

# **Havant and Emsworth United Reformed Church**

**Charity**

**Report of the Trustees**

**and**

**Financial Statements**

**For the year ended 30<sup>th</sup> June 2025**

**Our Mission Statement**

**“To Show People Jesus,**

**by welcoming all,**

**nurturing faith and**

**sharing love.”**

Havant and Emsworth United Reformed Church is registered as a charity

Number 1130507

# **Havant and Emsworth United Reformed Church**

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**For the year ended 30<sup>th</sup> June 2025**

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# **Havant and Emsworth United Reformed Church Charity**

## **Annual Report**

**For the year ended 30<sup>th</sup> June 2025**

### **Administrative information**

**Registered as a charity number 1130507**

**Registered correspondence address:** North Street, Havant, Hampshire, PO9 1PP

### **Trustees**

Shirley Warren (Church Secretary)

David R. Smith

Philip R. Maddocks

Andrew G. Jackson (Treasurer)

Isobel A. Spencer

Bridget M. Maddocks

Sheila M. Stark

Christine E. Shaw

Elaine M. Wood

Rev. David J. Williams

### **Bankers**

CAF Bank Limited

HSBC Bank plc

Lloyds Bank plc

25 Kings Hill Avenue

312 London Road

4 West Street

Kings Hill

Waterlooville

Havant

West Malling

Hampshire

Hampshire

Kent

PO7 7DX

PO9 1PF

ME19 4JQ

### **Independent Examiner**

Nigel N Valette ACIB, Harting, Manor Road, Hayling Island, Hampshire PO11 0QR

# **Havant and Emsworth United Reformed Church**

## **Report of the Trustees**

**For the year ended 30<sup>th</sup> June 2025**

The Trustees submit their report and the financial statements for the year ended 30<sup>th</sup> June 2025. The Charity is governed by an approved governing document issued by the United Reformed Church (URC). The objects clause of that document has not been changed. 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 URC.

### **The Trustees**

Trustees of the Charity are the serving Elders of the church. They are elected by the members to serve for a period of three years, at the end of which they may be eligible to offer themselves for re-election. Nominees for Eldership must be members of the church and have been so for at least one year. Only members of the Church are able to nominate other members to be an elder. Election of Elders takes place at the church's Annual General Meeting in October. Whilst no formal training is given, as Trustees, Elders are encouraged to take advantage of such trustee training opportunities as are available. Trustees receive no remuneration in respect of their duties but are reimbursed for expenses properly incurred in the course of their work.

### **Objectives and activities**

The work of the Church is mainly centred in the area bounded by the Borough of Havant, maintaining pastoral links with other churches, both United Reformed and other denominations within a ten-mile radius of the Borough. Regular public worship for all is provided at the church building in Havant, promoting the Christian faith, providing training, nurture and activities for children and young people, serving the community, giving pastoral care and support to members and others in need, particularly those in sickness, distress, poverty and bereavement. The church also provides premises and resources for community groups and activities. The Trustees believe they have individually and collectively complied with the duty imposed by section 4 of the Charities Act in having due regard to guidance published by the Charity Commission in respect of worship for the public benefit.

### **Achievements and performance**

As communicated in last year's report the Church Meeting made the difficult decision to cease its regular services of worship at the Emsworth church building. A Celebration Service for the church in Emsworth took place on Friday 13<sup>th</sup> December 2024 followed by the Final Service, a Carol Service, on Sunday 15<sup>th</sup> December. The Wessex Synod Moderator, Reverend Doctor Michael Hopkins, attended and gave a moving Address. Michael said "Today is not a failure of any kind, it's the Holy Spirit pruning, for growth in another part of the vine. We affirm that what God desires most is our flourishing, and it comes with an assurance that we are loved without limit or condition by God."

As in previous years, the Church is currently without a minister, and visiting preachers have continued to lead worship at Havant. This gives the congregation a variety of voices and viewpoints in the promotion of Christian Faith, and enables the Church to provide regular public worship for all. The Church is also blessed with a number of lay preachers and a retired minister who graciously give of their time.

## **Havant and Emsworth United Reformed Church**

### **Report of the Trustees (continued)**

**For the year ended 30<sup>th</sup> June 2025**

#### **Achievements and performance (continued)**

The Wessex Synod of the United Reformed Church has created the Solent Cluster of churches in the 'South East Region' of the Wessex Synod. The proposal was for a small number of ministers to be deployed across the Solent Cluster and for the six churches in the cluster to develop a framework to work together. This led to the production of a profile of the cluster that was sent out to ministers to garner interest in leading the six churches. The Cluster is continuing its search for its first minister with three 'Preach with a View' services held on the weekend of 6th/7th September 2025, including a service at Havant.

In addition, the Church continues to undertake the following activities: -

- Regular Prayer meetings were restarted along with Bible Study sessions. Also published weekly devotions and home communion are offered for those who cannot make it to Sunday Worship.
- A Baby Group for carers with babies up to one year old and the Monday Fellowship group meet weekly. "Snack and Chat" gathering on Saturday mornings offering hot soup and coffees for a donation, along with coffee mornings running from 10:00 every Friday. And 'Poetry and Prose' afternoons along with Church Family lunches are held regularly to foster fellowship.
- A project to encourage members to fundraise for the charity "Stop Domestic Abuse", which provides a range of services including refuge accommodation, outreach services, and support for victims and survivors of domestic abuse. By the end of the financial year £1,816 had been collected. Note that the previous church project for the "Mission Aviation Fellowship" charity concluded at the end of 2024 with a cheque for £1,800 being sent to the charity.

The Church is looking forward positively to the future, as a people of possibility proclaiming the good news of Jesus in word and in deed around Havant and Emsworth.

#### **Financial Review**

The ordinary activities of the Church in the year resulted in a deficit of £34,013. The church received legacies of £8,647 during the year in unrestricted legacies from members who remembered the Church in their Wills. The Church is very grateful to these members and miss their presence in our community. But we also acknowledge that death is a transition from our earthly life to our eternal life with God in heaven. This gives us hope and comfort during times of loss.

However, there were many costs that had to be incurred as well, including a significant amount spent on the fabric of the church - the loft space, gutterings, roofs and walls. This was money spent from the previous year's legacies and the hope is that this work will preserve the church buildings in a well-kept state for many years to come. In addition, the Church makes regular payments to the Ministry and Mission (M&M) Fund of the central United Reformed Church. The URC Finance Committee has expressed thanks to our church for meeting its M&M requirement.

# **Havant and Emsworth United Reformed Church**

## **Report of the Trustees (continued)**

**For the year ended 30<sup>th</sup> June 2025**

### **Financial Review (continued)**

The Church is blessed with cash and ethical investments to ensure that it can meet its objectives and continue its activities for years to come. The objective of having reserves equivalent to 50% of the Church's annual expenditure has been achieved. Nevertheless, the Elders will take action in the coming financial year to reduce expenditure.



## **Independent Examiner's report to the Members of Havant and Emsworth United Reformed Church**

I report on the accounts of the church for the year ended 30 June 2025 which are set out on pages 6 to 12.

### **Respective responsibilities of Trustees and Examiner**

The Trustees are responsible for the preparation of the accounts. The Trustees consider that an audit is not required for this year (under section 144 (2) of the Charities Act 2011) (the 2011 Act) and that an independent examination is needed. It is my responsibility to:

- examine the accounts (under section 145 of the 2011 Act);
- to follow the procedures laid down in the General Directions given by the Charity Commissioners (under section 145(5)(b) of the 2011 Act); and
- to state whether particular matters have come to my attention.

### **Basis of independent examiner's report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the church 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 you as 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 2011 Act; and
  - to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 2011 Act have 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.



(signed) .....

Dated 5<sup>th</sup> September 2025

Nigel N Valette ACIB  
Harting,  
Manor Road,  
Hayling Island  
PO11 0QR

## **Havant and Emsworth United Reformed Church**

### **Statement of Trustees' Responsibilities**

Charity law requires the Trustees to prepare financial statements for each financial year which give a true and fair view of the financial state of affairs of the church and of the surplus or deficit of the church for that period. In preparing those financial statements, the elders are required to

- select suitable accounting policies and then apply them consistently;
- make judgements and estimates that are reasonable and prudent;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the church will continue to function as a place of public worship.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the church and to enable them to ensure that the financial statements comply with the Charities Act 1993. They are also responsible for safeguarding the assets of the church and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.



**Havant and Emsworth United Reformed Church**  
**Statement of Financial Activities**  
**for the year ended 30th June 2025**

	Notes	Unrestricted				2025	2024
		General	Designated	Restricted	Endowment	Total	
		£	£	£	£	£	£
<b>Incoming resources - Voluntary resources</b>							
Direct giving - Freewill offerings		33,068	-	-	-	33,068	35,330
Indirect giving - gift aid		6,749	-	-	-	6,749	7,267
Grants receivable	2	-	-	-	-	-	-
Donations/exceptional income	4	246	-	-	-	246	516
Gifts for other causes	5	-	-	4,354	-	4,354	3,636
Fund-raising		4,210	-	-	-	4,210	2,397
Miscellaneous income		10	-	-	-	10	178
Hall and property-letting income		14,133	-	-	-	14,133	15,909
Investment income	3	4,964	-	-	-	4,964	3,943
Monday Fellowship	13	-	497	-	-	497	520
Unrestricted legacies		8,647	-	-	-	8,647	42,000
Insurance receipt		-	-	-	-	-	-
<b>Total incoming resources</b>		<b>72,027</b>	<b>497</b>	<b>4,354</b>	<b>-</b>	<b>76,878</b>	<b>111,696</b>
<b>Outgoing resources expended in the church's mission</b>							
Ministry and mission		28,063	-	-	-	28,063	26,427
Ministry expenses inc.manse		1,898	-	-	-	1,898	4,530
Music and Worship, Junior Church, Baby Group		3,621	-	-	-	3,621	3,417
Gifts to outside causes		-	190	3,809	-	3,999	4,097
Premises expenses		61,069	-	-	-	61,069	48,902
General and admin. expenses		11,389	-	-	-	11,389	9,467
Monday Fellowship		-	210	-	-	210	219
Costs of changing investments		-	-	-	-	-	-
<b>Total outgoing resources</b>		<b>106,040</b>	<b>400</b>	<b>3,809</b>	<b>-</b>	<b>110,249</b>	<b>97,059</b>
<b>Net incoming/(outgoing) resources before transfers</b>		<b>(34,013)</b>	<b>97</b>	<b>545</b>	<b>-</b>	<b>(33,371)</b>	<b>14,637</b>
Transfers between funds and other		1	1	-	(1)	1	(4)
<b>Net incoming/(outgoing) resources before investment assets revaluation and disposal</b>		<b>(34,012)</b>	<b>98</b>	<b>545</b>	<b>(1)</b>	<b>(33,370)</b>	<b>14,633</b>
Gains /(losses) on revaluation/disposal of investment assets		-	(1,332)	-	(2,947)	(4,279)	8,862
<b>Net increase/(decrease) in funds</b>		<b>(34,012)</b>	<b>(1,234)</b>	<b>545</b>	<b>(2,948)</b>	<b>(37,649)</b>	<b>23,495</b>
Fund balances b/fwd 1.7.24		£ 52,820	£ 132,200	£ 1,900	£ 71,317	£ 258,237	£ 234,742
Fund balances 30.6.25		£ 18,808	£ 130,966	£ 2,445	£ 68,369	£ 220,588	£ 258,237

**Havant and Emsworth United Reformed Church**  
**Income and Expenditure Account**  
**for the year ended 30th June 2025**

	Notes	[----- Unrestricted £	2025 -----]	2024 £
<b>Income</b>			<b>Total £</b>	
FWO envelopes and standing orders		32,003	32,003	33,664
FWO loose		1,065	1,065	1,666
Gift aid		6,749	6,749	7,267
Investment income	3	4,964	4,964	3,943
Grants receivable	2	-	-	-
Donations	4	246	246	516
Fund raising		4,210	4,210	2,397
Lettings - - Havant Meeting Place and Waterside hall		14,133	14,133	15,909
Insurance receipt		-	-	-
Flower fund		10	10	178
Unrestricted legacies		8,647	8,647	42,000
<b>Total income</b>		<b>72,027</b>	<b>72,027</b>	<b>107,540</b>
<b>Expenditure</b>	6			
Ministry				
Ministry & Mission		28,063	28,063	26,427
Expenses		1,898	1,898	4,530
Manse - utilities and insurance		-	-	-
- repairs		-	-	-
Music and worship		2,443	2,443	2,345
Junior church		28	28	51
Local mission projects		182	182	274
Caretaking - salary		17,900	17,900	16,438
- expenses, house costs		6,152	6,152	6,085
Church and halls - heating and lighting		11,300	11,300	7,723
- utilities and insurance		6,633	6,633	7,945
- repairs		19,084	19,084	10,611
Donations to causes outside the local church		-	-	300
Printing, postage and stationery		4,228	4,228	3,231
Sundry expenses		3,527	3,527	2,553
Costs of changing investments		-	-	-
Flowers, Kitchen and Coffee Bar expenses		968	968	747
Depreciation of fixed assets		3,634	3,634	3,683
Loan interest		-	-	-
<b>Total expenditure</b>		<b>106,040</b>	<b>106,040</b>	<b>92,943</b>
<b>(Deficit) / Surplus of income less expenditure</b>		<b>(£34,013)</b>	<b>(£34,013)</b>	<b>£14,597</b>

**Havant and Emsworth United Reformed Church**  
**Balance Sheet**  
**as at 30th June 2025**

	Notes	[----- 2025 -----]		2024
		£	£	£
Tangible Fixed Assets	7		<b>37,305</b>	40,939
Investments				
Stocks and shares	8		<b>99,284</b>	103,563
Current Assets				
Debtors	9	<b>8,686</b>		17,778
Prepayments and deferred income		<b>6,849</b>		8,820
Bank and cash balances	10	<b>71,027</b>		91,192
		<b>86,562</b>		117,790
Creditors and accrued expenses	11	<b>2,563</b>		4,055
Net current assets			<b>83,999</b>	113,735
Total assets less current liabilities			<b>220,588</b>	258,237
Creditors - amounts falling due after one year			-	-
Total assets less liabilities			<b>£ 220,588</b>	<b>£ 258,237</b>
Church Funds				
Unrestricted - general			<b>18,808</b>	52,820
Unrestricted - designated	12		<b>130,966</b>	132,200
Restricted			<b>2,445</b>	1,900
Endowment			<b>68,369</b>	71,317
			<b>£ 220,588</b>	<b>£ 258,237</b>

The Financial Statements were approved by the Elders' Meeting of Havant and Emsworth United Reformed Church and signed on its behalf by

Signature *Stanley Warren* 30<sup>th</sup> September 2025

**Havant and Emsworth United Reformed Church**  
**Notes to the Financial Statements for the year ended 30th June 2025**

**1. Accounting policies**

The Financial Statements have been prepared in accordance with applicable United Kingdom accounting standards, the 'Statement of Recommended Practice' ('SORP') (FRSSE) issued by the Charity Commissioners and the Charities Act 2011. The historical cost convention is used except for the valuation of certain fixed assets, whose valuation basis is detailed in Note 1a below. The accruals basis of accounting has been adopted. The principal accounting policies are applied consistently.

**a) Fixed Assets**

**Freehold Property**

All freehold property used by and for the church, consisting of the church and halls, the manse and 2 Elm Lane is vested in the United Reformed Church (Wessex) Trust Limited and forms no part of these Financial Statements.

**Organ, Sound equipment, fixtures and fittings and other equipment**

Depreciation is provided on all fixed assets at rates calculated to write off the cost or valuation, less estimated residual value, of each asset on a straight-line basis over its expected useful life, as follows: -

- Digital organ - 25 years depreciation in equal instalments
- Sound Equipment - 10 years depreciation in equal instalments
- Furniture, fixtures and fittings over a value of £500 - 3 years depreciation in equal instalments

**b) Investment Assets** are stated at market values on the Balance Sheet date.

**c) Funds**

**Endowment funds:** are funds the capital of which must be maintained; only income arising from investment of the endowment may be used either as restricted or unrestricted funds depending upon the purpose for which the endowment was established.

**Restricted funds:** represent a) income from trusts or endowments which may be expended only on those restricted objects provided in the terms of the trust or bequest, and b) donations or grants received for a specific object or invited by the church for a specific object. The funds may only be expended on the specific object for which they were given. Any balance remaining unspent at the end of each year must be carried forward as a balance on that fund.

**Unrestricted funds:** are general funds which can be used for the church's ordinary purposes.

**Designated funds:** are sums set aside out of the General Funds for specific designated purposes. They can be transferred back to unrestricted funds at any time.

**d) Incoming resources** are all accounted for gross.

**Planned giving:** Collections and donations are recognised when received.

**Indirect giving:** Tax refunds are recognised as soon as the amounts are claimable.

**Grants and legacies** are accounted for when the church is legally entitled to the amounts due.

**Investment income:** Dividends are accounted for when receivable; interest is accrued.

**All other income** is generally recognised when it is receivable.

**e) Outgoing resources**

**Ministry and Mission** payments are made regularly and are included in expenditure for the year to which they relate.

Amounts received specifically for **causes outside the local church** are dealt with as restricted funds and the liability for payment is recognised when the amounts are received.

**All other expenditure** is generally recognised when it is incurred.

Elders and officers receive no remuneration from church funds.

# **Havant and Emsworth United Reformed Church**

## **Notes to the Financial Statements for the year ended 30th June 2025 (continued)**

	2025	2024
<b>2. Grants receiveable.</b>		
	£	£
Grant from URC (Wessex) Trust Ltd	-	-
	<u>-</u>	<u>-</u>
<b>3. Investment Income.</b>		
	£	£
Dividends	2,941	2,905
Bank interest	2,023	1,038
	<u>4,964</u>	<u>3,943</u>
<b>4. Donations/exceptional income.</b>		
	£	£
Donations received by the church for its charitable activities	246	516
	<u>£ 246</u>	<u>£ 516</u>
<b>5. Donations received for causes outside the local church.</b>		
	£	£
Commitment for Life	1,430	1,339
Southern Domestic Abuse Service	1,816	1,120
Mission Aviation Fellowship	680	591
McMillan Cancer Support	355	365
The Leprosy Mission	20	-
World Vision	-	50
Havant Passion Play	-	40
Christian Aid	1	39
Naomi House	-	35
Water Aid	8	11
Beacon food bank	20	-
Sundry	24	46
	<u>4,354</u>	<u>3,636</u>

## **6. General and Administration Expenses.**

There was no remuneration or other benefit accruing directly or indirectly out of the church's funds to a Trustee or to a Trustee's close family connection in the year ended 30 June 2025 (or 2024). During the year the Church's insurance policy provided the Trustees with Trustees and Officers Indemnity cover costing £113.63 (2024: £113.63). No other Trustee's personal expenses were reimbursed by the church during 2025 (or 2024).

# Havant and Emsworth United Reformed Church

## Notes to the Financial Statements for the year ended 30th June 2025 (continued)

### 7. Fixed Assets.

	Organ £	Sound equipment £	Furnishings and fixtures £	Total £
<b>Cost</b>				
Balance at 1.7.24	30,539	22,300	34,326	87,165
Scrapped in year	-	-	-	-
Purchased in year	-	-	-	-
Balance at 30.6.25	30,539	22,300	34,326	87,165
<b>Depreciation</b>				
Balance at 1.7.24	4,271	7,811	34,144	46,226
Scrapped in year	-	-	-	-
Charged in year	1,220	2,232	182	3,634
Balance at 30.6.25	5,491	10,043	34,326	49,860
<b>Net book value</b>				
At 30.6.24				40,939
At 30.6.25				37,305

### 8. Investments.

	[----- 2025 -----]				2024
	Quantity	Cost £	Price £	Value £	Value £
<b>Endowment funds</b>					
COIF Charities Ethical Investment Fund	23,043	65,211	2.9670	68,371	71,318
		<u>£ 65,211</u>		<u>68,371</u>	<u>71,318</u>
<b>Unrestricted Designated funds</b>					
COIF Charities Ethical Investment Fund	10,419	29,451	2.9670	30,913	32,245
		<u>£ 29,451</u>		<u>30,913</u>	<u>32,245</u>
<b>Total Investments</b>		<u>£ 94,662</u>		<u>99,284</u>	<u>103,563</u>

### 9. Debtors.

	2025 £	2024 £
Estimated amount of tax claim under gift aid	6,955	15,477
Other Debtors, including lettings at Havant Meeting Place	1,731	2,301
	<u>8,686</u>	<u>17,778</u>

### 10. Bank and cash.

	£	£
HSBC Bank plc	1,671	16,518
CAF Bank Ltd	7,059	6,784
Lloyds Current a/c	2,244	2,590
Lloyds Deposit a/c	17,945	20,176
Lloyds Treasury Bonds	42,045	45,000
Petty cash	63	124
	<u>£ 71,027</u>	<u>91,192</u>



**Havant and Emsworth United Reformed Church****Notes to the Financial Statements for the year ended 30th June 2025 (continued)**

	2025	2024
<b>11. Creditor: Amounts payable within one year.</b>		
	£	£
PAYE	2,512	2,456
Accrued expenses	286	1,050
Gas and electricity	(235)	549
Members' loans	-	-
	<u>£ 2,563</u>	<u>£ 4,055</u>

**12. Unrestricted Designated funds.**

	£	£
Lift emergency call-out reserve	1,200	1,200
Securities at mid-market values	30,913	32,244
Saturday lunches reserve	409	409
Monday Fellowship funds (see note 13)	329	232
Legacies received less partially expended	98,115	98,115
	<u>£ 130,966</u>	<u>£ 132,200</u>

**13. Monday Fellowship funds.**

	£	£
Balance b/fwd	232	212
Amounts received in freewill offerings	497	520
Amounts paid to speakers and charity representatives	(400)	(500)
Balance c/fwd	<u>£ 329</u>	<u>£ 232</u>

The separate financial control of the Monday Fellowship fund was discontinued on 18th May 2015 and its financial activities are now incorporated into the church's overall financial control, but the Fellowship continues as a discrete outreach of the church.

**14. Capital commitments.**

At the end of the financial year the church had no capital commitments (2024: £ NIL).