

**ADEYFIELD FREE CHURCH HEMEL HEMPSTEAD  
UNITED REFORMED CHURCH CHARITY**

**FINANCIAL STATEMENTS  
FOR THE PERIOD ENDED  
31ST MARCH 2025**

# Adeyfield Free Church URC

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# Adeyfield Free Church URC

## Directors and Officers

<b>Charity Number</b>	1131868
<b>The board of Trustees</b>	Reverend P Stein H Lewis S Ford P Stuart P Annison D Kerry S Grimsdale Y Davis
<b>Church secretary</b>	H Lewis
<b>Registered office</b>	Adeyfield Free Church Centre Maylands Avenue Hemel Hempstead Hertfordshire HP2 4GZ
<b>Accountants</b>	Gilberts Chartered Accountants & Registered Auditors Pendragon House 65 London Road St Albans Hertfordshire AL1 1LJ

# **Adeyfield Free Church URC**

## **Annual Report for the Year Ended 31st March 2025**

### **Administrative Information**

Adeyfield Free Church (Registered Charity No. 1131868) is a local church of the United Reformed Church in Great Britain (URC), and is a member church of Thames North Synod of the URC. It operates in conformity with their Scheme of Union and Governing Document as well as a local constitution (recently undated). At local level activities are under the direction of church meeting consisting of 45 members who have affirmed their Christian faith and support the objectives of the church.

Adeyfield Free Church continue to feel the impact of the substantial increase in utility costs and the effects of the current Cost of Living on the whole country.

The Church Office telephone number is 01442 260175.

The members of the Elders' Meeting for the time being are recognised as the charity trustees. Those who served this year are as follows:

Minister: Rev Paul Stein (50 % scoping with St George's URC, Hemel Hempstead)  
Church Secretary: Heather Lewis  
Elder: Shirley Ford —Treasurer  
Elder: Penny Stuart  
Elder: Pamela Annison  
Elder: Dave Kerry  
Elder: Yvonne Davis  
Elder: Sue Grimsdale

### **Structure and Governance**

Church Meetings are held bi-monthly in addition to an Annual General Meeting. During this year the Trustees (Elders) have held meetings approximately once a month, with additional meetings to update our constitution and to discuss the future of the church and fundraising. These meetings take the format of time for prayer and then the business needed to progress the many tasks required to administer our building alongside any other activities and church related matters.

The Elders are aware of the Charity Commission's guidance on public benefit (contained in Charity Commission publication "The Advancement of Religion for the Public Benefit") and has regard to it in the administration of the Church. The Elders believe that the Church provides benefit to the public by:

- providing resources and facilities for public worship, pastoral care and spiritual, moral and intellectual development, both for the congregation and for anyone else who wishes to benefit from what the Church offers
- promoting Christian values and service by members of the congregation to the community, for the benefit of individuals and society as a whole.

Rev Paul Stein has been our pastor since November 2022. AFC share Paul with our sister church St George's URC.

Public worship is held in person each Sunday in the worship hall and small groups have continued to meet either in individuals houses or using one of the church meeting rooms. The church has seen activities for young people, children and outreach to the community continue to evolve this year and it has been a joy to see more young people once again frequenting the building.

# **Adeyfield Free Church URC**

## **Annual Report for the Year Ended 31st March 2025**

### **Review of Activities**

As a local congregation of the United Reformed Church, Adeyfield Free Church seeks to advance the Christian religion through its activities and the facilities offered to the community by its building, and described more specifically in its mission statement as 'Love Jesus, Love each other and Love our community'.

Members of the church and adherents meet on Sunday mornings for worship, including communion on the second Sunday of the month. Young people's groups meet during the service times. Once a month we hold an all age service, often celebrating occasions like Mother's day, Harvest Sunday, a Nativity and Christingle. Various mid-week small groups, meeting either weekly or fortnightly, encourage people to spend time in a social setting where the Bible is studied and needs are prayed for.

In March 2024 we opened "Meet & Eat" in our Community Space adjacent to the reception area. Originally we only open to the community on two days per week as a community cafe offering refreshments, a warm space, toddler play area, toy library and space for crafts and activities. We have now extended the use of this area to include Saturday mornings, private functions, community activities and refreshments for groups meeting in the Centre. One day per week our 'Senior Pals' group meets in the space for refreshments and activities.

Fingerprints, our well established Christian pre-school and nursery, continues to work with children and families, increasingly from the new housing local to the church centre. Counselling at AFC continues to serve from the centre, establishing itself in the community as an affordable counselling service, serving businesses and individuals.

We continue to support local charity, Playskill, who have their head office in our building and hold weekly sessions in term time working with children 0 to 5 years with physical disability needs. In September 2024 The Boys Brigade moved their local offices into the AFC Centre and have become part of the community. 5th Hemel Cubs and Beavers continue to meet in the building and the groups are well attended, especially the new Squirrels group which cater for 4-6 year olds. The church was asked to run additional events for Easter and Christmas for cubs and beavers from across Hemel Hempstead, as well as hosting the district Squirrels Christmas party.

The church partners with Expressions Academy, a charity which runs various activities from our building including Art socials, Bible journalling, Fitsteps dance classes and a group for young mothers. They have assisted with planning and leading holiday clubs and activities for young people in partnership with the church.

Little Fish, our 'stay and play' group for toddlers and their carers, continues to flourish supporting families from the local community. Little Fish, with the support of the wider church, has collected items to support a charity in Uganda working with orphans and children in poverty. Community events include celebration meals for Christmas and a summer BBQ, community meals and fundraisers for ourselves and other charities. The AFC Centre also provides spaces for many community activities run by outside groups including U3A, a local dance school and two fitness classes. We hope to expand the provision and host more community based activities. We are a collection centre for Samaritan's Purse shoeboxes in November.

Our pastor and the pastoral team oversee pastoral care and support for members and their families, as well as for individuals and groups in the wider community. Several groups sponsored by the church include many people who are not otherwise connected with the church.

Adeyfield Free Church is a member of Churches Together in Hemel Hempstead and links with other churches in supporting initiatives including the World Day of Prayer and Pray Hemel, which meets monthly at different venues. Other community projects include Christians Against Poverty (CAP), Dacorum Emergency Night Shelter (DENS), Foodbank and Liberty Tea Rooms and Community Hub. Support continues for individuals and organizations elsewhere in the UK and abroad with similar mission objectives of promoting the Christian gospel and serving those in need.

### **Redevelopment of Adeyfield Church**

We continue to be grateful to North Thames Synod for their ongoing guidance, help and support both financially and in practical matters.

# **Adeyfield Free Church URC**

## **Independent Examiner's Report to the Elders of Adeyfield United Reformed Church**

I report on the accounts of the Church for the year ended 30 April 2025, which are set out on pages 4 to 10.

### **Respective responsibilities of Elders and examiner**

The church's Elders are responsible for the preparation of the accounts. The church's Elders consider that an audit is not required for the 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 Commission 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 Commissioners. 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 Elders concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no audit 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 to comply with the accounting requirements of the 2011 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.

Pendragon House  
65 London Road  
St. Albans  
Hertfordshire  
AL1 1LJ

*Richard Hattrell*

Richard Hattrell  
Gilberts  
Chartered Accountant

Dated 30 January 2026

**Adeyfield Free Church URC**  
**Statement of Financial Activities**  
**For the period ended 31st March 2025**

	Note	2025 Unrestricted & Designated Funds £	2025 Restricted Funds £	2025 Total Funds £	2024 Total Funds £
<b>Income from :</b>					
Donations from regular offerings	2	35,518	9,790	45,307	58,207
Other donations and grants	3	25,425	17,351	42,776	116,097
Charitable activities	4	-	-	-	-
Other trading activities	5	49,656	-	49,656	38,765
Investments	6	20	-	20	367
<b>Total Income</b>		<u>110,619</u>	<u>27,141</u>	<u>137,759</u>	<u>213,436</u>
<b>Expenditure on :</b>					
<b>Charitable activities</b>					
Support of outside causes	8	5,308	-	5,308	8,936
Ministry and mission	9	38,303	-	38,303	45,025
Activities directly relating to					
MANSE running costs	7	559	-	559	2,475
the work of the Church	10	7,405	4,165	11,570	6,021
Church Running costs	11	96,568	11,809	108,377	121,140
<b>Total Expenditure</b>		<u>148,143</u>	<u>15,974</u>	<u>164,117</u>	<u>183,596</u>
<b>Net Income for the Period</b>		(37,525)	11,167	(26,358)	29,840
<b>Gains and Losses on Investments</b>					
Unrealised gains / (losses)		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>Net Movement in Funds</b>		(37,525)	11,167	(26,358)	29,840
Fund transfers	15	-	-	-	2,134
<b>Balance brought forward at 1st April</b>	13	<u>106,250</u>	<u>32,652</u>	<u>138,903</u>	<u>106,929</u>
<b>Balance carried forward at 31st March</b>	13	<u><u>68,725</u></u>	<u><u>43,819</u></u>	<u><u>112,544</u></u>	<u><u>138,903</u></u>

All recognised gains and losses for the year are included in the Statement of Financial Activities.

The notes on pages 7 to 11 form part of these accounts.

**Adeyfield Free Church URC**  
**Balance Sheet**  
**As at 31st March 2025**

	Note	2025 £	2024 £
<b>Current Assets</b>			
Stocks			
Debtors	14	13,538	2,950
Cash at bank and in hand		<u>112,544</u>	<u>138,903</u>
		126,081	141,852
<b>Liabilities: Amounts falling due within one year</b>	15	<u>-</u>	<u>-</u>
<b>Net Current Assets</b>		<u>126,081</u>	<u>141,852</u>
<b>Net Assets</b>		<u><u>126,081</u></u>	<u><u>141,852</u></u>
<b>Funds</b>	16		
Unrestricted		25,834	60,970
Restricted		<u>100,247</u>	<u>32,776</u>
		<u><u>126,081</u></u>	<u><u>93,746</u></u>

Approved by the Elders on 30 January 2026 and signed on its behalf by:

P Stein - Elder

*Paul Stein*

The notes on pages 7 to 11 form part of these accounts.



# **Adeyfield Free Church URC**

## **Notes to the Financial Statements**

### **For the period ended 31st March 2025**

#### **1 Accounting Policies**

##### **a) Basis of Preparation**

The accounts have been prepared in accordance with the Financial Reporting Standard for Smaller Entities (effective January 2015) and the Charities SORP applicable to Smaller Charities. They are prepared under historical cost convention except for the valuation of investment assets, which are shown at market value.

##### **b) Income**

###### *Voluntary income*

- Collections are recognised when received by or on behalf of the church.
- Planned giving receivable under gift aid is recognised only when received.
- Income tax recoverable on gift aid donations is recognised when the income is recognised.
- Grants and legacies to the church are accounted for only when received.
- Funds raised by the church are accounted for gross.

###### *Other income*

Rental income from the letting of church premises is recognised when the rental is due.

###### *Income from investments*

Dividends and interest are accounted for when receivable. Tax recoverable on such income is recognised in the same accounting year.

###### *Gains and losses on investments*

Unrealised gains or losses are accounted for on revaluation of investments at the balance sheet date.

##### **c) Expenditure**

###### *Allocation of expenditure*

Expenditure is charged directly to the appropriate category where possible. Certain items of office overhead costs which cannot be allocated directly are apportioned between the categories on a basis reflecting the estimated split of resources used.

##### **d) Fund Accounting**

Unrestricted funds are available for use at the discretion of the church elders in the furtherance of its general objectives.

Restricted funds are funds subject to specific restriction imposed by donors or by the purpose of the appeal.

##### **f) Investments**

Investments are valued at market value at the balance sheet date, and are kept up to date such that when investments are sold there is no gain or loss arising. As a result the Statement of Financial Activities only includes unrealised gains and losses arising from the revaluation of the investment portfolio throughout the year.

##### **g) Current Assets**

Amounts owing to the church at the balance sheet date in respect of fees, rents or other income are shown as debtors less provision for amounts that may prove uncollectable.

Cash at bank includes short term deposits held either with the Lloyds and Santander.

**Adeyfield Free Church URC**  
**Notes to the Financial Statements (Continued)**  
**For the period ended 31st March 2025**

<b>2</b>	<b>Donations from regular offerings</b>	<b>2025</b>	<b>2025</b>	<b>2025</b>	<b>2024</b>
		<b>Unrestricted &amp; Designated Funds £</b>	<b>Restricted Funds £</b>	<b>Total Funds £</b>	<b>Total Funds £</b>
	Planned giving:				
	Offerings and gift aid donations	39,158	4,514	43,672	43,912
	Income tax recoverable on gift aid	(3,640)	5,276	1,636	14,295
		<u>35,518</u>	<u>9,790</u>	<u>45,307</u>	<u>58,207</u>
<b>3</b>	<b>Other donations and grants</b>				
	Donations and grants received	12,594	17,351	29,945	31,611
	Monies raised for named causes	12,831	-	12,831	18,470
	Synod Support	-	-	-	65,000
	Refund Salaries	-	-	-	1,016
		<u>25,425</u>	<u>17,351</u>	<u>42,776</u>	<u>116,097</u>
<b>4</b>	<b>Charitable activities</b>				
	Trading Income	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>5</b>	<b>Other trading activities</b>				
	Church lettings	49,656	-	49,656	38,765
		<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		<u>49,656</u>	<u>-</u>	<u>49,656</u>	<u>38,765</u>
<b>6</b>	<b>Income from Investments</b>				
	Interest and dividends	<u>20</u>	<u>-</u>	<u>20</u>	<u>367</u>
		<u>20</u>	<u>-</u>	<u>20</u>	<u>367</u>
<b>7</b>	<b>MANSE running costs</b>			<b>2025 Total Funds £</b>	<b>2024 Total Funds £</b>
	Council Tax, Water rates, Gas and Electricity	559	-	559	2,475
	Manse maintenance & Expenses	-	-	-	-
	Manse insurance	-	-	-	-
		<u>559</u>	<u>-</u>	<u>559</u>	<u>2,475</u>

**Adeyfield Free Church URC**  
**Notes to the Financial Statements (Continued)**  
**For the period ended 31st March 2025**

	<b>2025 Unrestricted &amp; Designated Funds</b>	<b>2025 Restricted Funds</b>	<b>2025 Total Funds</b>	<b>2024 Total Funds</b>
<b>8 Support of outside causes</b>				
DENS	-	-	-	220
Discovery	1,075	-	1,075	1,075
Expressions	-	-	-	122
Christians Against Poverty	225	-	225	1,800
Youth Across Hemel	-	-	-	700
Evangelical Alliance	90	-	90	80
Hardship	-	-	-	-
Good News for All	-	-	-	150
Tearfund	-	-	-	200
Through the Roof	-	-	-	150
Coffeemates	-	-	-	150
Churches Together	40	-	40	40
Samaritan's Purse	-	-	-	179
Community Action	577	-	577	-
Daniel Gitau	864	-	864	800
Joel & Claire Harri	1,275	-	1,275	1,650
Paul & Rose Harvey	1,163	-	1,163	1,525
Community Hire Donation Refund	-	-	-	95
Named Causes	<u>5,308</u>	<u>-</u>	<u>5,308</u>	<u>8,936</u>
	<u>5,308</u>	<u>-</u>	<u>5,308</u>	<u>8,936</u>
<b>9 Ministry and mission costs</b>				
Ministry & Mission Fund	36,315	-	36,315	40,084
Ministry expenses	<u>1,988</u>	<u>-</u>	<u>1,988</u>	<u>4,940</u>
	<u>38,303</u>	<u>-</u>	<u>38,303</u>	<u>45,025</u>
<b>10 Activities directly relating to the work of the Church</b>				
Youth & Children's activities	40	-	40	470
Worship and Teaching	746	4,165	4,911	602
Social Ministry & Church Events	663	-	663	1,964
Beavers and Cubs	<u>5,956</u>	<u>-</u>	<u>5,956</u>	<u>2,985</u>
	<u>7,405</u>	<u>4,165</u>	<u>11,570</u>	<u>6,021</u>

**Adeyfield Free Church URC**  
**Notes to the Financial Statements (Continued)**  
**For the period ended 31st March 2025**

	2025	2025	2025	2024
	Unrestricted	Restricted	Total	Total
	& Designated			
11 Church Running costs	Funds	Funds	Funds	Funds
Service Charge	5,255	-	5,255	6,573
Health and Safety	2,116	-	2,116	1,109
General Maintenance + Contracts	13,926	4,930	18,856	6,100
Cleaning	-	-	-	-
Gas/Electricity	28,868	-	28,868	32,208
Insurance	3,371	-	3,371	3,177
Water	1,241	-	1,241	881
Church/Cafe Business Rates	(989)	-	(989)	2,303
Telephone	1,175	-	1,175	1,473
Cleaning Supplies	700	-	700	638
Stationery and photocopying	293	-	293	2,278
Other admin expenses	1,004	-	1,004	491
Website and Social Media	540	-	540	405
Licences and music	711	-	711	723
Payroll / Pension Fees / PAYE Tax	1,894	-	1,894	1,914
Ch Improvements/Café	4,098	6,879	10,976	33,701
Admin/CIn/Ctr Mgr Pay	32,364	-	32,364	27,166
	<u>96,568</u>	<u>11,809</u>	<u>108,377</u>	<u>121,140</u>

**12 Tangible Fixed Assets for Church Use**

The manse at 78 Poynders Hill was sold by the trust in August 2022. The proceeds of this sale are lodged with URC Thames North Synod Trust. The church building at Maylands Avenue was handed over to the church on 20<sup>th</sup> December 2019. The building is vested in URC Thames North Synod Trust as trustees and is not a church asset. The building is held on a 999 year lease from Hightown Housing Association. The Shell and Core of the building is insured by the landlord. Tenant's Improvements to the building is valued for insurance purposes at £5,510,452 and is insured by the church. The church contents are insured, by the church, for £145,290.

**13 MONETARY ASSETS**

The church monies are not held in segregated accounts, but for the sake of this financial statement the total of each account is allocated appropriately over the various funds.

	2025	2024
	£	£
Alliance & Leicester	53,197	83,646
Lloyds TSB Current #1	54,347	55,257
Deposit Account	5,000	-
	<u>112,544</u>	<u>138,903</u>

**14 Debtors**

	2025	2024
	£	£
Other debtors	-	-
Gift Aid recoverable	13,538	2,950
Prepayments and accrued income	-	-
	<u>13,538</u>	<u>2,950</u>

**Adeyfield Free Church URC**  
**Notes to the Financial Statements (Continued)**  
**For the period ended 31st March 2025**

<b>15 Statement of Funds</b>	<b>1 April 2024 £</b>	<b>Income £</b>	<b>Expenditure £</b>	<b>Fund trfs £</b>	<b>Inv. gains £</b>	<b>31 March 2025 £</b>
<b>Unrestricted Funds</b>						
General fund	53,874	107,559	(141,587)	-	-	19,846
Designated funds						
AFCC Inc	-	-	-	-	-	-
Names Causes	7,096	7,882	(8,990)	-	-	5,988
Youth Fund	48,106	-	-	(48,106)	-	-
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total unrestricted funds	60,970	115,441	(150,577)	(48,106)	-	25,834
<b>Restricted Funds</b>						
Grants	-	17,100	-	-	-	17,100
Youth Fund	-	-	-	48,106	-	48,106
Building Fund	32,776	14,819	(12,554)	-	-	35,041
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total restricted funds	32,776	31,919	(12,554)	-	-	100,247
	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total funds	141,852	147,360	(163,131)	(48,106)	-	126,081

**Designated Funds**

Designated Funds represent unrestricted funds set aside by the church for specific designated purposes; they can be transferred back into general funds at the church's decision.

The balance brought forward on the Youth Fund, previously classified as a designated fund, has been reclassified as a restricted fund following a review by the trustees which confirmed that the fund is subject to external restrictions.

**Restricted Funds**

The restricted funds all derive from bequests to the church, which had restrictions to be applied to the uses of the funds. These are as follows:-

Grants - to be used for the activities as specified by the donors.

Youth fund - to be used for the activities as specified by the donors.

Building fund - to be used for the maintenance of the church building.

The restricted funds are wholly represented by cash and other net current assets.