspense Account

In July, we received a legacy of £10,000 from the estate of May Latimer. This is being held in a Suspense Account pending a decision on its use

These Accounts were agreed by the Elders on 6 May 2026



C Knight - Treasurer



R Newby - Church Secretary

ORMSKIRK STREET UNITED REFORMED CHURCH, STHELENS

Independent Examiner's Report

Report to the Trustees of Ormskirk Street United Reformed Church, St Helens (Charity Number 1145831) on the Accounts for the year ended 31 December 2025 set out on pages 1 to 7

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

Responsibilities and basis of report

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

I report in respect of my examination of the Trust's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable Directions given by the Charity Commission under section 145(5)(b) of the 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 which gives me cause to believe that in any material respect:

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

Dated 6 May 2026

Geoffrey T. Johnson
Chartered Accountant
33 Park Brook Lane
Shevington
Wigan
WN6 8AF

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS
NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

INCOME

	2025	2024
	£	£
DIRECT GIVING		
Freewill Offering	34,649	36,107
Loose Collections	4,311	4,043
Income Tax Refunds on Covenants	10,101	9,744
Subscriptions and Donations	1,991	845
	<u>51,052</u>	<u>50,739</u>
ENDOWMENT AND INVESTMENT		
Sarah Cowley Trust	<u>2</u>	<u>-</u>
CAPITAL GIFT FUND		
Investment Income	<u>6,771</u>	<u>8,510</u>
INTERNAL DONATIONS		
Luncheon Club	1,200	1,200
Mixed Fellowship	120	-
	<u>1,320</u>	<u>1,200</u>
OTHER INCOME - OTHER		
Funeral Fees	10	-
Wedding Fees	150	100
Phone & Photocopier	747	1,029
Fundraising Events	4,415	4,950
Contribution to Ministers Expenses from Rainford URC and Haresfinch URC	3,530	2,789
Sale of Cards/Books etc.	95	187
Sundry Income	736	485
	<u>9,683</u>	<u>9,540</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

NOTES TO THE ACCOUNTS YEAR ENDED 31 DECEMBER 2025

EXPENDITURE

	2025	2024
	£	£
MINISTRY		
Ministry and Mission Contributions	27,264	26,184
Ministers Expenses	3,196	2,577
Manse Council Tax	2,455	2,335
Manse Water Charges	396	306
Manse Telephone	523	532
Pulpit Supply	1,100	1,205
	<u>34,934</u>	<u>33,139</u>
WIDER WORK OF THE CHURCH		
Annual Donations to Charities	<u>2,365</u>	<u>2,503</u>
CHURCH EXPENSES		
Wages	49,885	46,750
Insurance	5,180	4,892
Gas	11,843	7,498
Electricity	7,600	7,381
Water	1,325	1,003
	<u>75,833</u>	<u>67,524</u>
CHURCH EXPENSES - OTHER ITEMS		
Printing, Stationery and Postage	1,264	1,406
Organist Gratuity	1,921	1,757
Telephone	1,666	1,706
Maintenance Office Machines etc.	4,201	3,288
Fees etc.	550	500
Cleaning Materials etc.	5,198	5,070
Worship	2,077	2,385
Bank Charges	152	155
Sundries	1,113	1,735
	<u>18,142</u>	<u>18,002</u>
FABRIC MAINTENANCE - CHURCH		
Central Heating - Servicing & Repairs	791	
Alarm Maintenance	450	
Building Survey	138	
Lift Maintenance & Repairs	2,637	
External Maintenance	3,303	
Internal Maintenance	979	
Gardening	420	
Electrical	864	
Lighting	418	
Painting & Decorating	1,164	
Plumbing	147	
Health & Safety	429	
	<u>11,740</u>	<u>11,296</u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

MUSIC FUND FOR YEAR TO 31 DECEMBER 2025

	2025	2024
	£	£
Balance brought forward	647	532
Income	<u>-</u>	<u>115</u>
	647	647
Expenditure	<u>-</u>	<u>-</u>
Balance carried forward	<u><u>647</u></u>	<u><u>647</u></u>

YOUTH AND EDUCATION FUND FOR THE YEAR TO 31 DECEMBER 2025

	2025	2024
	£	£
Balance brought forward	5,270	6,224
Income	<u>1,500</u>	<u>1,400</u>
	6,770	7,624
Expenditure	<u>2,000</u>	<u>2,354</u>
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**BENEVOLENT FUND
YEAR ENDED 31 DECEMBER 2025**

	2025	2024
	£	£
Balance brought forward	<u>1,281</u>	<u>1,210</u>
Income		
Bank Interest	<u>-</u>	<u>71</u>
	-	71
Expenditure		
Benevolent Payments	<u>-</u>	<u>-</u>
	-	-
Balance carried forward	<u><u>1,281</u></u>	<u><u>1,281</u></u>

**CAPITAL GIFT FUND
YEAR ENDED 31 DECEMBER 2025**

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Balance brought forward	2,833	664
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	<u><u>2,242</u></u>	<u><u>2,833</u></u>

ORMSKIRK STREET UNITED REFORMED CHURCH, ST HELENS

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YEAR ENDED 31 DECEMBER 2025**

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Bank Interest	-	124	
	<u>8,726</u>		<u>7,691</u>
Less Expenditure	-		-
	<u><u>8,726</u></u>		<u><u>7,691</u></u>

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OUTSIDE OF THE CHURCH ACCOUNTS**

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