



**ST JAMES'S ALNWICK URC CHARITY
POTTERGATE, ALNWICK**

FINANCIAL STATEMENTS

TO

31ST DECEMBER 2025

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ST JAMES'S ALNWICK URC CHARITY

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST December 2025

		2025					2024
		Unrestricted Fund	Restricted Funds			Total 2025	Total 2024
	Notes	General Fund £p	Flower Fund £p	New Taxi Fund (From 2025) £p	Commitment For Life £p	£p	£p
INCOMING RESOURCES							
Incoming Resources from generated funds:							
Voluntary Income	2	58,927	-	380	475	59,782	63,495
Activities for Generating funds	3	17,171	-	-	-	17,171	17,539
Investment Income	4	258	-	-	-	258	26,789
Other Income	5	249	-	-	-	249	808
Total: Incoming Resources		76,605	-	380	475	77,460	108,631
RESOURCES EXPENDED							
Charitable Activities:							
Ministerial Costs	6	36,047	-	-	-	36,047	35,485
Costs of Church Activities/Refurbishments	7	44,066	-	-	-	44,066	59,208
Donations for Specific Purposes and Restricted Funds passed on	8	12,305	-	-	475	12,780	17,604
Total: Resources Expended		92,418.43	-	-	475	92,893	112,298
Net incoming/(outgoing) resources before other recognised gains/(losses)							
		(15,813)	-	380	-	(15,434)	(3,666) (26,500)
Net gain on revaluation of investments							
		3,200	-	-	-	3,200	5,779
		(12,614)	-	380	-	(12,234)	(24,387)
Total funds b/fwd 1 January 2025		118,834	296		-	119,131	143,518
Total funds c/fwd 31st December 2025		106,221	296	380	-	106,896	119,131

The notes on pages 3 to 6 form part of these financial statements

BALANCE SHEET

AS AT 31ST DECEMBER 2025

FIXED ASSETS

Tangible Fixed Assets

9

CURRENT ASSETS

Debtors and Accruals

10

Bank and Cash Balances

Investment at current Market Value

CURRENT LIABILITIES

Creditors payable within one year

11

NET CURRENT ASSETS

12

TOTAL NET ASSETS**THE FUNDS OF THE CHARITY**

Unrestricted Income Funds:

Restricted Income Funds

2025					2024
Unrestricted Fund	Restricted Funds				
General Fund £p	Flower Fund £p	Taxi Fund (From 2025)	Commitment For Life £p	2025 £p	2024 £p
-	-	-	-	-	-
16,067	296	380	-	16,743	60,237
90,074	-	-	-	90,074	145,987
106,141	296	380	-	106,817	206,438
596	-	-	-	596	915
596	-	-	-	596	915
105,545	296	380	-	106,221	205,523
105,545	296	380	-	106,221	205,523
105,545	-	-	-	105,545	205,182
-	296	380	-	676	341
105,545	296	380	-	106,221	205,523

Held in Investment and Lloyds
Current A/CAPPROVED by the Trustees Meeting held on 11-3-20

Signed:



The notes on pages 3 to 6 form part of these financial statements

ST JAMES'S ALNWICK URC CHARITY
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities issued by the Charity Commission and the United Reformed Church guidance. The accruals basis of accounting has been adopted where deemed relevant and the principal accounting policies set out below have been applied.

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

Property: The church and manse premises are not included in the balance sheet because reliable cost information is not available and valuation would incur significant costs which would be onerous compared with the additional benefit gained by the user of the Accounts. A note of the insurance valuation is shown in Notes to the Accounts - No 9. Please note that the Manse was sold in November 2025.

Furniture and Equipment: The contents of the premises are not capitalised in the accounts because expenditure incurred on the property was written off in the year it was incurred. See again Notes to the Accounts - No 9

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. For purposes of clarification, tax refunds claimed from gift aided donations have been recognised as income when the refund of tax 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 received, including VAT which may be recoverable under the Listed Places of Worship Grant Scheme. Increase or Decrease in Market Value of Investments is taken from the report provided by our Fund Manager at 31st December in the current year.

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 in which they are incurred and include attributable VAT. (See also note 1d above). They are allocated to the particular activity to which they relate.

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

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly, it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

	2025					2024
	Unrestricted Fund	Restricted Funds			Total 2025	
	General Fund	Flower Fund	Taxi Fund (From 2025)	Commitment For Life	£	£
	£	£	£	£	£	£
2 VOLUNTARY INCOME						
Offerings	33,661	-	-	-	33,661	32,131
Funeral Gifts	75	-	-	-	75	486
Grants	3,985	-	-	-	3,985	-
Donations	871	-	-	-	871	2,087
Specific Charitable Causes - Collections	12,295	-	380	405	13,080	17,976
HMRC - Gift Aid Recovered	7,240	-	-	70	7,310	7,591
URC Northern Province - Reimbursements	800	-	-	-	800	3,225
	58,927	-	380	475	59,782	63,495
3 Activities for Generating Funds						
Fundraising Activities / Events	1,732	-	-	-	1,732	185
Use of Premises	15,439	-	-	-	15,439	17,344
Sale of Book - History of St James's	-	-	-	-	-	10
	17,171	-	-	-	17,171	17,539

ST JAMES'S ALNWICK URC CHARITY
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

	2025				2024
	Unrestricted Fund	Restricted Funds			
	General Fund	Flower Fund	Taxi Fund (From 2025)	Commitment For Life	Total 2025
	£	£	£	£	£
4 Investment Income					
During 2025, the charity held current and deposit accounts with Lloyds Bank and have an Investment Fund.					
Drawdown from Legacy Investment	-	-	-	-	26,500
Bank Interest	258	-	-	-	289
	258	-	-	-	26,789
5 Income Resources from Other Charitable Acts					
Weddings and Funerals	-	-	-	-	305
Sundry income	249	-	-	-	503
	249	-	-	-	808
Total Income					
	76,605	-	380	475	77,460
6 Ministerial Costs					
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 missions of the national church. In 2024, collective giving to the M&M Fund reached 16.2m, towards a total income in 2024 of 18.5 m.					
Ministry & Mission fund	33,273	-	-	-	33,606
Minister's Car Allowance	-	-	-	-	455
Manse Costs	2,774	-	-	-	1,424
	36,047	-	-	-	35,485
Worship and Teaching Costs					
Worship, Licences and Music	2,666	-	-	-	2,653
Pulpit Supply	1,403	-	-	-	874
	4,069	-	-	-	3,528
7 Costs of Church Activities					
Church and Halls Costs:					
Utilities	8,230	-	-	-	10,299
Insurance	6,550	-	-	-	6,392
Repairs & Renewals, Planned Mntnce	13,506	-	-	-	28,262
Booking Software, General Off Exp, Broadband	1,174	-	-	-	191
Cleaning, Kitchen and Supplies	6,742	-	-	-	5,689
Website and Publicity	817	-	-	-	672
Bank Charges	277	-	-	-	146
	37,297	-	-	-	51,651

ST JAMES'S ALNWICK URC CHARITY
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

	2025				2024	
	Unrestricted Fund	Restricted Funds				
	General Fund £	Flower Fund £	Taxi Fund (From 2025) £	Commitment For Life £	Total 2025 £	£
Other Programmes						
Outreach and Other Donations	250	-	-	-	250	-
Taxi Fund (Original)	1,596	-	-	-	1,596	1,985
	1,846	-	-	-	1,846	1,985
Other Expenses						
Wedding & Funeral fees	-	-	-	-	-	100
Sundry Expenditure (Incl Reimbursable Items)	348	-	-	-	348	1,532
Subscriptions	110	-	-	-	110	110
Carbon Footprint Offset - Americas Portfolio	395	-	-	-	395	303
	853	-	-	-	853	2,045
8 Specific Donations and Restricted Funds Passed On						
In 2025, we are supporting Israel & Palestinian Territories						
Commitment for Life Payment	-	-	-	475	475	389
Northern Synod Ignite Donation	11,250	-	-	-	11,250	15,000
Specific Causes/Funerals - Payments	1,055	-	-	-	1,055	2,215
	12,305	-	-	475	12,780	17,604
Total Expenditure	92,418	-	-	475	92,893	112,298
9 Tangible Fixed Assets						
Premises:						
For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not evaluated in Tangible Fixed Assets. For insurance purposes, the sums are: Church Buildings Declared Value £8,588,188. The Manse insurance was covered in URC Northern Synod Trust Block Policy						
10 Investments						
Balance brought forward	86,874	-	-	-	86,874	107,595
Drawn down 2025	-	-	-	-	-	(26,500)
Net unrealised investment gain	3,200	-	-	-	3,200	5,779
Balance carried forward	90,074	-	-	-	90,074	86,874
Investments comprise the balance of The Gordon Wood Legacy, invested in a Standard Life Elevate General Investment Account. Within that account, the principal holding (c99%) is in a Liontrust Sustainable Future Managed Income Fund. The balance of the account is held as cash in a money market account.						
11 Debtors and Accruals						
Accrual has been made for the following income	£	£	£	£	£	
Nil	-	-	-	-	-	-
	-	-	-	-	-	-
12 Current Liabilities and Provisions						
Provision has been made for the following expenditure	£	£	£	£	£	
AA Taxis - December	86	-	-	-	-	86
MMCS Cleaners - December	510	-	-	-	-	510
	596	-	-	-	-	596

ST JAMES'S ALNWICK URC CHARITY
NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31ST DECEMBER 2025

12 Restricted Funds

The church accounts include three Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Church Meeting for any other purpose:

- 1) Commitment for Life Fund - the church takes part in the URC initiative to support specific projects on an on-going basis. Income for the full year is usually paid over to the URC on an annual basis at the beginning of the following year
- 2) Flower Fund - Bequest of £500 was received during 2012.
- 3) Taxi Fund (From 2025) - Donations from 2025 onwards are restricted. Taxi Transport is paid for members with restricted mobility


The movements in the Restricted Funds during the year were:

	2025				2024
	Flower Fund £	Taxi Fund (From 2025) £	Commitment For Life £	Total 2025 £	£
Balance b/fwd	296	-	-	296	333
Direct Giving	-	380	405	785	389
Gift Aid Income	-	-	70	70	-
Total Income:	296	380	475	1,151	722
Restricted Funds Passed On	-	-	-	-	37
Accrued Expenditure - Specific Causes	-	-	475	475	389
Accrued Income	-	-	-	-	-
Total Expenditure:	-	-	475	475	426
Balance to carry Forward	296	380	-	676	296

ST JAMES'S ALNWICK URC CHARITY
FINANCIAL STATEMENTS YEAR ENDED 31ST DECEMBER 2025

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 - 6 for the year ended 31st December 2025

Signed: 
Jean Barr

Date 31st January 2026



Section A

Independent Examiner's Report

**Report to the trustees/
members of**

St James's Alnwick URC Charity

**On accounts for the year
ended**

31st December 2025

**Charity no
(if any)**

1089954

Set out on pages

1 - 6

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31st 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 (other than that disclosed below *) in connection with the examination which gives me cause to believe that in, any material respect:

- 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 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:

Date:

13/MARCH 2026

Name:

JOHN WRIGHT

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

AC11

Address:

ABBEYDORE, Y STEEPY LANE
LESBURY
ALNWICK, NE66 3PU

Section B

Disclosure

Only complete if the examiner needs to highlight matters of concern (see CC32, Independent examination of charity accounts: directions and guidance for examiners)

**Give here brief details of
any items that the
examiner wishes to
disclose.**



TRUSTEES REPORT 2025

Structure, Governance & Management:

Trustees who have served between 1st January 2025 and the date of this Report:

Church Coordinators

And Secretary: Liz Spence and Julie Wightman

Church Treasurer: Jean Barr

Elders: Henry Crosier
Kay Hetherington
Madeline Russell
Wade Sherman
David Wilkinson
Margaret Wilkinson

St James's Alnwick is a member church of the United Reformed Church in Great Britain which was established by the 1972 United Reformed Church Acts. The church has its own Constitution and Governing Documents as approved by the Church Meeting.

The Trustees (serving Elders) are elected by the Church Meeting of St James's Alnwick URC. Management decisions are taken by the Trustees' Meetings and formally ratified by the Church Meeting. All management decisions are approved by consensus or majority at properly constituted meetings.

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.

To meet this objective, the Charity supports the wider councils of the United Reformed Church through giving and participation. The Charity also provides regular acts of worship, promoting Christian teaching which is in accordance with the traditions of the United Reformed Church. The Charity recognizes the importance of working with other faith communities on an ecumenical basis and is an active member of Christians Together in Alnwick.

The Trustees are aware of the Charity Commission's guidance on public benefit and believe that this requirement is met by the activities set out in the reports below.

Further and more detailed, information on the activities of the Charity may be found in the extracts below, taken from Reports provided by the Church Co-Ordinator and Joint Church Secretary and the Treasurer.

31st December 2025



Church Centre Coordinator Annual Report (Extract)
Year Ending 31st December 2025
Office Bearer Liz Spence
Joint Church Secretary Julie Wightman

This was the first full year following our minister's retirement in April 2024. It has been challenging but we thank the congregation for all their support and encouragement. We are happy to report that Northern Synod have now also appointed a minister as our Pastoral Friend, who will be able to answer our questions as they arise, attend some Elders Meetings and who has agreed to preside at all our morning communion services. We are very grateful to have this support.

St James's is part of the recently formed North Northumberland Pastorate of six churches. A Steering Group holds regular meetings and we are making progress in preparation for declaring a vacancy later this year. All six churches recognise the need to work together to make the new Pastorate work.

Our Membership sits at 73 members and about 30 friends. We had two funerals in the church and one memorial service. There were no weddings or baptisms. We were pleased to welcome members of the local Methodist Church who wish to worship with us after their building was closed and we are always pleased to welcome visitors, either visiting family or on holiday.

Our fears that our worship numbers might decrease have not been realised and we are pleased that attendance has been steady with an average of 48 in the morning and 12 at the two evening services a month. We thank our Pulpit Supply Secretary for his hard work organising pulpit supply and to the Worship Group for leading worship on a regular basis. The Alnwick Quakers still hold their worship meeting weekly in the church.

In August we held a "Vision Day" to review our St James's Mission Statement of

"A welcoming church, sharing the good news of Jesus Christ, focused on outreach and support within the Alnwick community and beyond."

We invited a facilitator from Northern Synod to lead the morning when the 24 people who attended discussed how we thought this mission statement could help planning for the future of this church and its congregation. This was followed by lunch. Another day is planned for early 2026.

We have held a few social events during the year that included a lunch after the Harvest Festival in September and coffee mornings in aid of Church Funds and Charity as well as a Domino Drive in aid of Christian Aid. Much enjoyed by all.

It was our "turn" to host the Synod Meeting in October at St James's, and it was good to welcome old friends and new and to have interesting talks and discussion.

Our premises are widely used for ecumenical use. Churches Together in Alnwick and its umbrella organisations use the building. We host Messy Church, Ignite Projects, including Open the Book, (taking Bible Stories into schools), Lenten Lunches and the regular fortnightly ecumenical coffee mornings which gives a welcome to all.

The Church buildings also continue to be well used by the Alnwick community for a variety of uses. Many groups meet regularly – Choirs, Civic Society, Music Concerts as well as support groups, training and social gatherings. Unfortunately, the Girl Guides, Brownies and Rainbows were disbanded this year. The buildings continue to support the church and letting out the halls raised £15,000 this year.

In October, we received the report from the Quinquennial visit. This visit (organised by Northern Synod) carries out an extensive review of our building and identifies work that needs to be done within specific time scales. Following a meeting to discuss this, 5 priorities were identified in the urgent category

a, Guttering, b, Roof Repairs, c, Fire Regulations and d. Structural Issues. The Finance and Property Committee will address these concerns in due course.

Our building is old, Grade 2 listed and requires constant monitoring. The roof continued to need work over 2025, so the scaffolding seemed to be up for a long time.

Following our minister leaving the Manse in April 2024, Northern Synod put the house on the market, and the sale eventually went through with the new owners pleased to move in in November 2025. During the time it was empty we are grateful to members of our Finance & Property committee for checking the premises each week and making sure that it was maintained. We expect to receive 50% of the proceeds from the sale.

We thank our Editor for his continued work on the Newsletter, Pilgrim Ways. It is published fortnightly and emailed out or posted out to those without electronic support. Hopefully this keeps people up to date with Church and Synod news. We also receive the Synod news every fortnight.

As Joint Church Secretaries, we hope that, with your help, St James's will continue to be proactive and respond to both your needs and those living in our community. We each have different skills and we share responsibility for our various tasks, including managing the halls, planning, policy writing and documentation.

We are going through many changes, and the future will not be easy, but with you supporting the Elders and the Church groups, we shall continue to work together to continue God's work in this community.

Liz Spence and Julie Wightman

January 2026

Church Treasurer's Annual Report (Extract)

Year ending: 31st December 2025

Office Bearer: Jean Barr

General Expenditure: In common with other URC churches, we pay an annual sum to the URC Trust to sustain Ministry & Mission in the wider church, this being our biggest item of expenditure. Our contribution, at £33,273 for 2025, remained similar to 2024 (£33,606). While we have been without a minister since April 2024, we continued to be responsible for the maintenance of our Manse until it was sold in November 2025. When we are finally able to

make the Call for a new minister, we know that we will share this minister with the other five churches in the North Northumberland Pastorate, namely Longframlington, Rothbury, St Andrew's Glanton, St Mark's Amble and Wooler United Reformed Churches. In due course, it is hoped that a suitable Manse will be purchased by the Trust to service all congregations within our Pastorate. Running costs for such a manse, as well as ministerial expenses, would be shared.

While many areas of expenditure stayed close to or within budget, the notable exception was Roof Repairs (£9,000), following emergency roof repair work which had started at the end of 2024. A Listed Places of Worship Grant offset some £3,985 against these costs. We were pleased to note that Electricity and Gas costs (£8,230) came in at less than budget (£10,000). They do, however, remain a concern, and we will continue to monitor those.

No Legacy Grants were made in 2025. However, we received £11,250 from our Northern Province Trust to pass on as funding for Ignite, a local Christian charity who focus on youth and schools' work. Other donations and outreach funding made were covered by matching income. Including the above, total expenditure in 2025 was £92,893 against a budget of £71,537. It should be noted that the £11,250 passed over to Ignite had not been part of our budgeted expenditure or income.

General Income: Our main Income in 2025 came from our Offertory. This came in above budget at £33,661, an increase from £32,131 in 2024. While this, in itself, is encouraging, we must remain very mindful of our own Freewill Giving. In recent years, we have been heavily reliant on drawdowns from our Wood Legacy Investment (reported separately below), which may not be sustainable over the longer term.

Including the matched funding for the expenditure items reported above, our total Income was £77,460 against a budget of £56,875. The net overspend was £15,434 against the projected overspend of £14,662. The General Fund carries forward £16,822 into 2026, which compares with £32,256 brought forward.

It must be noted that we have not made any allowance in our accounts for the anticipated proceeds from the sale of the Manse as we had no notification of when we might receive these.

Wood Legacy Fund: The estimated value of our investments at the end of 2025 was £90,074, a slight increase during the year. No drawdowns were made during the year.

Commitment for Life Fund: Commitment for Life income is received from direct gifts, and from tax recovered on gift aided offerings. The total paid over to URC in London was £475, a slight increase from the £389 paid in 2024. We held a Commitment for Life Service during the year to inform our congregation about where these Funds go, and we hope this may result in increased contributions.

Once again, our gratitude goes to all our congregation and friends for the continuing support of our church, both financial and pastoral. My personal thanks also go to the Elders and the members of the Finance & Property committee for their invaluable work and support. Special thanks again go to our Examiner of Accounts, for availing us of his time and expertise.

Jean Barr
February 2026