



Section A

Independent Examiner's Report

Report to the trustees

SOUTH STREET UNITED REFORMED CHURCH MINISTERS FUND  
ROMFORD UNITED REFORMED CHURCH YOUTH TRUST.

On accounts for the year  
ended

31 DECEMBER 2024

Charity no  
(if any)

254888  
1033078

Set out on pages

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

Responsibilities and  
basis of report

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:

Date:

19/6/25

Name:

JOHN SIKATES

Relevant professional  
qualification(s) or body

CHARTERED INSTITUTE OF TAXATION (CTA)

(if any):

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Address:

FLAT 32, THEYDON BOWER
BOWER HILL
EPPING CM16 7AB

## 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.

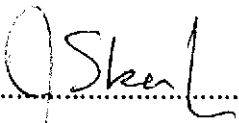
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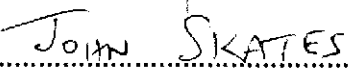
**Western Road and South Street Trusts**  
**Romford United Reformed Church**  
**Balance Sheet for year ended 31<sup>st</sup> December 2024**

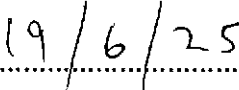
			£
<b>Properties</b>			
54 Fraser Close	200,000		
42 Talbot Court	200,000		
Manse	500,000	900,000	
<b>Investments</b>			
South Street Fund (JM Finn)	396,726		
<b>Minister's Fund:</b>			
JM Finn	852,678		
CCLA	105,328		
Hargreaves Lansdown	35,101	993,107	
Youth Trust (CCLA)		26,285	1,416,118
Cash at bank		1,684	
		2,317,802	
<b>Debtors</b>		15,301	
<b>Creditors</b>		-3,603	
<b>Net Assets</b>		£ 2,329,500	

**Report of the Independent Examiner**

I certify that these statements correctly reflect the financial position of Western Road and South Street Trusts as at 31<sup>st</sup> December 2024.

Signature ..... 

Name ..... 

Date ..... 

**Western Road and South Street Trusts**  
**Romford United Reformed Church**  
**Income & Expenditure for year ended 31<sup>st</sup> December 2024**

**Unrestricted Funds**

<b>Income</b>		£	£
Car Park		17,474	
Lettings		39,172	
Flat Rents		23,516	
Church contributions		15,000	
Northern College Payments		4,000	
Sundry		15	
		<hr/>	
		<b>99,177</b>	
<b>Payments</b>			
Gas	10,213		
Electricity	11,896		
Water	2,112		
Insurance	4,771		
Church cleaning and hygiene	30,988		
Church repairs and maintenance	35,474		
Refuse Collection	3,385		
Car Park repairs	282		
Caretaker's Petty Cash	192		
Gardening	3,000		
Window Cleaning	885		
Stationery and Postage	68		
Sundry	3,445		
Lettings deposit returns	500		
Flats Maintenance & Management	2,590	<b>-109,801</b>	
		<hr/>	
			<b>-10,624</b>

**Restricted Funds**

<u>MINISTERS' FUND – CHARITY REGISTRATION NUMBER</u>		£	£
<u>254888</u>			
<b>Income</b>			
Dividends		<b>32,883</b>	
<b>Payments</b>			
Ministry & Mission	31,408		
Minister's Car Allowance	600		
Minister's NI	61		
Manse Expenses	2,242	<b>-34,311</b>	
		<hr/>	
			<b>-1,428</b>
<u>YOUTH TRUST – CHARITY REGISTRATION</u>			
<u>NUMBER 1033078</u>			
<b>Income</b>			
Dividends		<b>558</b>	
<b>Payments</b>			
Student grants	800	<b>-800</b>	
		<hr/>	
			<b>-242</b>
		<hr/>	
Net income/-deficit for year			<b>-12,294</b>

**Western Road and South Street Trusts**  
**Romford United Reformed Church**  
**Year ended 31<sup>st</sup> December 2024**  
**Debtors and creditors**

**Debtors**

£

E-learning Tuition	room rental	780.00
Rhodes Drama group	hall rental	1,100.00
Flexercise	hall rental	108.00
Renee Dance School	Room & hall rental	1,743.50
Romford Embroiderers	hall rental	105.00
Kharis Ministry	hall rental	848.00
Playgroup (winter term)	hall rental	2027.20
Flat Rents Q4 2024		8,589.11
		<u>£ 15,300.81</u>

**Creditors**

Cheques	Number	Payee		Expense Category
09-Oct 2024	2237	George Mallinson	100.00	Youth Trust
09-Oct 2024	2238	Grace Linyen	100.00	Youth Trust

Cheques post 31.12.24 but relating to year ended 31.12.24

02-Jan 2025	2261	MSC Supplies	123.52	Janitorial supplies
09-Jan 2025	2262	Lee Redican	197.08	Caretaker expenses
15-Jan 2025	DD	Green Recycling (DEC)	344.41	Refuse collection
17-Jan 2025	DD	British Gas (DEC)	2434.50	Gas
20-Jan 2025	DD	Total Energies (DEC)	64.38	Gas (flats)
24-Feb 2025	2278	Shiny Days	240.00	Carpet cleaning
			<u>£ 3,603.89</u>	