

HIGH STREET CHAPEL

High Street Chapel Hopton

**Report of the Trustees
and
Independently Examined Accounts**

**For the year ended
31st March 2025**

Registered Charity no. 1127666

Contents

	<i>Page</i>
Report Of The Trustees	2 to 7
Independent Examiner's Report	8
Receipts and Payments Account	9
Statement of Assets and Lailbities	10

High Street Chapel Hopton
Report of the trustees and accounts for the year ended 31st March 2025

The Trustees present their annual report with the Accounts of the Charity for the year ended 31st March 2025.

Reference and Administrative Details

Charity name

High Street Chapel Hopton

Registered charity number

1127666

Principal address

High Street Chapel Hopton
High Street
Hopton
Diss
Norfolk
IP22 2QX

Trustees

The following people served as trustees during the period:

Local Trustees

Andrew Clarke (*resigned 4 March 2025*)
Mark Cleveland
Tim Holden
Wendy Banks
Tanya Dawson

External Trustees

Graeme Thomas
Mark Wallace
Graham Jack (*appointed 4 March 2025*)

Independent examiner

Tania Jones
Warren Cottage
Warren Lane
Woolpit
Suffolk
IP30 9RT

Bankers

Until 6 Jan 2025:
NatWest
7 Cornhill,
Bury St Edmunds,
Suffolk,
IP33 1BQ

From 24 June 2024:
The Co-operative Bank p.l.c.
1 Balloon Street,
Manchester,
M4 4BE

From 8 October 2024:
Hampshire Trust Bank
80 Fenchurch Street,
London,
EC3M 4BY

Structure, Governance and Management

Governance

High Street Chapel Hopton was formed as a charity under a deed of trust made on 18th July 1878.

The Trust was registered with the Charity Commission (registration number 1127666) on 21st January 2009

The Charity's activities are centred upon the premises held by the Trustees under the Trust Deed, being that of High Street Chapel, High Street, Hopton, although some of the church's activities are carried out outside these premises as considered necessary.

The Trust also includes a residential property neighbouring High Street Chapel known as *Sundene*. This is rented out and the income is applied towards the property's upkeep, with any surplus funds being credited to the Charity's general fund to be used within its day-to-day activities.

Recruitment and appointment of trustees

Any trustee can propose an individual to serve as a trustee, and this person can be appointed by the unanimous agreement of the trustee body. The policy of the trustees is to ensure that the trustee body is made up both of individuals involved in the day-to-day activities of the church (referred to as "internal trustees") and a number of trustees serving who are unconnected and external to the church ("external trustees"), to ensure independence and objectivity.

The day-to-day activities of the Charity are delegated by the Trustees to the body of Elders and Deacons.

Trustee induction and training

New trustees are provided with copies of:

- the Charity's Trust Deed;
- the latest annual report and accounts of the Charity;
- relevant policy and practice documents and minutes;

and are encouraged to read Charity Commission guidance notes CC3 – "The Essential Trustee: What you need to know".

Trustees are encouraged to read Charity Commission and other appropriate newsletters designed to keep them abreast of their duties and responsibilities.

Organisational structure

The Trustees aim to meet twice during the year. The Church continues to be led on a day-to-day basis by three Elders, supported by a group of three Deacons who undertake practical work.

The Elders meet every month and they meet with the Deacons every quarter. The Elders met the Trustees once this year.

The Trustees receive the minutes of the Deacons meeting and monthly a financial report.

During the year a number of policies have been reviewed and updated, including the financial control policy, Data protection policy and the event policy.

During the year the caretaker resigned. Since then, we have taken on a cleaner who is a contract worker. We have 3 part-time employees: the Ministry Leader, Communities Worker and Administrator, all other workers in the church are volunteers. Too many to count or name, everyone in the church plays their part in making things happen.

Objectives and Activities, Achievements and Performance

The objectives of High Street Chapel ("HSC") are set out in its Trust Deed. These are summarised as being the following:-

- a. to organise and carry out a "breaking of bread" service (commonly known as Communion);
- b. to preach and teach the Gospel of God; and
- c. to use the premises for such purposes, civil or religious, which the members of High Street Chapel consider fit and relevant to carry out its overall objectives.

High Street Chapel consider itself to be ordinary people brought together by an extraordinary God who has revealed His love in Jesus Christ. Through Him we discover our purpose and meaning in this life and in the life to come. Who we are and what we do can be summed up in the following:

- We are an ever-expanding family on a mission to share God's love with our community and the wider world.
- We proclaim and practice God's transforming Word.
- We are committed to seeking the Father's heart in prayer.
- We are dependent upon the Holy Spirit.
- We delight in knowing and serving Jesus.

The key activities of High street Chapel are:

- Worship
- Youthwork
- Outreach
- Mission

Worship

Sunday morning services continue every week with a live stream on our YouTube channel so that those who are unable to attend can partake and be included. The babies, children and youth are all catered for by Creche, and Explorers on a Sunday morning, with High Street Kids and Ignite meeting on a Friday evening. Early Birds, the group for parents/carers and babies/toddlers continues to meet on Thursday mornings serving both the church and local community.

There are special services organised around Easter, Harvest and Christmas.

High Street Chapel Hopton

Report of the trustees and accounts for the year ended 31st March 2025

Regular weekly evening services consist of "Drawing Closer" meetings on the 1st Sunday of the month, focussing on spending time seeking the Lord, praying specifically for our community, our nation, our world, and ourselves, and on the other Sundays of the month an evening prayer meeting.

Youth work

Regular youth worship sessions, encourage the worship gifts and talents of the younger people, ready for them to begin involvement in Sunday worship.

In May a Wild Worship session was organised, while in July a 2 day holiday club took place, whereby many children from the local school attended. This year the club ran from 10am-3pm with children bringing their packed lunches. Much fun was had.

Once again, at Advent, the children put together videos, this year focusing on Hope, Peace, Love and Joy.

Outreach and Community

The local school used our building this year for their Christmas performance. The link with the school is seen as a key connection and having them hold their performance here puts our location in the minds of parents attending.

The HSC Face Book Page continues to post uplifting, encouraging content with the aim to help people find and follow Jesus Christ.

Several regular events are organised, open to anyone. These include the Coffee Morning in the Church building (which also offers a Warm Space during the cold months), Men's breakfast, once a week summer evening walks, a bowling challenge, and worship events with local band World Without End.

Other events include summer outreach BBQ, light party as an alternative to Halloween, carol singing and a regular Coffee Night, which is open to anyone, and these evenings are organised around different generic topics.

Two big events, organised by HSC are for a families' camping weekend in July and for a weekend of worship, teaching and relaxation in January, both at the Sizewell Hall. These events are open for anyone.

The Communities Worker continues to keep in touch with members and with many people in the area by regular phone calls and visits. Where needed he organises support for families which could be in co-operation with the Waveney Foodbank.

Hopton CEVC school used the HSC building to host a concert to raise money for mosquito nets for families in need.

At Christmas we distributed 6 Christmas hampers for specific families in our area. This was received well and the plan is to extend this next year.

Mission

HSC supports a number of overseas and local missions and missionaries.

Public Benefit

It is the policy to ensure that all activities are relevant to those in the local community as occasion allows. Several members are involved in village activities, and we seek to engage and invite the local community to all the church's activities, as they are relevant to them.

In reviewing these activities, the trustees are aware and conscious of the statutory obligations placed upon them to ensure that the charity is run for the public benefit and have had regard to the guidance issued by the Charity Commission on public benefit.

Financial Review

Accounting Procedure

As our income is well below the £250,000, the Trustees have agreed to continue to report our finances using Receipts and Payment accounts and no longer use Accrual Accounting as in previous years. Compared to Accrual Accounting, Receipts and Payments Accounts involve simple cash book accounting and does not report the value of resources held at the beginning and the end of an accounting year, with all the applicable rules and conventions used by accountants to value these resources.

For the reader of this report the key differences are that any income received after the accounting period, but due before the end is not included, nor are any outstanding debts not yet paid included in the financial report.

Last year's figures on the financial review are recalculated based on Receipts and Payments. The main differences are:

- Cheques received not cashed in
- Outstanding bills
- Gift Aid claim to be received
- Cheque payments made, but not banked by the beneficiary
- Proportional allocating cost of the insurance contract to the financial year
- Bills for utilities, received after year end or received during the financial year but relating a previous financial year

Insurance

The chapel is insured for a rebuild value of £988,721 and the rebuild value for Sundene is calculated to be £ 716,788.

Reserves

As part of our reserves policy, we keep a reserve for the maintenance of the buildings of max 1.5% of the rebuild value of the property, to ensure we can continue to maintain the building.

Our General Reserve covers over 6 months of total outgoings, which is deemed to be ample.

High Street Chapel Hopton

Report of the trustees and accounts for the year ended 31st March 2025

Financial Review

In the year ended 31st March 2025, a net surplus of £9,752 was registered (2023/24: 12,974). Important contribution to this net surplus is a legacy of £6,000.

Not included in our accounts are cheques for £9,290 received at the end of March, which hit our bank account in early April.

The main income of the church arises from donations made by members of the church, mostly under regular Gift Aid giving, by standing order and an occasional legacy. Donations and legacies amounted to £72,582 in the year, compared with £74,840 in the year to 31st March 2024. Rental Income from Sundene was stable at £6,600.

The main expenditure of the Church is the personnel cost, amounting to £37,432 (2024: £38,679).

We support a number of local and overseas mission partners. We paid in total £13,112 of which £7,388 went to local partners and £4,715 went to overseas missions. In addition, we gave £1,010 as other gifts.

Signed on behalf of the Trustees:

M Cleveland, Trustee



Date

12.12.2025

Independent Examiner's Report To The Trustees Of High Street Chapel Hopton

I report on the accounts for the year ended 31 March 2025 set out on pages 9 to 11.

Respective responsibilities of Trustees and Examiner

The Charity's Trustees are responsible for the preparation of the accounts.

It is my responsibility to:

- examine the accounts under section 145 of the Charities Act;
- to follow the procedures laid down in the general Directions given by the Charity Commission (under section 145(5)(b) of the Charities Act); and
- to state whether particular matters have come to my attention.

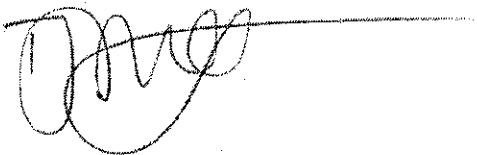
Basis of the independent examiner's statement

My examination was carried out in accordance with general Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from the trustees concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently no opinion is given as to whether the accounts present a 'true and fair' view and the report is limited to those matters set out in the statement below.

Independent examiner's statement

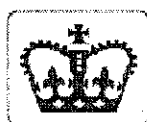
In connection with my examination, no matter has come to my attention:

- 1 which gives me reasonable cause to believe that in, any material respect, the requirements:
 - to keep accounting records in accordance with section 130 of the Charities Act; and
 - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the Charities Acthave not been met; or
- 2 to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.



Tania Jones
Warren Cottage,
Warren Lane,
Woolpit,
Suffolk,
IP30 9RT

Date 1/12/2025



CHARITY COMMISSION
FOR ENGLAND AND WALES

Receipts and Payments Accounts

Charity Name **High Street Chapel**

Charity number (if any) **1127666**

For the period from **01/04/2024**

to **31/03/2025**

Section A

Receipts and payments

A1 Receipts	Unrestricted Funds	Restricted funds	Endowment Funds	Total Funds	Last Year
Donations and Legacies	71,782.37	800.00		72,582.37	74,839.68
Charitable Activities	8,258.21	-		8,258.21	7,341.50
Investments	6,976.41	-		6,976.41	7,119.25
Sub total	87,016.99	800.00	-	87,816.99	89,300.43
A2 Asset and investment sales, etc.					
Total Receipts	87,016.99	800.00	-	87,816.99	89,300.43
A3 Payments					
Worship	-4,782.55	-		-4,782.55	-2,880.87
Youth work	-617.46	-		-617.46	-529.76
Outreach	-10,224.37	-335.00		-10,559.37	-9,270.54
Missionary and Other Gifts	-12,312.40	-800.00		-13,112.40	-12,235.50
Building	-8,174.48	-		-8,174.48	-7,542.54
Personnel Cost	-37,432.47	-		-37,432.47	-38,679.29
Administration	-3,365.70	-		-3,365.70	-5,127.53
Subtotal	-76,929.83	-1,135.00	-	-78,064.83	-76,326.03
A4 Asset and investment purchases, etc.					
Total Payments	-76,929.83	-1,135.00	-	-78,064.83	-76,326.03
Net of receipts / (Payments)	10,087.16	-335.00	-	9,752.16	12,974.40
A5 Transfer of funds	-0.00	-		-0.00	-
A6 Cash funds last year end	61,530.20	1,312.99	-	62,843.19	49,868.79
Cash funds this year end	71,617.36	977.99	-	72,595.35	62,843.19

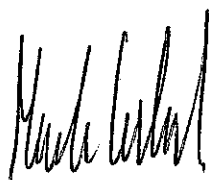
High Street Chapel Hopton
Report of the trustees and accounts for the year ended 31st March 2025

Section B Statement of assets and liabilities at the end of the period

	Details	Unrestricted Funds	Restricted funds	Endowment Funds
B1 Cash funds	NatWest Current Account	0	-	
	NatWest House Account	0	-	
	NatWest Reserve Account	0	-	
	NatWest Building Account	0	-	
	Co-operative Bank Current Account	2,010	-	
	Co-operative Bank Saving Account	29,597	978	
	HTB Easy Access SME Saver (Issue 4)	40,010	-	
	Total cash funds	71,617	978	
	Details	Unrestricted Funds	Restricted funds	Endowment Funds
B2 Other Monetary Assets				
	Cheques to be cleared	9,290		
	Accrued interest	1,017		
	Gift Aid over gifts received March'25	721		
	Details	Funds to which asset belongs	Cost (Optional)	Current Value (Optional)
B3 Investment assets				
	Details	Funds to which asset belongs	Cost (Optional)	Current Value (Optional)
B4 Assets retained for the charity's own use				
	Chapel Building			988,721
	Sundens			716,788
	Details	Funds to which liability relates	Cost (Optional)	Current Value (Optional)
B5 Liabilities	HMRC PAYE	General	949	
	Pension Payments	General	128	

The Accounts were approved by the Trustees and were signed on its behalf by:

M Cleveland, Trustee



M. Wallace, Trustee

