

ST COLUMBA'S OXFORD UNITED REFORMED CHARITY

TRUSTEE'S REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2024

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Registered Charity Number 1162065

ST COLUMBA'S OXFORD UNITED REFORMED CHARITY

TRUSTEE'S REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

TRUSTEES

Sorrel Eyres

Jill Fresen

Jonathan Herring

Kirsten Johnson

Rosemary Knagg

Adrian Moore

David North

Andrew Smith

Gordon Woods

REGISTERED ADDRESS

St Columba's United Reformed Church

Alfred Street

Oxford

OX1 4EH

INDEPENDENT EXAMINER

Ian Parkinson

BANKERS

CAF Bank Ltd.

Virgin Money

ST COLUMBA'S OXFORD UNITED REFORMED CHARITY
TRUSTEE'S REPORT AND FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2024

The Trustees present their report and financial statements for the year ended 31 December 2024.

Charitable Status

St Columba's Oxford United Reformed Charity is a charity registered in England, number 1162065

Trustees

The Trustees who have held office at any point during the year ended 31 December 2024 and to the date of this report are as follows:

Sorrel Eyres (resigned 15 June 2025)	Adrian Moore
Jill Fresen	David North
Jonathan Herring	Andrew Smith
Kirsten Johnson	Gordon Woods
Rosemary Knagg	Sarah Lacey (appointed 18 May 2025)

Structure, Governance and Management

The charity was established by a governing document (Constitution) adopted on 23 February 2014. It was formed in order to acquire the assets and liabilities of St Columba's United Reformed Church, Oxford, an excepted charity.

Additional trustees may be appointed by the church meeting; all new trustees are offered appropriate training in order to fulfil their role.

Objectives and activities

The object of the charity is the advancement of the Christian faith for the benefit of the public, in accordance with the Scheme of Union of the United Reformed Church. It carries out this purpose by providing a place where all are welcome to participate in regular public worship.

The charity serves the whole community by hiring out premises and providing services for a wide range of community groups and activities. It has an active ministry within the LGBT community, which is being developed by the charity's Outreach Worker, and a further ministry to students with an Outreach Worker operated jointly with two other Oxford churches.

Achievements and performance

The charity has maintained a regular pattern of worship and witness to its members and to the wider community, both through worship in the church buildings, and through services and other activities provided online. Numbers participating in regular Sunday worship, notably students and younger people, have held up well, and several House Groups have also met on a regular basis.

Risk management

The principal risks the charity may face are perceived to be inadequate future funding and the possibility of safeguarding issues arising in dealing with children and vulnerable adults.

The Finance and Property Committee regularly monitors the income both from member contributions and from future potential hiring income, as well as keeping a tight rein on premises expenditure; appropriate safeguarding measures remain in place.

Financial Review

Income for the year included a legacy of £46,500. Income other than this was broadly comparable to the prior year; likewise, expenditure was broadly comparable to 2023 although the maintenance and upkeep of the church building continues to cost significant sums, and a new outreach project to students was started with a committed two, and possible four, year period. This project is joint with two other Oxford churches and involves hiring a new outreach worker.

Voluntary income, mostly from church members, held up well, and income from hirings for the year increased to £69,884 (2023 £56,215)

The Trustees are satisfied that the unrestricted fund balance of £164,002, representing over 12 months of normal expenditure, is more than adequate to underpin future activities, and accordingly that the charity remains a going concern for at least 12 months from the date of signing this report.

Plans for Future Periods

The emphasis of the charity will continue to be on pursuing its charitable objectives, by means of providing public worship and other activities delivered online and/or in the church buildings, sustaining the community of worshippers and developing further its outreach focussed to the wider community.

The charity has also concluded the five-yearly survey of its buildings and Church Meeting has approved a staged plan for carrying out the recommended maintenance and refurbishment.

Statement of Trustees' Responsibilities

The Trustees are responsible for preparing the Report of the Trustees and financial statements in accordance with applicable law and regulations.

Charity law requires the Trustees to prepare financial statements for each financial year. Under that law the Trustees have elected to prepare the financial statements in accordance with United Kingdom Generally Accepted Accounting Practice (United Kingdom Accounting Standards and applicable law). Under charity law the Trustees must not approve the financial statements unless they are satisfied that they give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing those financial statements, the Trustees are required to select suitable accounting policies and then apply them consistently; make judgements and estimates that are reasonable and prudent; and prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

So far as the Trustees are aware, there is no relevant information (information needed by the independent examiner in connection with preparing his report) of which the charity's examiner is unaware, and each Trustee has taken all the steps that he or she ought to have taken in order to make themselves aware of any relevant information and to establish that the examiner is aware of that information.

Independent Examiner

Ian Parkinson has signified his willingness to continue in office and a resolution to re-appoint him as examiner will be proposed at the forthcoming annual general meeting.

Approved by the Trustees on 30 September 2025, and signed by order of the Trustees by:



Adrian Moore, Trustee and Joint Church Secretary



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees

St Columba's Oxford United Reformed Charity

On accounts for the year ended

31 December 2024

Charity no
(if any)

1162065

Set out on pages

5-9

(remember to include the page numbers of additional sheets)

Responsibilities and basis of report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2024.

As the charity's trustees, 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 all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

~~The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a qualified member of [insert name of applicable listed body]]. Delete [] if not applicable.~~

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 gives me cause to believe that in, any material respect:

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

* Please delete the words in the brackets if they do not apply.

Signed:

IAN PARKINSON

Date:

11th October 2025

Name:

IAN PARKINSON

Relevant professional
qualification(s) or body
(if any):

ICAEW

ST COLUMBA'S OXFORD UNITED REFORMED CHARITY

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
		£	£	£	£
INCOME					
Voluntary Income	2	125,667	517	126,184	95,732
Activities for Generating Funds	3	74,945	3,140	78,086	65,648
Investment Income	4	1,550	-	1,550	1,110
TOTAL INCOME		202,163	3,657	205,820	162,490
EXPENDITURE					
Cost of generating funds		-	177	177	-
Charitable Activities	5, 6	173,023	541	173,564	161,876
TOTAL EXPENDITURE		173,023	718	173,741	161,876
Net Income before Transfers		29,139	2,939	32,079	614
Other Recognised Gains/(Losses)		-	-	-	-
Transfers Between Funds	7	8,588	(8,588)	-	-
Net Incoming Resources After Transfers		37,728	(5,649)	32,079	614
Total Funds Brought Forward		126,275	5,949	132,224	131,610
TOTAL FUNDS CARRIED FORWARD		£164,002	£300	£164,302	£132,224

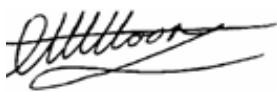
The accounting policies and notes on pages 7-9 form part of the financial statements.

ST COLUMBA'S OXFORD UNITED REFORMED CHARITY

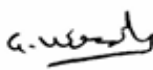
BALANCE SHEET AS AT DECEMBER 31 2024

	Note	2024 £	2023 £
Fixed assets		0	0
Current Assets			
Debtors	8	35,848	35,567
Cash at Bank and in Hand			
Deposit Accounts		131,894	97,163
Current Account		2,264	4,462
		<u>170,006</u>	<u>137,192</u>
Current Liabilities			
Creditors: Falling due within one year	9	<u>(5,704)</u>	<u>(4,968)</u>
Net Current Assets		164,302	132,224
Total Assets		<u><u>£164,302</u></u>	<u><u>£132,224</u></u>
Represented by:			
Unrestricted Income Funds		164,002	126,275
Restricted Income Funds		<u>300</u>	<u>5,949</u>
		<u><u>£164,302</u></u>	<u><u>£132,224</u></u>

The Financial Statements on Pages 5 to 9 were approved by the Trustees on 01.05.2025 and signed on their behalf by



Adrian Moore
Trustee & Joint Church Secretary



Gordon Woods
Trustee & Joint Church Secretary

The accounting policies and notes on pages 7-9 form part of the financial statements.

ST COLUMBA'S OXFORD UNITED REFORMED CHARITY

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

1. ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with FRS 102, the Financial Reporting Standard applicable in the UK and Republic of Ireland, 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. 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 who hold them upon trust for purposes connected with St Columba's URC. Expenditure incurred on the church and manse is written off in the year it is incurred.

The insured value of the church buildings (at Alfred Street, Oxford OX1 4EH) is £3,549,329 (2023: £3,348,423).

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

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 in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate. Governance costs, if any, represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, the 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.

2 VOLUNTARY INCOME

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
Offertory	38,339	0	38,339	45,452
Grants and donations	36,309		36,309	39,280
Legacies	46,500	0	46,500	10,500
Wes Mem / New Road re Student Outreach	4,684	0	4,684	0
Other	-165	517	352	500
	125,667	517	126,184	95,732

3 ACTIVITIES FOR GENERATING FUNDS

Chaplaincy Fund	5,102	3,140	8,242	8,066
Hiring of church buildings	69,844	0	69,844	57,582
	74,945	3,140	78,086	65,648

ST COLUMBA'S OXFORD UNITED REFORMED CHARITY

NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds	Restricted Funds	Total 2024	Total 2023
4 INVESTMENT INCOME				
Deposit interest	1,550	0	1,550	1,110
	1,550	0	1,550	1,110

5 RESOURCES USED: CHARITABLE ACTIVITIES

URC Ministry & Mission Fund	36,000	0	36,000	34,662
Special Collections and donations	1,247	500	1,747	7,240
Property costs (note 6)	79,163	0	79,163	82,982
Local mission costs	7,997	218	8,215	4,604
TGNC outreach	42,039	0	42,039	32,388
Student outreach (gross)	6,576	0	6,576	0
	173,023	718	173,741	161,876

6 PROPERTY COSTS

Major systems renewals	22,087	0	22,087	20,522
Maintenance & utilities	17,776	0	17,776	23,180
Church cleaning & caretaking	14,688	0	14,688	13,117
Manse expenses (gross)	0	0	0	3,029
Church administrator & office expenses	21,367	0	21,367	19,842
Organ and piano	0	0	0	255
Insurance	3,245	0	3,245	3,037
	79,163	0	79,163	82,982

7 DESIGNATED AND RESTRICTED FUNDS

Fund name	Brought forward	Income	Expenditure	Transfers	Carried forward
<i>Unrestricted funds</i>					
General	26,258	202,163	173,023	72,605	128,002
Centenary Appeal (des)	12,779			(12,779)	-
Buildings (des)	12,824			(12,824)	-
Insurance claim proceeds (des)	50,414			(50,414)	0
Emergency Reserve (des)	24,000			12,000	36,000
	126,275	202,163	173,023	8,588	164,002
<i>Restricted funds</i>					
Burns Night		517	177	(300)	40
Children and Families	237				237
Commitment for Life	-				-
Chaplaincy	5,712	3,140	541	(8,288)	23
	5,949	3,657	718	(8,588)	300

Chaplaincy Fund represents monies collected and set aside for student ministry. It was agreed with the URC in 2013 that this fund would in future be split 60:40 between general funds and student-related ministry in future, with existing funds to be de-restricted; The full cost of our new student outreach project in 2024, £2184, has been charged to the fund.

As close to 25% of the TGNC Outreach Project cost as was affordable (£6,104; 2023 £8,097) has been charged against the Fund to reflect the work with students which is part of that ministry

Children & families refers to funds raised by a collection dedicated towards work with children and families.

The other designated funds were consolidated and simplified, leaving three months' expenditure in the **Emergency Reserve** and consolidating all other previously designated funds into the general fund.

ST COLUMBA'S OXFORD UNITED REFORMED CHARITY**NOTES TO THE ACCOUNTS FOR THE YEAR ENDED 31 DECEMBER 2024**

8 DEBTORS AT YEAR END	2024	2023
	£	£
URC Trust (Chaplaincy Fund)	0	8,000
HMRC – unclaimed Gift Aid	6,777	9,480
Amounts due from hirers	1,637	2,577
Grants for TGNC outreach project	0	15,510
Legacy due but not paid	26,500	0
New Road / Wesley Mem contribution to student outreach	934	0
	35,848	35,567

9 CREDITORS DUE WITHIN ONE YEAR	2024	2023
	£	£
Utilities	795	2,205
Advance hiring receipts	1,497	1,210
Organists and preaching fees (Dec)	300	227
HMRC (income tax /national insurance)	1,565	1,326
Agency collections inc. Commitment for Life	1,547	0
	5,704	4,968

10. STAFF AND SALARIES

The church employed 1 full time and 3 part time employees in the year (2023: 1 and 2) on total gross salaries annualised of £81,844 (2023: £51,028).

11. APPEALS AND SPECIAL COLLECTIONS

These are collected and then paid to the organisation concerned together with any Gift Aid claimed.
They were as follows:

	2024	2023
	£	£
Commitment For Life	1,247	7,240
ABCD	300	0
	1,547	7,240

12. TRUSTEES' REMUNERATION AND EXPENSES

None of the church trustees received remuneration from the charity in 2024 (2023: NIL). Three trustees received reimbursement of expenses of £457; there were no minister's expenses as no minister was in post during 2024.