

ROBERT STEWART MEMORIAL UNITED REFORMED CHURCH

INCOME AND EXPENDITURE ACCOUNT 1ST JANUARY TO 31ST DECEMBER 2025

INCOME	2024	2025
Loose offering	2,058:61	1,932.60
Envelope offering	8,565:00	7,400.00
Gift aid gifts	75:00	NIL
Miscellaneous gifts	470:00	NIL
Total gifts	11,168.61	9,332.60
Coffee	186:33	219.49
Gift Day	410:00	410.00
Building maintenance	nil	79,818.56 Funds from Manse sale returned by Synod
Disaster appeals	nil	NIL
Bequest	nil	157,978.29 from Estate of Ron Morris
Total 'other' giving	596.33	238,426.34
Romanian congregation	4,084:50	4,031.00
Congolese congregation	2,945:00	4,219.00
Total Christian congregations	7,029.50	8,250.00
Bowls	1,400:00	1,400.00
WI	140:00	NIL group has been dissolved
Meze Mundo	1,400:00	1,400.00
Sewing class	2,650:00	1,812.50 – now independent group
Scouts	1,000:00	1,500.00
Inspire Youth	1,311:00	3,860.00
Other room users, rentals, etc	1,500:00	1,405.00 (Scouts donation extracted)
Total room users	9,401.00	11,377.50

Christmas Fair	976:95		923.60	
Pulpit Supply support	80:00		160.00	
		1,056,95		1,083.60
TOTAL NON-GRANT INCOME	29,252.39		268,470.04	

GRANTS RECEIVED – None 2024 and 2025

	EXPENDITURE	2024	2025
Ministry and Mission	8,526:00	7,674.00	
Pulpit supply	269:19	856.05	
Community Worker expenses	600:00	152.50	
Total 'service' provision	9,395.19		8,682.55
Disaster Appeal (UNISEF)	NA	NA	
Energy Electric	1,901.58	2,146.91	
Energy Gas	2,921:24	4,793.86	
Water	254:74	291.54	
Insurance	3,582:30	3,440.21	
Caretaker (wages)	1,040:00	1,040.00	
Caretaker flat Council Tax	1,520:03	1,599.73	
Repairs and maintenance	18,362:83	44,282.09	
Cleaning materials	324:21	455.89	
Broadband	3,127:20	658.19	
Total buildings costs	33,034.13		58,708.42
Admin/other expenditure	1,207:66	47.74	
TOTAL NON-GRANT EXPENDITURE	43,636.98		67,438.71

FUNDS – BALANCE SHEET

Opening balances 1st January 2025

Main Bank	32,034.63
Reserve Building Fund held within main account (10,000)	

Plus Total non-grant income	268,470.04
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Less Total non-grant expenditure	67,438.71
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Closing balances (excluding grants)	201,031.33
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31st December 2025

Main Bank	233,065.96
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TOTAL	£233,065.96
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NOTE:

The expected monies from the sale of the manse were paid across from Synod after the 5 year gap. This money had been targeted by the Elders to improve the fabric of the church buildings. This included replacing condemned gas fires in the caretakers flat, updating the caretakers bathroom facilities, creating audio visual facilities in the main hall for worship groups and community users. The funding allowed Elders to focus on a mission to support members of the community who were living with memory issues particularly those with Dementia. A decision to redecorate in Dementia friendly colours with appropriate toilets, carpets and support rails was made. At this point a truly amazing bequest was forwarded of over £150,000. This will allow us to support qualified workers from SEARCH to run Memory Tea groups at RSM on Wednesdays, once the building and decorating work is completed.

Robert Stewart Memorial United Reformed Financial Report for 2025

The year has been astonishing in terms of our financial state. Initially the expected monies from the sale of the manse were paid across from Synod after the 5 year gap. This money had been targeted by the Elders to improve the fabric of the church buildings. This included replacing condemned gas fires in the caretakers flat, updating the caretakers bathroom facilities, creating audio visual facilities in the main hall for worship groups and community users. The funding allowed Elders to focus on a mission to support members of the community who were living with memory issues particularly those with Dementia. A decision to redecorate in Dementia friendly colours with appropriate toilets, carpets and support rails was made. At this point a truly amazing bequest from the passing of Mr Ron Morris was forwarded of over £150,000. This will allow us with the help of Synod , to support qualified workers from SEARCH to run Memory Tea groups at RSM on Wednesdays, once the building and decorating work is completed.

To protect the Current cheque bank account from fraud and other possibilities, the manse monies and bequest were placed in a different account and as building improvements are made monies are drawn down from this into the current account.

The income during 2025 saw a drop in congregational giving of just under £2,000 compared to the previous year which is balanced out with increased giving from the Congolese worship group. Community user groups saw a significant increase from Inspire Youth as they increased provision for young people during the holidays. Unfortunately for the sewing group, WEA have withdrawn the funding. We are supporting the group by relaxing charges to enable the well supported group to continue and build a robust system to ensure they can be self funding. As already mentioned the £79,818.56 from the Manse sale and the bequest of £157,978.29 has given a secure financial platform of over £200,000. The expenditure has shown a significant increase in pulpit supply which has been off set by Synod support in supporting these costs. The energy costs have increased especially the cost of gas which has increased by nearly £2,000. The major expenditure has been the planned spend of the Manse monies to improve the urgent repairs and upgrades of the building. These have included:

Repair and blocking off of a light well which has been leaking (£2,500), repairing and having to replace the kitchen boiler (£3,000+), replacing condemned gas fires in the caretakers flat and organ room (£12,000+), double glazing window replacement in the Ladies toilets (£1,200), establishing a full Audio visual system in the main hall (£8,260) for community users and worship groups, the main hall floor sanded and sealed (£3,000) and the refurbishment of an outdated bathroom for the caretakers flat (£4,600).

As part of our mission to become a Dementia friendly building we have begun decoration in the colours advised by Dementia workers from SEARCH and are looking to help fund two workers to run the Memory tea group on Wednesdays. We currently support: Bowling club, Tea and Tech group, Ukelele group, West End Friends and Asian Ladies group, Romanian worship group, Congolese worship group, WEA ESOL courses, Meze Mundo a local street band, Sewing groups, Inspire Youth a youth club, and the 49th Scouts: Beavers, Cubs and Scouts.



CHARITY COMMISSION
FOR ENGLAND AND WALES

Independent examiner's report on the accounts

Section A Independent Examiner's Report

Report to the trustees/
members of Robert Stewart Memorial United Reformed Church

On accounts for the year
ended 31st December 2025

Charity no
(if any) 233569

Set out on pages 1 - 7

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:

Keith Gavin Miller

Date:

17.4.26

Name:

KEITH GAVIN MILLER.

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

Address:

14 BOLBEC ROAD, FENHAM.

NEWCASTLE UPON TYNE.
NE4 9EP

Section B

Disclosure

Only complete if the examiner needs to highlight material 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.