



**CHARITY COMMISSION**  
FOR ENGLAND AND WALES

## Trustees' Annual Report for the period

From 01/09/24 Period start date To 31/08/25 Period end date

Charity name: United Church Trowbridge

Charity registration number: 1156403

## Objectives and Activities

|  | SORP reference     |   |
|--|--------------------|---|
| Summary of the purposes of the charity as set out in its governing document  | Para 1.17          | The purpose of the Charity is to advance the Christian faith in the Area of Benefit in accordance with the principles and practices of the Participating Churches.  |
| Summary of the main activities in relation to those purposes for the public benefit, in particular, the activities, projects or services identified in the accounts. | Para 1.17 and 1.19 | <ul style="list-style-type: none"><li>a) the celebration of public worship;</li><li>b) the teaching of the Christian faith;</li><li>c) mission and evangelism;</li><li>d) pastoral work, including visiting the sick and bereaved;</li><li>e) the provision of facilities with a Christian ethos for the local community, especially for the retired but also for those still in work, and families;</li><li>f) the support of other charities in the UK and overseas.</li><li>g)</li></ul> |
| Statement confirming whether the trustees have had regard to the guidance issued by the Charity Commission on public benefit   | Para 1.18          | The Trustees may regulate their proceedings as they think fit, subject to the provisions of the constitution and the Charity Commission.  |

### Additional information (optional)

You may choose to include further statements where relevant about:

|                        | SORP reference |                        |
|------------------------|----------------|------------------------|
| Policy on grant making | Para 1.38      | No grants are awarded. |

# Achievements and Performance

|   | SORP reference |  |
|---|----------------|--|
| Summary of the main achievements of the charity, identifying the difference the charity’s work has made to the circumstances of its beneficiaries and any wider benefits to society as a whole. | Para 1.20      | United Church provides a caring Christian base for its members and friends. It oversees a weekly coffee morning for the public who are retired, where all are made welcome in the comfortable community building. The church runs a centre (offices, meeting rooms, kitchen and toilet) in another building in the town. This is used for meetings with members from churches and non-religious groups locally. The Christian Debt Centre, which was sent up by a Trustee from United Church, uses these premises for this vital work. |

## Additional information (optional)

You may choose to include further statements where relevant about:

|  |           |   |
|--|-----------|---|
| Achievements against objectives set                          | Para 1.41 | The church serves the needs of its members and friends through worship, friendship groups and social interaction with the wider public. |
| Performance of fundraising activities against objectives set | Para 1.41 | No fundraising objectives are set.  |
| Investment performance against objectives                    | Para 1.41 | N/A   |

## Financial Review

|  |           |  |
|--|-----------|--|
| Review of the charity's financial position at the end of the period              | Para 1.21 | United Church is in credit to the tune of £15,647.   |
| Statement explaining the policy for holding reserves stating why they are held   | Para 1.22 | Reserves are held because the income from church members does not cover the expenditure.   |
| Amount of reserves held  | Para 1.22 | £370,534.10 as at 31 <sup>st</sup> August 2025   |
| Reasons for holding zero reserves  | Para 1.22 | N/A  |
| Details of fund materially in deficit  | Para 1.24 | N/A  |
| Explanation of any uncertainties about the charity continuing as a going concern | Para 1.23 | The reserves will cover many years of expenditure. Over the years, we have benefited from generous bequests from church members who have died. |

### Additional information (optional)

You may choose to include further statements where relevant about:

|   |           |   |
|---|-----------|---|
| The charity's principal sources of funds (including any fundraising)            | Para 1.47 | The income is made up from the giving of the congregation, reclaiming Gift Aid and the GASDS. The church receives dividends and interest from investments managed on our behalf by the South Western Synod of the United Reformed Church. |
| Investment policy and objectives including any social investment policy adopted | Para 1.46 | The majority of the church investments are in COIF Ethical Investment Funds.  |
| A description of the principal risks facing the charity                         | Para 1.46 | There are no risks facing the charity's finances.   |



# Structure, Governance and Management

|   |           |   |
|---|-----------|---|
| Description of charity's trusts:  |           |   |
| Type of governing document (trust deed, royal charter)  | Para 1.25 | A Model Governing Document (Constitution and Schedule) for a Single Congregational Local Ecumenical Partnership   |
| How is the charity constituted? (e.g unincorporated association, CIO)   | Para 1.25 | Unincorporated  |
| Trustee selection methods including details of any constitutional provisions e.g. election to post or name of any person or body entitled to appoint one or more trustees | Para 1.25 | Trustees are nominated and seconded at the Elders' Meeting prior to the church AGM. There is then a vote to accept the Trustees by the church members at the AGM. There is not a minimum number of Trustees, but a maximum of ten Trustees can be appointed. They hold office for three years with an option for a further three. After that they can stand on an annual renewal basis if supported as above. |

## Additional information (optional)

You may choose to include further statements where relevant about:

|   |           |   |
|---|-----------|---|
| Policies and procedures adopted for the induction and training of trustees                | Para 1.51 | All new Trustees undergo their induction and training on the job and under the supervision of a longer standing Trustee.  |
| The charity's organisational structure and any wider network with which the charity works | Para 1.51 | The minister, who has oversight of five other churches, works with the Church Secretary and the Serving Elders to run the church. The Church Meeting, where all the church members have the final vote on matters, takes place quarterly. |

## Reference and Administrative details

|                             |   |
|-----------------------------|---|
| Charity name                | United Church Trowbridge                                      |
| Other name the charity uses | N/A   |
| Registered charity number   | 1156403   |
| Charity's principal address | United Church<br>56 Stallard Street<br>Trowbridge<br>BA14 8HH |



**Names of the charity trustees who manage the charity**

|   | Trustee name       | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|--------------------|-----------------|-----------------------------------|---|
| 1 | Clive Jackson      | Secretary       |                                   | Elders' Meeting   |
| 2 | Lesley Chapman     | Treasurer       |                                   | Elders' Meeting   |
| 3 | Patti Harrison     |                 |                                   | Church Meeting  |
| 4 | Marguerite Denning |                 |                                   | Church Meeting  |
| 5 | Maureen Belgrove   |                 |                                   | Church Meeting  |
| 6 | Alison Hicks       |                 |                                   | Church Meeting  |

**Corporate trustees – names of the directors at the date the report was approved**

|               |     |  |
|---------------|-----|--|
| Director name | N/A |  |
|---------------|-----|--|

**Name of trustees holding title to property belonging to the charity**

|              |                                   |  |
|--------------|-----------------------------------|--|
| Trustee name | Dates acted if not for whole year |  |
|              | N/A                               |  |

**Funds held as custodian trustees on behalf of others**

|   |     |
|---|-----|
| Description of the assets held in this capacity   | N/A |
| Name and objects of the charity on whose behalf the assets are held and how this falls within the custodian charity's objects | N/A |
| Details of arrangements for safe custody and segregation of such assets from the charity's own assets                         | N/A |

**Additional information (optional)****Names and addresses of advisers (Optional information)**

| Type of adviser | Name | Address |
|-----------------|------|---------|
|-----------------|------|---------|

|     |  |  |
|-----|--|--|
| N/A |  |  |
|-----|--|--|

**Name of chief executive or names of senior staff members (Optional information)**

|     |
|-----|
| N/A |
|-----|

## Exemptions from disclosure

Reason for non-disclosure of key personnel details

N/A

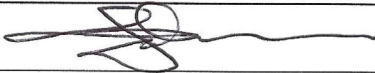

## Other optional information

N/A

## Declarations

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

|                                     |   |   |
|-------------------------------------|---|---|
| Signature(s)                        |  |  |
| Full name(s)                        | Clive Winston Jackson   | Lesley Carol Chapman  |
| Position (eg Secretary, Chair, etc) | Secretary   | Treasurer   |

Date 19/ 5/ 2026.

THE UNITED CHURCH TROWBRIDGE

GENERAL CHURCH ACCOUNT

Year ended 31st August 2024

| 2023   | Income 2024                            |           | 2023     | Expenditure 2024                                |           |  |                                    |
|--------|--|-----------|----------|---|-----------|--|------------------------------------|
| 10,419 | Collection-Planned giving              | 8,159.00  | 29,628   | Area Assessment                                 | 26,604.00 |  |                                    |
| 937    | Collection-loose cash                  | -         | 400      | Organists                                       | 480.00    |  |                                    |
| 1,845  | Gift Aid                               | 2,013.75  | 585      | Telephone & equipment                           | 659.56    |  |                                    |
| 5,830  | Donations                              | 2,825.43  | -        | Postage & stationery                            | -         |  |                                    |
| -      | Special Collections                    | -         | 534      | Business Rates                                  | 548.90    |  |                                    |
| 1,481  | Wilts United Area Rebate               | 2,660.00  | 1,946    | Electricity                                     | 2,371.81  |  |                                    |
| -      | Misc. (to be split at year end)        | -         | 129      | Water   | 213.81    |  |                                    |
| -      | Rent Contribution from Debt Centre     | -         | 679      | Park Club (rent/insurance)                      | -         |  |                                    |
| 11,778 | COIF Sainsbury/Haden                   | 11,324.47 | 12,150   | Office Rent (includes service charge/insurance) | 12,299.32 |  |                                    |
| -      | URC M&G Trusts                         | -         | 88       | General running expenses                        | 6.50      |  |                                    |
| 348    | Scottish Widows                        | 554.33    | -        | Half cost new panels in hall                    | 1,813.80  |  |                                    |
| 1,263  | Closure Junior Church A/C              | -         |          |   |           |  |                                    |
| 15,000 | Part closure Investment 886140098AA    | -         | 120      | Donations (Turkey/Syria Earthquake)             | -         |  |                                    |
| 125    | Contribution from Wesley Road (office) | 85.00     | -        | CATA Membership                                 | -         |  |                                    |
|        | Sale of COIF shares                    | 20,000.00 | -        | Gift  | 50.00     |  |                                    |
| 49,026 | Total of Actual Income                 | 47,621.98 |          |   |           |  |                                    |
| 8,518  | Transfer from 30 day Account           | 2,000.00  | 175      | Web site  | 57.50     |  | Area Assessment 26,604.00          |
|        |  |           | 87       | Copyright licences                              | -         |  | Collections and Gift Aid 10,172.75 |
|        |  |           |          |   |           |  | Area assesment rebate 2,660.00     |
|        |  |           |          |   |           |  | Deficit 13,771.25                  |
|        |  |           | 46,521   | Total of actual expenditure                     | 45,105.20 |  |                                    |
| -      | Deficit (to balance)                   | -         | 8,000    | Transfer to 30 day Account                      | 4,000.00  |  |                                    |
|        |  |           |          |   |           |  |                                    |
|        |  |           | 3,023.00 | Surplus (to balance)                            | 516.78    |  |                                    |
| 57,544 | TOTAL                                  | 49,621.98 | 57,544   | TOTAL   | 49,621.98 |  |                                    |

I have audited these accounts, examined the bank statements, pass books and vouchers from which it was prepared and, in my opinion, is in accordance therewith.

Signed.....  
J. Horsey PIIA, FMAAT

Dated..... 16/1/25



| THE UNITED CHURCH, TROWBRIDGE     |                                |                        |                          |  |  |             |
|-----------------------------------|--------------------------------|------------------------|--------------------------|--|--|-------------|
| SUMMARY OF BANK ACCOUNTS          |                                |                        |                          |  |  |             |
| Year ended 31st August, 2024      |                                |                        |                          |  |  |             |
|                                   |                                |                        |                          |  |  |             |
|                                   | General Account                | 30 Day Notice Account  | Business Instant Account |  |  | TOTAL       |
|                                   | Lloyds A/C no 00173514         | Lloyds A/C no 07115285 | Lloyds A/C no 07097511   |  |  |             |
| Balances as at 1/9/23             | 14,478.96                      | 5,017.00               | 658.30                   |  |  | 20,154.26   |
| INCOME                            | 47,621.98                      | 63.00                  | 8.36                     |  |  | 47,693.34   |
| (see separate sheets for details) |                                |                        |                          |  |  | -           |
| EXPENDITURE                       | 45,105.20                      | -                      | -                        |  |  | - 45,105.20 |
| (see separate sheets for details) |                                |                        |                          |  |  |             |
| TRANSFERS                         | 1 - 4,000.00                   | 4,000.00               |                          |  |  | -           |
|                                   | 2 - 2,000.00                   | - 2,000.00             |                          |  |  | -           |
|                                   |                                |                        |                          |  |  | -           |
|                                   |                                |                        |                          |  |  |             |
|                                   |                                |                        |                          |  |  |             |
| Balances as at 31/8/24            | 14,995.74                      | 7,080.00               | 666.66                   |  |  | 22,742.40   |
|                                   |                                |                        |                          |  |  |             |
|                                   | See separate Investment Sheet. |                        |                          |  |  |             |
|                                   |                                |                        |                          |  |  |             |
|                                   |                                |                        |                          |  |  |             |

I have audited these accounts, examined the bank statements, pass books and vouchers from which it was prepared and, in my opinion, is in accordance therewith.

Signed.....  
J. Horsey PIIA, FMAAT

Dated.....  
16/1/25

| THE UNITED CHURCH, TROWBRIDGE |             |                  |                               |                   |                               |  |  |  |  |
|-------------------------------|-------------|------------------|-------------------------------|-------------------|-------------------------------|--|--|--|--|
| SUMMARY OF INVESTMENTS        |             |                  |                               |                   |                               |  |  |  |  |
| Year ended 31st August, 2024  |             |                  |                               |                   |                               |  |  |  |  |
| Reference                     | Detail      | New Code 31/8/24 | Market Value<br>As at 31/8/23 | Holdings in Units | Market Value<br>As at 31/8/24 |  |  | Interest paid to<br>General Account<br>1/9/23 to 31/8/24 |  |
| CCLA                          | 886140098AA | CO3072132        | 125,708.56                    | 44204.43          | 137,435.99                    |  |  | -  |  |
| CCLA                          | 886140104AA | CO3072138        | 99,649.45                     | 35040.95          | 108,945.82                    |  |  | -  |  |
| CCLA                          | 886140008AA | CO3072091        | 152,301.64                    | 53555.68          | 166,509.96                    |  |  | -  |  |
| M & G                         | 360772597   |                  | -                             |                   |                               |  |  | -  |  |
| M & G                         | 24009455    |                  | -                             |                   |                               |  |  | -  |  |
| M & G                         | 24009455    |                  | -                             |                   |                               |  |  | -  |  |
| M & G                         | 24005452    |                  | -                             |                   |                               |  |  | -  |  |
| Scottish Widows               | 10438181    |                  | 12,984.85                     | 655               | 12,984.85                     |  |  | 554.33   |  |
| TOTAL                         |             |                  | 390,644.50                    |                   | 425,876.62                    |  |  | 554.33   |  |
| SALE OF CHURCH                |             |                  |                               |                   |                               |  |  |  |  |
| CCLA                          | 831470013AB | CO3068627        | 729,971.90                    | 154524.1          | 821,697.41                    |  |  | -  |  |
| JUNIOR CHURCH                 |             |                  |                               |                   |                               |  |  |  |  |
| M & G                         | 360842057   |                  | -                             |                   |                               |  |  | -  |  |
| CCLA                          | 886140028AA | CO3072101        | 286.03                        | 100.58            | 286.03                        |  |  |  |  |
| TOTAL                         |             |                  | 286.03                        |                   | 286.03                        |  |  | -  |  |

I have audited these accounts, examined the bank statements, pass books and vouchers from which it was prepared and, in my opinion, is in accordance therewith.

Signed.....  
J. Horsey PIIA, FMAAT

Dated.....  
16/1/25



Name of Church UNITED CHURCH ROWBRIDGE No .....

### 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 (other than that disclosed below\*) which give me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Act; or
- 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.

I have/~~have not~~\* obtained independent verification of all investments with the Trustees for Methodist Church Purposes or held in other trusts, bank balances and funds at the Central Finance Board of the Methodist Church which are individually in excess of £10,000 (ten thousand pounds) at the balance sheet date.

Signature of independent examiner  .....

Name of independent examiner JOHN HORSEY .....

Relevant professional qualification of independent examiner PIIA. FMAAT. .....

Name of firm (where appropriate) / .....

Address 40, MENAIP DRIVE .....

FROME SOMERSET .....

Post Code BA11 2HU

Date 16/1/25 .....

\* delete or circle as appropriate

September 2020