

HADLEIGH UNITED REFORMED CHURCH

England & Wales · Charity number 1151084

Details

Status Registered

Legal form Other

Registered 2013-03-05

Register [View on the Charity Commission register](#)

Contact

Address 4 Ash Grove
Capel St. Mary
Ipswich
IP9 2UW

Phone 01473310169

Email treasurer@hadleighurc.org.uk

Website hadleighurc.org.uk

Activities

Objects: 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 UNITED REFORMED CHURCH.

Activities: Regular Church Services, Funerals, Baptisms, Weddings etc. Youth and children's works. Maintaining our buildings for letting to the wider community (e.g. Scrabble, Toddlers group, Badminton, Digital Cinema, Musical recitals etc.) . The list is not exhaustive and evolves to meet the community's needs.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Human Resources, Provides Buildings/facilities/open Space, Provides Services
- **What:** General Charitable Purposes, Education/training, Disability, Overseas Aid/famine Relief, Accommodation/housing, Religious Activities, Arts/culture/heritage/science, Human Rights/religious Or Racial Harmony/equality Or Diversity, Recreation
- **Who:** Children/young People, Elderly/old People, People With Disabilities, Other Charities Or Voluntary Bodies, The General Public/mankind

Geography

- **Area of benefit:** LOCAL
- Suffolk

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£83,478	£90,042	-	-
2023-12-31	£74,197	£77,422	-	-
2022-12-31	£77,067	£68,094	-	-
2021-12-31	£80,141	£70,248	-	-
2020-12-31	£60,211	£67,110	-	-

Trustees

Name	Role	Appointed
Ann Swallow		2020-09-29
Chloe Elmer		2022-08-31
Claire Coster		2020-09-01
JAN DICKS		2012-12-24
NIGEL CRISP BSC		2012-12-24
Paul Simon		2022-08-31
RONNIE HOWSON		2012-12-24
Rev Adam Earle		2025-01-01
Rev David Rees		2025-01-01
THOMAS GORDON		2012-12-24

HADLEIGH UNITED REFORMED CHURCH

England & Wales - Charity number 1151084

Accounts

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, Vacancy
Telephone Call Secretary**

Company Number: N/A

Charity Number: 1151084

**THE Hadleigh, Suffolk UNITED REFORMED CHURCH TRUST
Trustees Report**

YEAR ENDED 31ST DECEMBER 2024

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, Vacancy
Telephone Call Secretary

THE Hadleigh, Suffolk UNITED REFORMED CHURCH (TRUST)

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• Annual Report

Year Ended 31st December 2024

Reference and Administrative Information

Address

The Market Place,
Hadleigh,
Suffolk.
IP7 5DL

Correspondence Secretary

Mrs Claire Coster

1. Minister

Vacancy

2. Elders

Mrs Claire Coster
Mrs. Jan Dicks.
Mrs Ann Swallow
Mr Ric Lambert

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Minister, Vacancy
Telephone Call Secretary

Miss Chloe Elmer

3. *Bankers*

Barclays Bank Plc
High Street.
Hadleigh
Suffolk

4. *Legal Advisors*

Not retained

5. *Independent Examiner*

Independent Examiner
Mark Wallace, CTA FCA, Walter Wright
89 High Street
Hadleigh
IP7 5EA

6. *Church Officers*

Minister – Vacancy
Secretary – Mrs. Claire Coster
Treasurer – Mr Tom Gordon

• Structure, Governance and Management

1. *The Trust*

The Hadleigh United Reformed Church a registered charity, number 1151084. It is governed by its Memorandum and Articles of Association as revised in 2008.

All of the financial assets and liabilities of the Hadleigh, Suffolk, United Reformed Church are owned by the Eastern Synod Trust of the United Reformed Church ("Synod") and are managed by the church on behalf of the Eastern Synod Trustees

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2. *The Trustees*

The Trustees of the charity are also Congregational members.

All Trustees give their time voluntarily and receive no benefits from the charity apart from those honoraria and reimbursed expenses incurred in connection with running the church's affairs.

The Trustees serving during the year and to the date of this report were as follows:-

Ronnie Howson (Chair).
Mr. Nigel Crisp.
Mrs. Mrs Anne Swallow
Mrs. Claire Coster (Secretary)
Mr Richard Lambert
Mrs. Jan Dicks.
Mr. Tom Gordon (Treasurer)
Miss Chloe Elmer

3. *Appointment of New Trustees*

The Trustees nominate members to serve as Trustees of the Trust and the Elders ratify the appointments.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

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There is an informal programme for the induction of Trustees.

Training is organised for the Synod Trustees (normally annually) to ensure they are aware of current practice and issues of charity law etc. Congregational Trustees will receive invitations to attend.

4. Constitution of the Church

Hadleigh, Suffolk, United Reformed Church is part of the Eastern Synod Of the URC, one of 13 Synods of the United Reformed Church ("URC") within the United Kingdom. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk.)

In accordance with "the Structure of the United Reformed Church" it is responsible for:-

- Providing Worship to the Membership and wider community in accordance with the practices of the United Reformed Church.
- Providing teaching and spiritual support to Members, Young people and Adherents.
- Providing pastoral oversight to members and adherents.
- Promoting ecumenical relations, by working with local churches;
- Dealing with matters referred from the Eastern Synod;
- Undertaking such other things which promote the welfare of the United Reformed Church.

• Organisational Structure

The executive church meetings run cyclically throughout the year. The elders are the key decision-making body, who are responsible to the Congregation for all aspects, Spiritual and Temporal within the Church, of Church Life. The Elders meet on the 1st Monday of every month, although emergency extraordinary meetings can be called at short notice, should this be necessary.

There is a Management committee with devolved powers from the Elders to deal with all matters temporal (buildings, lettings, H&L, H&S, etc). Responsibility for expenditure and buildings strategy reside with the elders, who report to the Church Meeting, which is the ultimate authority within the congregation. It has its own chairman and secretary. It meets roughly 4 times per year, as deemed necessary by the Chairman. The Management committee reports to the Elders meeting.

The Minister chairs the Elders meetings, although it could be any Elder should the minister not be present. There is a Secretary who takes minutes, and is responsible for all major correspondence, reporting to the Minister on Organisational matters. The Treasurer is responsible for the management of our Finances.

There is not a defined quorum, as most attend most meetings. The chair (normally the minister) would decide, should attendance on a particular evening be poor, on the viability of continuing. The minister also chairs Church Meetings. There are several other groups in the congregation who have particular responsibilities, but all report ultimately, to the Elders.

There is a Worship Team with devolved authority from the Elders to assess and plan, inter alia, morning worship, and the worship life of the church.

1. Related parties

Local URC churches operating in the Eastern Synod area are separate and independent charities. There is no common control or unity of administration with any of these bodies and

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, Vacancy
Telephone Call Secretary**

they are not deemed to be connected charities within the understanding of the Charities SORP 2005.

2. *Managing Trustees*

The Elders manage the church buildings on behalf of the Synod who are the Custodian Trustees.

• Use of Volunteers

The minister of word and sacrament is paid directly from the Finance Office of the United Reformed Church in London. Mr. Lambert is employed part-time as Church Administrator..

• Risk Management

The Trustees are responsible for the management of the risks faced by the charity. Risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management process is undertaken regularly.

The most serious risk facing the charity would be the Synod failing to achieve its strategic and charitable objectives, either through resources being put into programmes which do not meet those objectives or through failure of Trustees and other Committees to consider the charity's objectives when making decisions. To manage and mitigate this risk, the Trustees, who are normally also (though not exclusively) elders, meet regularly to consider and review matters both temporal and spiritual, and, in so doing, are reminded of the objectives which they must constantly keep in mind. Also, having Convenors of Committees give an account of their Committee's decisions to the Church Meeting,

There is not a Business Continuity Plan, but a monthly statement of accounts is produced and made available to all church members, and is reviewed by the Elders (See above).

Among the key risk controls used by the charity are:

- a financial policy subject to periodic review (an updated version is currently under consultation);
- clear financial authorisation and approval levels (also under consultation)
- detailed summary accounts produced for scrutiny by Trust Directors and Elders at every meeting during the year;

The church operates a 'Safeguarding' policy with two members appointed to oversee all such matters reporting to the eldership as appropriate.

Through the risk management process established for the charity, the Trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

• Aims and Objectives

- The advancement of the Christian religion especially by the means of, and in accordance with, principles of the United Reformed Church as set out for the time being in 'The Manual'. The aims of the charity are, inter alia, regular worship, teaching, outreach and mission by the provision of pastoral, educational and mission, technical and financial support. It is also to share the vision of the URC's General Assembly with the local churches.

1. *Ensuring delivery of the Trust's aims and public benefit*

The Trustees review the aims, objectives and proposed future activities on a regular basis. The Trustees follow the general guidance issued by the Charity Commission on public benefit when doing so.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, Vacancy
Telephone Call Secretary

• Pastoral Support

There is a member appointed to work with others to provide spiritual, pastoral and care and challenge to Members and Adherents. The church buildings being extensively hired by the local community, informal links can be established with those hirers, where conversations about possible pastorates needs might be discussed (e.g. there is a local dementia support group that meets regularly in the church premises, when from time to time a member of the congregation meets informally with one of the leaders)

• Educational and Mission Support

A young people's co-ordinator has been appointed to ensure the best use is made of training and support resources are made available to the leaders.

Where feasible and appropriate, encouragement to mission and outreach activities to be undertaken in Hadleigh and local or villages.

• Technical Support

Libraries of books and pamphlets, visual aids are widely available. There is an honorary IT technician who is responsible for the maintenance of all aspects of the church's electronic equipment.

• Financial Support

The Church's principal source of funds is from the Weekly Givings by members. This is enhanced from the lettings and rents of the church's premises.

Capital works may be supported by application to Synod and other bodies for financial assistance.

Achievements and Performance 2024

1. Spiritual:

- Church Services have continued every week in the Church and online on the website, through the YouTube Channel and there is also a distribution of a written copy of the service for those who are unable to attend Church and do not have access to the website.
- We meet for worship weekly, despite not having a stipendiary minister for our Church since July 2023, including for the special Festivals of Easter, Christmas and Harvest when we invite friends to celebrate with us.
- Weekly prayer service in the Church, including a service of healing prayer offered once a month.
- Quarterly Cafe Church services.

2. Outreach and community engagement:

- Blythwood Care Shoebox appeal continues with a fund raising event once a year and ongoing activities to cover and fill the shoeboxes. Over 130 were filled in 2024.
- We supported the Hadleigh Food Bank, known as Just Food until August 2024 when the organisers decided to finish the operation.
- We support FIND (Families in Need) project, based in Ipswich, supporting them with harvest gifts and Christmas gifts. We also have a box at the back of the Church for donations, which are taken to Ipswich monthly.
- An afternoon tea/garden party was held on 27th July 2024 to raise money for Water Aid. We raised enough money to twin all our toilets with toilet blocks in countries that are trying to build toilets.
- December 2023 – a Christmas Wreath festival was held in the Church, with at least 20 different wreaths displayed, most of which had been made by groups that use our premises. The Church was open during the Town Lighting Up Event, when people

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, Vacancy
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could view the wreaths, write a prayer, there were children's craft activities, and refreshments were also offered at the back of the Church.

- Support for Memories Café held weekly to support those living with dementia and their carers, including a short traditional Carol Service in December.
- Support for Lunch clubs on the first and third Wednesday of the month for retired people in Hadleigh organised by the ACC.
- Encouraged diversification of worship and events using such support systems as multi-media, web-based communications, Facebook and an advert in the Hadleigh Community News each month.
- Since July 2022 we have been sending a representative to the Hadleigh Community Forum which meets monthly.
- Produce a weekly news sheet and a monthly newsletter, which is available on our website as well as a hard copy, so that people know what is happening in our Church and to bring items of interest to the Church family and wider community.
- Achieved the Bronze Certificate as an Eco Church.

3. Pastoral

The wide network of pastoral ministry has continued to be a vital part of who we are and what we do. Our Church family is divided into groups and a leader for each group is encouraged to keep in regular contact. This Pastoral Support has continued, especially supporting those who are housebound or in a care home. We have a group of about fifteen people who are now in care homes or housebound and so we are trying to support them as best we can during this challenging time of their lives. The Pastoral Team has met regularly to consider how we can best support the Church family and also those groups who meet on our premises.

This network has been especially important since July 2023 when we have been without a stipendiary minister.

4. The wider Church

- Some of our church members continue to lead and be heavily involved in The Hadleigh Story Tellers, who go into two primary schools in Hadleigh and lead an assembly, telling a Bible story through drama. We also have two people who lead assembly at Hadleigh Community Primary School once every half term instead of the stipendiary minister.
- We take part in Churches Together in Hadleigh, sending two representatives to the monthly meeting. We join with the other Churches to support The Week of Prayer for Christian Unity. We hosted the Good Friday service of Witness and refreshments afterwards. We support the joint Christian Aid events including hosting a Christian Aid Soup Lunch and a joint afternoon Christian Aid service.
- In terms of the URC, we continue to play our part in the South Suffolk Area Partnership meetings via Zoom and send two representatives to the Eastern Synod, which meets on a Saturday twice a year. In July 2024 two members from our Church attended the General Assembly of the URC at Swanick in Derbyshire.

5. Administration

- We continue to monitor our Safeguarding Policy and Data Privacy Policy. Both of these documents are available on the website.
- Our part-time administrator continues with the principal roles of managing the lettings of our premises, ensuring the church is ready for morning worship, managing our office, being a day-to-day church ambassador to the local community.
- Our new website (produced 2018) continues to prove most helpful, making us generally more accessible to the community at large. We also have a Facebook Account which publicises our activities to the local community.
- We advertise our Church services and any special events in the local magazine – the Hadleigh Community News.

6. Future Plans

- With the reorganisation of the Eastern Synod it has been recognised that we will not be receiving stipendiary ministry just for our Church. We have explored joining the

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

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Ipswich & East Pastorate which consists of two full time paid ministers with responsibility for five churches – Castle Hill URC, Ipswich, St John's URC, Ipswich, Felixstowe URC, Saxmundham URC and Leiston LEP. The Church Meeting unanimously accepted this proposal in October 2024 as well as Church Meetings in the other churches voting unanimously to accept us. We formally joined the Ipswich and East Pastorate on 1st January 2025.

- Under the guidance of our Interim Moderator we produced a Mission Action Plan which was agreed in September 2024.
- Continue with quarterly Cafe Church when resources permit and investigate setting up a Messy Church/ Forest Church as a joint project with the other Churches in Hadleigh.
- Continue with a quarterly service at Monks Eleigh Chapel.
- Make links with the other churches in the Ipswich and East Pastorate.
- Continue to support the Ipswich Foodbank FIND
- Maintain profiling of Commitment for Life plus two other charities selected at the Christmas Church meeting and raise the profile of these through our newsletter.
- Continue to plan to build an Administrator's Office in the Church so that the Administrator has a proper office to enable them to fulfil their duties. This includes seeking Listed Building Permission.
- The alterations to the area around the pulpit and dais have been put on hold. (Ideally this should be referred to the CM as they had approved the changes and approved their implementation). The Listed buildings approval, having now exhausted its authorisation period, the Elders and congregation shall have to consider how best to proceed.

• Resources

Finance is provided for Local administration, training, away-days and weekends. Considerable works have been funded to improve and fit-out our premises.

• Financial Review

The Church funds are split into Restricted, Designated and Unrestricted funds. Descriptions of the restrictions are held in the Church Annual accounts.

Details are Included in Inspector's report filed separately.

• Future Plans

Signed on behalf of the Trustees

Mr Ronnie Howson

Secretary to the Trustees.

16 September 2024

• INDEPENDENT Examiner's REPORT

Filed separately.

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31-Dec-24

Charity number 1151084

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TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 7 for the year ended 31 December 2024

Signed

Date

T Gordon

08/10/2025

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities and Basis of the Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (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.

MAW

Signed by the Independent Examiner:

Mark Wallace CTA FCA

Walter Wright

08/10/2025

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2024

	Note	Unrestricted Funds		Restricted Funds	TOTAL 2023	Unrestricted Funds		Restricted Funds	TOTAL 2024
		General £	Designated £	£	£	General £	Designated £	£	£
INCOMING RESOURCES									
Incoming resources from generated funds:									
Voluntary income	2	31,729	335	180	32,244	32,273	80	2,000	34,353
Activities for generating funds	3	41,744	-	-	41,744	48,892	-	-	48,892
Investment income	4	140	-	-	140	233	-	-	233
Incoming resources from charitable activity		73,613	335	180	74,128	81,398	80	2,000	83,478
Other incoming resources		-	-	-	-	-	-	-	-
Total incoming resources		73,613	335	180	74,128	81,398	80	2,000	83,478
RESOURCES EXPENDED									
Ministerial Costs	5	33,461	-	-	33,461	32,371	-	-	32,371
Admin, Outreach and Communications		2,430	-	-	2,430	2,879	-	-	2,879
Charitable activities		39,889	530	363	40,782	54,501	40	250	54,791
Total resources expended		75,780	530	363	76,672	89,752	40	250	90,042
Net incoming/(outgoing) resources before transfers		(2,167)	(195)	(183)	(2,544)	(8,354)	40	1,750	(6,564)
Gross transfers between funds		-	-	-	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains and losses		(2,167)	(195)	(183)	(2,544)	(8,354)	40	1,750	(6,564)
Gains/(losses) on investment assets		-	-	-	-	-	-	-	-
Net movement in funds		(2,167)	(195)	(183)	(2,544)	(8,354)	40	1,750	(6,564)
Total funds b/fwd 1 January		32,968	14,402	183	47,553	30,802	14,207	-	45,009
Total funds c/fwd 31 December		30,802	14,207	-	45,009	22,448	14,247	1,750	38,445

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2024

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2023 £	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2024 £
FIXED ASSETS	6	-	-	-	-	-	-	-	-
CURRENT ASSETS									
Debtors	7	7,024	-	-	7,024	10,718	-	-	10,718
Bank and cash balances	8	24,284	14,207	-	38,491	13,935	14,247	1,750	29,932
		31,308	14,207	-	45,515	24,653	14,247	1,750	40,650
CURRENT LIABILITIES									
Creditors payable within one year	9	506	-	-	506	2,205	-	-	2,205
NET CURRENT ASSETS		30,802	14,207	-	45,009	22,448	14,247	1,750	38,445
TOTAL ASSETS LESS CURRENT LIABILITIES		30,802	14,207	-	45,009	22,448	14,247	1,750	38,445
Creditors payable after one year		-	-	-	-	-	-	-	-
TOTAL NET ASSETS		30,802	14,207	-	45,009	22,448	14,247	1,750	38,445
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		30,802	-	-	30,802	22,448	-	-	22,448
Designated		-	14,207	-	14,207	-	14,247	-	14,247
Total		30,802	14,207	-	45,009	22,448	14,247	-	36,695
Restricted income funds:		-	-	-	-	-	-	1,750	1,750
		<u>30,802</u>	<u>14,207</u>	<u>-</u>	<u>45,009</u>	<u>22,448</u>	<u>14,247</u>	<u>1,750</u>	<u>38,445</u>

APPROVED by the Church Meeting held on: 08/10/2025
and signed on its behalf by the chair:

The notes on pages 3 to 7 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2024

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently. The presentation currency of the financial statements is in Pound Sterling (£) and rounded to the nearest pound.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant. Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province Trust who hold them upon trust for purposes connected with Hadleigh URC. Expenditure incurred on the church and manse is written off in the year it is incurred.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

	Unrestricted Funds		Restricted Funds	TOTAL	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated		2023	General	Designated		2024
	£	£	£	£	£	£	£	£
2 VOLUNTARY INCOME								
CAF	-	-	-	-	-	-	-	-
Cheques	950	-	-	950	100	-	-	100
Envelopes	510	-	-	510	540	-	-	540
Loose	3,674	-	-	3,674	3,114	-	-	3,114
SO Carrying Gift Aid	14,691	-	-	14,691	3,595	-	-	3,595
SO Not Carrying Gift Aid	3,410	-	-	3,410	13,863	-	-	13,863
Donations General	2,807	335	180	3,322	1,607	80	-	1,687
Funerals & Weddings	330	-	-	330	233	-	-	233
Gift Aid Refund Received from HMRC	4,479	-	-	4,479	3,440	-	-	3,440
Other Income	877	-	-	877	5,781	-	-	5,781
Grants	-	-	-	-	-	-	2,000	2,000
	<u>31,729</u>	<u>335</u>	<u>180</u>	<u>32,244</u>	<u>32,273</u>	<u>80</u>	<u>2,000</u>	<u>34,353</u>
3 ACTIVITIES FOR GENERATING FUNDS								
Church Lettings	24,225	-	-	24,225	25,360	-	-	25,360
Monks Eleigh Lettings	269	-	-	269	-	-	-	-
School House Rental Income	17,250	-	-	17,250	11,496	-	-	11,496
Manse Rental Income	-	-	-	-	12,036	-	-	12,036
	<u>41,744</u>	<u>-</u>	<u>-</u>	<u>41,744</u>	<u>48,892</u>	<u>-</u>	<u>-</u>	<u>48,892</u>
4 INVESTMENT INCOME								
Bank Interest	140	-	-	140	233	-	-	233
Totals	<u>73,613</u>	<u>335</u>	<u>180</u>	<u>74,128</u>	<u>81,398</u>	<u>80</u>	<u>2,000</u>	<u>83,478</u>

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

5 CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted Funds	TOTAL	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated		2023	General	Designated		2024
	£	£	£	£	£	£	£	£
MINISTERIAL COSTS								
Ministerial Expenses	1,372	-	-	1,372	535	-	-	535
Ministry and Mission Contributions	32,088	-	-	32,088	31,836	-	-	31,836
	<u>33,461</u>	<u>-</u>	<u>-</u>	<u>33,461</u>	<u>32,371</u>	<u>-</u>	<u>-</u>	<u>32,371</u>
 ADMIN, OUTREACH AND COMMUNICATIONS								
Pulpit Supply	628	-	-	628	905	-	-	905
Communications	1,802	-	-	1,802	1,974	-	-	1,974
	<u>2,430</u>	<u>-</u>	<u>-</u>	<u>2,430</u>	<u>2,879</u>	<u>-</u>	<u>-</u>	<u>2,879</u>
 CHARITABLE ACTIVITIES								
Insurance Excluding Manse	5,044	-	-	5,044	5,352	-	-	5,352
Insurance Manse	684	-	-	684	766	-	-	766
Buildings Maintenance and Alterations Excl. Manse	4,396	-	-	4,396	5,669	-	-	5,669
Buildings Maintenance and Alterations, Manse	1,050	-	-	1,050	13,211	-	-	13,211
Charity Payments	2,038	-	363	2,400	-	-	-	-
Caretaking, Cleaning and Salaries	10,610	-	-	10,610	11,385	-	-	11,385
Council Tax and Water Rates Excl Manse	387	-	-	387	1,020	-	-	1,020
Council Tax and Water Rates. Manse	3,430	-	-	3,430	2,706	-	-	2,706
Heating & Lighting	8,590	-	-	8,590	10,644	-	-	10,644
Accountancy fees	-	-	-	-	1,668	-	-	1,668
Misc Payments	3,661	530	-	4,191	2,080	40	250	2,370
	<u>39,889</u>	<u>530</u>	<u>363</u>	<u>40,782</u>	<u>54,501</u>	<u>40</u>	<u>250</u>	<u>54,792</u>
 Total charitable activities	<u>75,780</u>	<u>530</u>	<u>363</u>	<u>76,672</u>	<u>89,752</u>	<u>40</u>	<u>250</u>	<u>90,043</u>

6 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.

7 DEBTORS

	General	Designated	Restricted	2023	General	Designated	Restricted	2024
Church Lettings	2,506	-	-	2,506	2,759	-	-	2,759
Gift Aid	4,518	-	-	4,518	7,959	-	-	7,959
	<u>7,024</u>	<u>-</u>	<u>-</u>	<u>7,024</u>	<u>10,718</u>	<u>-</u>	<u>-</u>	<u>10,718</u>

8 BANK BALANCES

Community Account	23,609	-	-	23,609	11,818	-	-	11,818
Business 10 Day notice	674	14,207	-	14,882	2,118	14,247	1,750	18,115
	<u>24,284</u>	<u>14,207</u>	<u>-</u>	<u>38,491</u>	<u>13,935</u>	<u>14,247</u>	<u>1,750</u>	<u>29,932</u>

9 CURRENT LIABILITIES

Other creditors	506	-	-	506	2,205	-	-	2,205
	<u>506</u>	<u>-</u>	<u>-</u>	<u>506</u>	<u>2,205</u>	<u>-</u>	<u>-</u>	<u>2,205</u>

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2024

10 FUNDS

Unrestricted funds are available for use at the discretion of the church in its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant. Designated funds are unrestricted funds earmarked by the Trustees for a particular project. Designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church.

11 DESIGNATED FUNDS

The designated funds are split as follows:

	Church Worship £	Fellowship Fund £	Total Designated Fund £
INCOMING RESOURCES			
Voluntary income		80	80
RESOURCES EXPENDED			
Charitable activities		40	40
Net incoming/(outgoing) resources		40	40
Net movement in funds		40	40
Total funds b/fwd 1 January	14,035	172	14,207
Total funds c/fwd 31 December	14,035	212	14,247

Hadleigh United Reformed Church
10 Clopton Gardens
Hadleigh
IP7 5JG

Walter Wright
89 High Street
Hadleigh
IP7 5EA

The following representations are made on the basis of enquiries of management and staff with relevant knowledge and experience such as we consider necessary in connection with your independent examination of the charity's financial statements for the period ended 31 December 2024. These enquiries have included inspection of supporting documentation, where appropriate, and are sufficient to satisfy ourselves that we can make each of the following representations. All representations are made to the best of our knowledge and belief

General

1. We acknowledge that the work performed by you is substantially less in scope than an audit performed in accordance with International Standards on Auditing (UK) and that you do not express an audit opinion.
2. We confirm that the charity was entitled to exemption under section 144 of the Charities Act 2011 the requirement to have its financial statements for the financial year ended 31 December 2023 audited.
3. We have fulfilled our responsibilities as trustees under the Charities Act 2011, for preparing financial statements in accordance with applicable law
4. All the transactions undertaken by the charity have been properly reflected and recorded in the accounting records.
5. All the accounting records have been made available to you for the purpose of your independent examination. We have provided you with unrestricted access to all appropriate persons within the charity, and with all other records and related information requested, including minutes of all management and trustee meetings and correspondence with the Charity Commission.
6. The accounts are free of material misstatements, including omissions.

Assets and liabilities

7. The charity has satisfactory title to all assets and there are no liens or encumbrances on the charity's assets, except for those that are disclosed in the notes to the financial statements.
8. All actual liabilities, contingent liabilities, and guarantees given to third parties have been recorded or disclosed as appropriate.
9. We have no plans or intentions that may materially alter the carrying value and, where relevant, the fair value measurements or classification of assets and liabilities reflected in the financial statements.

Legal claims and contingent events

10. We have disclosed to you all claims in connection with litigation that have been, or are expected to be, received and such matters, as appropriate, have been properly accounted for and disclosed as applicable in the financial statements.

Laws and regulations

11. We have disclosed to you all known instances of non-compliance or suspected non-compliance with laws and regulations whose effects should be considered when preparing the financial statements.

Related parties

12. Related party relationships and transactions have been appropriately accounted for and disclosed as applicable in the financial statements. We have disclosed to you all relevant information concerning such relationships and transactions and are not aware of any other matters which require disclosure in order to comply with the requirements of company law or accounting standards.

Subsequent events

13. All events subsequent to the date of the accounts which require adjustment or disclosure have been properly accounted for and disclosed as applicable.

Going concern

14. We believe that the charity's accounts should be prepared on a going concern basis on the grounds that current and future sources of funding or support will be more than adequate for the charity's needs. We also confirm our plans for future action(s) required to enable the charity to continue as a going concern are feasible. We have considered a period of twelve months from the date of approval of the financial statements. We believe that no further disclosures relating to the charity's ability to continue as a going concern need to be made in the financial statements.

Yours faithfully

T Gordon

.....
Signed on behalf of the Board of Trustees

08/10/2025

Date

HADLEIGH UNITED REFORMED CHURCH

England & Wales - Charity number 1151084

Accounts

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, Vacancy
Telephone Call Secretary**

**Company Number: N/A
Charity Number: 1151084**

**THE Hadleigh, Suffolk UNITED REFORMED CHURCH TRUST
Trustees Report**

YEAR ENDED 31ST DECEMBER 2023

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, Vacancy
Telephone Call Secretary

THE Hadleigh, Suffolk UNITED REFORMED CHURCH (TRUST)

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• Annual Report

Year Ended 31st December 2023

Reference and Administrative Information

Address

The Market Place,
Hadleigh,
Suffolk.
IP7 5DL

Correspondence Secretary

Mr. Nigel Crisp, BSc
85, Angel Street,
Hadleigh
IP7 5EY

1. Minister

Vacancy

2. Elders

Mrs Claire Coster

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, Vacancy
Telephone Call Secretary

Mrs. Jan Dicks.
Mrs Ann Swallow
Mr Ric Lambert
Miss Chloe Elmer

3. *Bankers*

Barclays Bank Plc
High Street.
Hadleigh
Suffolk

4. *Legal Advisors*

Not retained

5. *Independent Examiner*

Independent Examiner
Mark Wallace, CTA FCA, Walter Wright
89 High Street
Hadleigh
IP7 5EA

6. *Church Officers*

Minister – Vacancy
Secretary – Mrs. Claire Coster
Treasurer – Mr Tom Gordon

• Structure, Governance and Management

1. *The Trust*

The Hadleigh United Reformed Church a registered charity, number 1151084. It is governed by its Memorandum and Articles of Association as revised in 2008.

All of the financial assets and liabilities of the Hadleigh, Suffolk, United Reformed Church are owned by the Eastern Synod Trust of the United Reformed Church ("Synod") and are managed by the church on behalf of the Eastern Synod Trustees

.

2. *The Trustees*

The Trustees of the charity are also Congregational members.

All Trustees give their time voluntarily and receive no benefits from the charity apart from those honoraria and reimbursed expenses incurred in connection with running the church's affairs.

The Trustees serving during the year and to the date of this report were as follows:-

Ronnie Howson (Chair).
Mr. Nigel Crisp.
Mrs. Mrs Anne Swallow
Mrs. Claire Coster (Secretary)
Mr Richard Lambert
Mrs. Jan Dicks.
Mr. Tom Gordon (Treasurer)
Miss Chloe Elmer

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, Vacancy
Telephone Call Secretary

3. *Appointment of New Trustees*

The Trustees nominate members to serve as Trustees of the Trust and the Elders ratify the appointments.

There is an informal programme for the induction of Trustees.

Training is organised for the Synod Trustees (normally annually) to ensure they are aware of current practice and issues of charity law etc. Congregational Trustees will receive invitations to attend.

4. *Constitution of the Church*

Hadleigh, Suffolk, United Reformed Church is part of the Eastern Synod Of the URC, one of 13 Synods of the United Reformed Church ("URC") within the United Kingdom. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urb.org.uk.)

In accordance with "the Structure of the United Reformed Church" it is responsible for:-

- Providing Worship to the Membership and wider community in accordance with the practices of the United Reformed Church.
- Providing teaching and spiritual support to Members, Young people and Adherents.
- Providing pastoral oversight to members and adherents.
- Promoting ecumenical relations, by working with local churches;
- Dealing with matters referred from the Eastern Synod;
- Undertaking such other things which promote the welfare of the United Reformed Church.

• Organisational Structure

The executive church meetings run cyclically throughout the year. The elders are the key decision-making body, who are responsible to the Congregation for all aspects, Spiritual and Temporal within the Church, of Church Life. The Elders meet on the 1st Monday of every month, although emergency extraordinary meetings can be called at short notice, should this be necessary.

There is a Management committee with devolved powers from the Elders to deal with all matters temporal (buildings, lettings, H&L, H&S, etc). Responsibility for expenditure and buildings strategy reside with the elders, who report to the Church Meeting, which is the ultimate authority within the congregation. It has its own chairman and secretary. It meets roughly 4 times per year, as deemed necessary by the Chairman. The Management committee reports to the Elders meeting.

The Minister chairs the Elders meetings, although it could be any Elder should the minister not be present. There is a Secretary who takes minutes, and is responsible for all major correspondence, reporting to the Minister on Organisational matters. The Treasurer is responsible for the management of our Finances.

There is not a defined quorum, as most attend most meetings. The chair (normally the minister) would decide, should attendance on a particular evening be poor, on the viability of continuing. The minister also chairs Church Meetings. There are several other groups in the congregation who have particular responsibilities, but all report ultimately, to the Elders.

There is a Worship Team with devolved authority from the Elders to assess and plan, inter alia, morning worship, and the worship life of the church.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, Vacancy
Telephone Call Secretary**

1. Related parties

Local URC churches operating in the Eastern Synod area are separate and independent charities. There is no common control or unity of administration with any of these bodies and they are not deemed to be connected charities within the understanding of the Charities SORP 2005.

2. Managing Trustees

The Elders manage the church buildings on behalf of the Synod who are the Custodian Trustees.

• Use of Volunteers

The minister of word and sacrament is paid directly from the Finance Office of the United Reformed Church in London. Mr. Lambert is employed part-time as Church Administrator..

• Risk Management

The Trustees are responsible for the management of the risks faced by the charity. Risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management process is undertaken regularly.

The most serious risk facing the charity would be the Synod failing to achieve its strategic and charitable objectives, either through resources being put into programmes which do not meet those objectives or through failure of Trustees and other Committees to consider the charity's objectives when making decisions. To manage and mitigate this risk, the Trustees, who are normally also (though not exclusively) elders, meet regularly to consider and review matters both temporal and spiritual, and, in so doing, are reminded of the objectives which they must constantly keep in mind. Also, having Convenors of Committees give an account of their Committee's decisions to the Church Meeting,

There is not a Business Continuity Plan, but a monthly statement of accounts is produced and made available to all church members, and is reviewed by the Elders (See above).

Among the key risk controls used by the charity are:

- a financial policy subject to periodic review (an updated version is currently under consultation);
- clear financial authorisation and approval levels (also under consultation)
- detailed summary accounts produced for scrutiny by Trust Directors and Elders at every meeting during the year;

The church operates a 'Safeguarding' policy with two members appointed to oversee all such matters reporting to the eldership as appropriate.

Through the risk management process established for the charity, the Trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

• Aims and Objectives

- The advancement of the Christian religion especially by the means of, and in accordance with, principles of the United Reformed Church as set out for the time being in 'The Manual'. The aims of the charity are, inter alia, regular worship, teaching, outreach and mission by the provision of pastoral, educational and mission, technical and financial support. It is also to share the vision of the URC's General Assembly with the local churches.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, Vacancy
Telephone Call Secretary**

1. *Ensuring delivery of the Trust's aims and public benefit*

The Trustees review the aims, objectives and proposed future activities on a regular basis. The Trustees follow the general guidance issued by the Charity Commission on public benefit when doing so.

• Pastoral Support

There is a member appointed to work with others to provide spiritual, pastoral and care and challenge to Members and Adherents. The church buildings being extensively hired by the local community, informal links can be established with those hirers, where conversations about possible pastorate needs might be discussed (e.g. there is a local dementia support group that meets regularly in the church premises, when from time to time a member of the congregation meets informally with one of the leaders)

• Educational and Mission Support

A young people's co-ordinator has been appointed to ensure the best use is made of training and support resources are made available to the leaders.

Where feasible and appropriate, encouragement to mission and outreach activities to be undertaken in Hadleigh and local or villages.

• Technical Support

Libraries of books and pamphlets, visual aids are widely available. There is an honorary IT technician who is responsible for the maintenance of all aspects of the church's electronic equipment.

• Financial Support

The Church's principal source of funds is from the Weekly Givings by members. This is enhanced from the lettings and rents of the church's premises.

Capital works may be supported by application to Synod and other bodies for financial assistance.

• Achievements and Performance

1. Spiritual:

- a. Church Services have continued every week in the Church and online on the website, through the YouTube Channel and there is also a distribution of a written copy of the service for those who are unable to attend Church and do not have access to the website.
- b. We meet for worship weekly, despite not having a stipendiary minister for our Church since July 2023, including for the special Festivals of Easter, Christmas and Harvest when we invite friends to celebrate with us.
- c. Weekly prayer service in the Church, including a service of healing prayer offered once a month.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, Vacancy
Telephone Call Secretary**

- d. Monthly Messy Church sessions – discontinued June 2023 when our minister left.
- e. Quarterly Cafe Church services.

2. Outreach and community engagement:

- a. Blythswood Care Shoebox appeal continues with a fund raising event once a year and ongoing activities to cover and fill the shoeboxes. Over 150 were filled in 2023.
- b. We are continuing to support the Hadleigh Food Bank, known as Just Food, allowing them to rent a room on our campus for a peppercorn rent as part of commitment to supporting those in need of food parcels
- c. We also support FIND (Families in Need) project, based in Ipswich, supporting them with harvest gifts and Christmas gifts. We also have a box at the back of the Church for donations, which are taken to Ipswich monthly.
- d. December 2023 – a Nativity festival was held in the Church, with 22 different Nativity Scenes displayed with donations towards FIND. The Church was open during the Town Lighting Up Event, when people could view the Nativity Scenes, write a prayer, children's craft activities, a quiz about the Nativity Scenes and refreshments offered at the back of the Church.
- e. Support for Memories Café held weekly to support those living with dementia and their carers, including a short traditional Carol Service in December.
- f. Support for Lunch clubs on the first and third Wednesday of the month for retired people in Hadleigh organised by the ACC.
- g. Encouraged diversification of worship and events using such support systems as multi-media, web-based communications, Facebook and an advert in the Hadleigh Community News each month.
- h. A stronger network of support and pastoral care for all user groups of our premises, including providing a Link Person for each group that meets on our premises.
- i. Since July 2022 we have been sending a representative to the Hadleigh Community Forum which meets monthly.
- j. Produce a weekly news sheet and a monthly newsletter, which is available on our website as well as a hard copy, so that people know

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, Vacancy
Telephone Call Secretary**

what is happening in our Church and to bring items of interest to the Church family and wider community.

- k. Begin to investigate how we can achieve the Bronze Certificate as an Eco Church.

3. Pastoral

- a. The wide network of pastoral ministry has continued to be a vital part of who we are and what we do and even more so since the end of March 2020. Our Church family was divided into groups and a leader for each group was encouraged to speak to the folks in their group once a week. This Pastoral Support has continued, especially supporting those who are housebound or in a care home. The Pastoral Team has met regularly to consider how we can best support the Church family and also those who meet on our premises.
- b. This network has been especially important since July 2023 when we have been without a stipendiary minister.

4. The wider Church

- Some of our church members continue to lead and be heavily involved in the Open the Book team, now known as The Hadleigh Story Tellers, who go into two primary schools in Hadleigh and lead an assembly, telling a Bible story through drama.
- We take part in Churches Together in Hadleigh, sending two representatives to the monthly meeting. We join with the other Churches to support The Week of Prayer for Christian Unity. We hosted the Good Friday service of Witness and refreshments afterwards. We support the joint Christian Aid events including hosting a Christian Aid Soup Lunch and a joint afternoon Christian Aid service.
- In terms of the URC, we continue to play our part in the South Suffolk Area Partnership meetings via Zoom and send two representatives to the Eastern Synod, which meets on a Saturday twice a year. In July 2023 two members from our Church attended the General Assembly of the URC at Swanick in Derbyshire.

5. Administration

- a. We continue to monitor our Safeguarding Policy and Data Privacy Policy. Both of these documents are available on the website.
- b. Our part-time administrator continues with the principal roles of managing the lettings of our premises, ensuring the church is ready for morning worship, managing our office, being a day-to-day church ambassador to the local community.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, Vacancy
Telephone Call Secretary**

- c. Our new web site (produced 2018) continues to prove most helpful, making us generally more accessible to the community at large. We also have a Facebook Account which publicises our activities to the local community.

6. Future Plans

- a. We have produced an Action Plan which we have been working on since October 2021 – see attached.
- b. Continue with quarterly Cafe Church when resources permit and investigate setting up a Messy Church/ Forest Church as a joint project with the other Churches in Hadleigh.
- c. Continue with a quarterly service at Monks Eleigh Chapel.
- d. Make links with growing Churches.
- e. Plan an outreach group.
- f. Continue to support the local Hadleigh Foodbank in addition to Ipswich's FIND
- g. Maintain profiling of Commitment for Life plus two other charities selected at the Christmas Church meeting and raise the profile of these through our newsletter.
- h. Continue to plan to build an Administrator's Office in the Church so that the Administrator has a proper office to enable them to fulfil their duties. This includes seeking Listed Building Permission.
- i. The alterations to the area around the pulpit and dais have been put on hold. (Ideally this should be referred to the CM as they had approved the changes and approved their implementation). The Listed buildings approval, having now exhausted its authorisation period, the Elders and congregation shall have to consider how best to proceed.

• Resources

Finance is provided for Local administration, training, away-days and weekends. Considerable works have been funded to improve and fit-out our premises.

• Financial Review

The Church funds are split into Restricted, Designated and Unrestricted funds. Descriptions of the restrictions are held in the Church Annual accounts.

Details are Included in Inspector's report filed separately.

• Future Plans

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, Vacancy
Telephone Call Secretary**

Signed on behalf of the Trustees

Mr Ronnie Howson

Secretary to the Trustees.

30 August 2023

• INDEPENDENT Examiner's REPORT

Filed separately.

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31-Dec-23

Charity number 1151084

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Treasurer's Statement	Below

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 7 for the year ended 31 December 2023

Signed

Date

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities and Basis of the Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (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.

Signed by the Independent Examiner:

Mark Wallace CTA FCA

Walter Wright

89 High Street

Hadleigh

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted Funds		Restricted	TOTAL	Unrestricted Funds		Restricted	TOTAL
	Note	General	Designated	Funds	2022	General	Designated	Funds	2023
		£	£	£	£	£	£	£	£
INCOMING RESOURCES									
Incoming resources from generated funds:									
Voluntary income	2	47,845	367	680	48,892	31,729	335	180	32,244
Activities for generating funds	3	28,161	-	-	28,161	41,813	-	-	41,813
Investment income	4	14	-	-	14	140	-	-	140
Incoming resources from charitable activity		76,020	367	680	77,067	73,682	335	180	74,197
Other incoming resources		-	-	-	-	-	-	-	-
Total incoming resources		76,020	367	680	77,067	73,682	335	180	74,197
RESOURCES EXPENDED									
Ministerial Costs	5	31,393	-	-	31,393	33,461	-	-	33,461
Admin, Outreach and Communications		2,060	-	-	2,060	2,430	-	-	2,430
Charitable activities		34,144	-	497	34,641	40,639	530	363	41,532
Total resources expended		67,597	-	497	68,094	76,530	530	363	77,422
Net incoming / (outgoing) resources before transfers		8,423	367	183	8,973	(2,848)	(195)	(183)	(3,225)
Gross transfers between funds					-				-
Net incoming / (outgoing) resources before other recognised gains and losses		8,423	367	183	8,973	(2,848)	(195)	(183)	(3,225)
Gains / (losses) on investment assets		-	-	-	-	-	-	-	-
Net movement in funds		8,423	367	183	8,973	(2,848)	(195)	(183)	(3,225)
Total funds b/ fwd 1 January		24,545	14,035	-	38,580	32,968	14,402	183	47,552
Total funds c/ fwd 31 December		32,968	14,402	183	47,553	£ 30,120	£ 14,207	£ -	£ 44,327

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET
AS AT 31 DECEMBER 2023

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2022 £	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2023 £
FIXED ASSETS	6	-	-	-	-	-	-	-	-
CURRENT ASSETS									
Debtors	7	7,274	-	-	7,274	7,024	-	-	7,024
Bank and cash balances	8	27,511	14,035	183	41,729	24,284	14,207	-	38,491
		34,785	14,035	183	49,003	31,308	14,207	-	45,515
CURRENT LIABILITIES									
Creditors payable within one year	9	1,450	-	-	1,450	506	-	-	506
NET CURRENT ASSETS		33,335	14,035	183	47,553	30,802	14,207	-	45,009
TOTAL ASSETS LESS CURRENT LIABILITIES		33,335	14,035	183	47,553	-	30,802	14,207	45,009
Creditors payable after one year		-	-	-	-	-	-	-	-
TOTAL NET ASSETS		33,335	14,035	183	47,553	30,802	14,207	-	45,009
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		32,968	-	-	32,968	30,802	-	-	30,802
Designated		-	14,402	-	14,402	-	14,207	-	14,207
Total		32,968	14,402	-	47,370	30,802	14,207	-	45,009
Restricted income funds:									
		-	-	183	183	-	-	-	-
		32,968	14,402	183	47,553	30,802	14,207	-	45,009

APPROVED by the Church Meeting held on:

and signed on its behalf by the chair:

The notes on pages 3 to 7 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant. Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province

Trust who hold them upon trust for purposes connected with Hadleigh URC. Expenditure incurred on the church and manse is written off in the year it is incurred.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g Designated Funds

The designated fund is money received from another church which closed many years ago. The trustees have set aside the funds to be used for specific things relating to worship.

1h Restricted Funds

The restricted fund represents offerings which have been collected on behalf of other charities and then paid out.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted Funds		Restricted	TOTAL	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	2022	General	Designated	Funds	2023
	£	£	£	£	£	£	£	£
2 VOLUNTARY INCOME								
CAF	100	-	-	100	-	-	-	-
Cheques	2,150	-	-	2,150	950	-	-	950
Envelopes	520	-	-	520	510	-	-	510
Loose	4,478	-	-	4,478	3,674	-	-	3,674
SO Carrying Gift Aid	16,185	-	-	16,185	14,691	-	-	14,691
SO Not Carrying Gift Aid	3,880	-	-	3,880	3,410	-	-	3,410
Donations General	347	367	183	896	2,807	335	180	3,322
Funerals & Weddings	230	-	-	230	330	-	-	330
Gift Aid Refund Received from HMRC	12,353	-	-	12,353	4,479	-	-	4,479
Other Income	7,423	-	497	7,920	877	-	-	877
Grants	180	-	-	180	-	-	-	-
	<u>47,845</u>	<u>367</u>	<u>680</u>	<u>48,892</u>	<u>31,729</u>	<u>335</u>	<u>180</u>	<u>32,244</u>
3 ACTIVITIES FOR GENERATING FUNDS								
Church Lettings	19,301	-	-	19,301	24,294	-	-	24,294
Monks Eleigh Lettings	235	-	-	235	269	-	-	269
School House Rental Income	8,625	-	-	8,625	17,250	-	-	17,250
	<u>28,161</u>	<u>-</u>	<u>-</u>	<u>28,161</u>	<u>41,813</u>	<u>-</u>	<u>-</u>	<u>41,813</u>
4 INVESTMENT INCOME								
Bank Interest	14	-	-	14	140	-	-	140
	<u>14</u>	<u>-</u>	<u>-</u>	<u>14</u>	<u>140</u>	<u>-</u>	<u>-</u>	<u>140</u>
Totals	<u>76,020</u>	<u>367</u>	<u>680</u>	<u>77,067</u>	<u>73,682</u>	<u>335</u>	<u>180</u>	<u>74,197</u>

MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and **the wider mission of the national church.**

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2023

5 CHARITABLE ACTIVITIES	Unrestricted Funds				Restricted Funds			
	General	Designated	Funds	TOTAL	General	Designated	Funds	TOTAL
	£	£	£	2022 £	£	£	£	2023 £
MINISTERIAL COSTS								
Ministerial Expenses	641	-	-	641	1,372	-	-	1,372
Ministry and Mission Contributions	30,752	-	-	30,752	32,088	-	-	32,088
	<u>31,393</u>	<u>-</u>	<u>-</u>	<u>31,393</u>	<u>33,461</u>	<u>-</u>	<u>-</u>	<u>33,461</u>
ADMIN, OUTREACH AND COMMUNICATIONS								
Pulpit Supply	175	-	-	175	628	-	-	628
Communications	1,885	-	-	1,885	1,802	-	-	1,802
	<u>2,060</u>	<u>-</u>	<u>-</u>	<u>2,060</u>	<u>2,430</u>	<u>-</u>	<u>-</u>	<u>2,430</u>
CHARITABLE ACTIVITIES								
Insurance Excluding Manse	4,740	-	-	4,740	5,044	-	-	5,044
Insurance Manse	511	-	-	511	684	-	-	684
Buildings Maintenance and Alterations Excl. Manse	1,744	-	-	1,744	4,396	-	-	4,396
Buildings Maintenance and Alterations, Manse	363	-	-	363	1,050	-	-	1,050
Charity Payments	4,797	-	497	5,294	2,038	-	363	2,400
Caretaking , Cleaning and Salaries	8,831	-	-	8,831	10,610	-	-	10,610
Council Tax and Water Rates Excl Manse	583	-	-	583	387	-	-	387
Council Tax and Water Rates. Manse	3,335	-	-	3,335	3,430	-	-	3,430
Heating & Lighting	5,393	-	-	5,393	8,590	-	-	8,590
Misc Payments	3,845	-	-	3,845	4,411	530	-	4,941
	<u>34,144</u>	<u>-</u>	<u>497</u>	<u>34,641</u>	<u>40,639</u>	<u>530</u>	<u>363</u>	<u>41,532</u>
Total charitable activities	<u>67,597</u>	<u>-</u>	<u>497</u>	<u>68,094</u>	<u>76,530</u>	<u>530</u>	<u>363</u>	<u>77,422</u>
6 TANGIBLE FIXED ASSETS								
For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.								
7 DEBTORS	General	Designated	Restricted	2022	General	Designated	Restricted	2023
Church Lettings	2,152	-	-	2,152	2,506	-	-	2,506
Gift Aid	5,122	-	-	5,122	4,518	-	-	4,518
	<u>7,274</u>	<u>-</u>	<u>-</u>	<u>7,274</u>	<u>7,024</u>	<u>-</u>	<u>-</u>	<u>7,024</u>
8 BANK BALANCES								
Community Account	26,805	-	183	26,988	23,609	-	-	23,609
Business 10 Day notice	706	14,035	-	14,741	674	14,207	-	14,882
	<u>27,511</u>	<u>14,035</u>	<u>183</u>	<u>41,729</u>	<u>24,284</u>	<u>14,207</u>	<u>-</u>	<u>38,491</u>
9 CURRENT LIABILITIES								
Other creditors	1,450	-	-	1,450	506	-	-	506
	<u>1,450</u>	<u>-</u>	<u>-</u>	<u>1,450</u>	<u>506</u>	<u>-</u>	<u>-</u>	<u>506</u>

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31-Dec-23

Charity number 1151084

CONTENTS

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Trustees report	
Independent Examiner's Report	Below
Statement of Financial Activities	1
Balance sheet	2
Notes to the Financial Statements	3 - 5
Treasurer's Statement	Below

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 7 for the year ended 31 December 2023

Signed

Date

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities and Basis of the Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2023.

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (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.

Signed by the Independent Examiner:

Mark Wallace CTA FCA

Walter Wright

89 High Street

Hadleigh

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

		Unrestricted Funds		Restricted	TOTAL	Unrestricted Funds		Restricted	TOTAL
	Note	General	Designated	Funds	2022	General	Designated	Funds	2023
		£	£	£	£	£	£	£	£
INCOMING RESOURCES									
Incoming resources from generated funds:									
Voluntary income	2	47,845	367	680	48,892	31,729	335	180	32,244
Activities for generating funds	3	28,161	-	-	28,161	41,813	-	-	41,813
Investment income	4	14	-	-	14	140	-	-	140
Incoming resources from charitable activity		76,020	367	680	77,067	73,682	335	180	74,197
Other incoming resources		-	-	-	-	-	-	-	-
Total incoming resources		76,020	367	680	77,067	73,682	335	180	74,197
RESOURCES EXPENDED									
Ministerial Costs	5	31,393	-	-	31,393	33,461	-	-	33,461
Admin, Outreach and Communications		2,060	-	-	2,060	2,430	-	-	2,430
Charitable activities		34,144	-	497	34,641	40,639	530	363	41,532
Total resources expended		67,597	-	497	68,094	76,530	530	363	77,422
Net incoming / (outgoing) resources before transfers		8,423	367	183	8,973	(2,848)	(195)	(183)	(3,225)
Gross transfers between funds					-				-
Net incoming / (outgoing) resources before other recognised gains and losses		8,423	367	183	8,973	(2,848)	(195)	(183)	(3,225)
Gains / (losses) on investment assets		-	-	-	-	-	-	-	-
Net movement in funds		8,423	367	183	8,973	(2,848)	(195)	(183)	(3,225)
Total funds b/ fwd 1 January		24,545	14,035	-	38,580	32,968	14,402	183	47,552
Total funds c/ fwd 31 December		32,968	14,402	183	47,553	£ 30,120	£ 14,207	£ -	£ 44,327

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET
AS AT 31 DECEMBER 2023

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2022 £	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2023 £
FIXED ASSETS	6	-	-	-	-	-	-	-	-
CURRENT ASSETS									
Debtors	7	7,274	-	-	7,274	7,024	-	-	7,024
Bank and cash balances	8	27,511	14,035	183	41,729	24,284	14,207	-	38,491
		34,785	14,035	183	49,003	31,308	14,207	-	45,515
CURRENT LIABILITIES									
Creditors payable within one year	9	1,450	-	-	1,450	506	-	-	506
NET CURRENT ASSETS		33,335	14,035	183	47,553	30,802	14,207	-	45,009
TOTAL ASSETS LESS CURRENT LIABILITIES		33,335	14,035	183	47,553	-	30,802	14,207	45,009
Creditors payable after one year		-	-	-	-	-	-	-	-
TOTAL NET ASSETS		33,335	14,035	183	47,553	30,802	14,207	-	45,009
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		32,968	-	-	32,968	30,802	-	-	30,802
Designated		-	14,402	-	14,402	-	14,207	-	14,207
Total		32,968	14,402	-	47,370	30,802	14,207	-	45,009
Restricted income funds:		-	-	183	183	-	-	-	-
		32,968	14,402	183	47,553	30,802	14,207	-	45,009

APPROVED by the Church Meeting held on:

and signed on its behalf by the chair:

The notes on pages 3 to 7 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2023

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant. Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province

Trust who hold them upon trust for purposes connected with Hadleigh URC. Expenditure incurred on the church and manse is written off in the year it is incurred.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and can be properly quantified. All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates. Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate. Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g Designated Funds

The designated fund is money received from another church which closed many years ago. The trustees have set aside the funds to be used for specific things relating to worship.

1h Restricted Funds

The restricted fund represents offerings which have been collected on behalf of other charities and then paid out.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2023

	Unrestricted Funds		Restricted	TOTAL	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	2022	General	Designated	Funds	2023
	£	£	£	£	£	£	£	£
2 VOLUNTARY INCOME								
CAF	100	-	-	100	-	-	-	-
Cheques	2,150	-	-	2,150	950	-	-	950
Envelopes	520	-	-	520	510	-	-	510
Loose	4,478	-	-	4,478	3,674	-	-	3,674
SO Carrying Gift Aid	16,185	-	-	16,185	14,691	-	-	14,691
SO Not Carrying Gift Aid	3,880	-	-	3,880	3,410	-	-	3,410
Donations General	347	367	183	896	2,807	335	180	3,322
Funerals & Weddings	230	-	-	230	330	-	-	330
Gift Aid Refund Received from HMRC	12,353	-	-	12,353	4,479	-	-	4,479
Other Income	7,423	-	497	7,920	877	-	-	877
Grants	180	-	-	180	-	-	-	-
	<u>47,845</u>	<u>367</u>	<u>680</u>	<u>48,892</u>	<u>31,729</u>	<u>335</u>	<u>180</u>	<u>32,244</u>
3 ACTIVITIES FOR GENERATING FUNDS								
Church Lettings	19,301	-	-	19,301	24,294	-	-	24,294
Monks Eleigh Lettings	235	-	-	235	269	-	-	269
School House Rental Income	8,625	-	-	8,625	17,250	-	-	17,250
	<u>28,161</u>	<u>-</u>	<u>-</u>	<u>28,161</u>	<u>41,813</u>	<u>-</u>	<u>-</u>	<u>41,813</u>
4 INVESTMENT INCOME								
Bank Interest	14	-	-	14	140	-	-	140
	<u>14</u>	<u>-</u>	<u>-</u>	<u>14</u>	<u>140</u>	<u>-</u>	<u>-</u>	<u>140</u>
Totals	<u>76,020</u>	<u>367</u>	<u>680</u>	<u>77,067</u>	<u>73,682</u>	<u>335</u>	<u>180</u>	<u>74,197</u>

MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and **the wider mission of the national church.**

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2023

5 CHARITABLE ACTIVITIES	Unrestricted Funds				Restricted Funds			
	General	Designated	Funds	TOTAL	General	Designated	Funds	TOTAL
	£	£	£	2022 £	£	£	£	2023 £
MINISTERIAL COSTS								
Ministerial Expenses	641	-	-	641	1,372	-	-	1,372
Ministry and Mission Contributions	30,752	-	-	30,752	32,088	-	-	32,088
	<u>31,393</u>	<u>-</u>	<u>-</u>	<u>31,393</u>	<u>33,461</u>	<u>-</u>	<u>-</u>	<u>33,461</u>
ADMIN, OUTREACH AND COMMUNICATIONS								
Pulpit Supply	175	-	-	175	628	-	-	628
Communications	1,885	-	-	1,885	1,802	-	-	1,802
	<u>2,060</u>	<u>-</u>	<u>-</u>	<u>2,060</u>	<u>2,430</u>	<u>-</u>	<u>-</u>	<u>2,430</u>
CHARITABLE ACTIVITIES								
Insurance Excluding Manse	4,740	-	-	4,740	5,044	-	-	5,044
Insurance Manse	511	-	-	511	684	-	-	684
Buildings Maintenance and Alterations Excl. Manse	1,744	-	-	1,744	4,396	-	-	4,396
Buildings Maintenance and Alterations, Manse	363	-	-	363	1,050	-	-	1,050
Charity Payments	4,797	-	497	5,294	2,038	-	363	2,400
Caretaking , Cleaning and Salaries	8,831	-	-	8,831	10,610	-	-	10,610
Council Tax and Water Rates Excl Manse	583	-	-	583	387	-	-	387
Council Tax and Water Rates. Manse	3,335	-	-	3,335	3,430	-	-	3,430
Heating & Lighting	5,393	-	-	5,393	8,590	-	-	8,590
Misc Payments	3,845	-	-	3,845	4,411	530	-	4,941
	<u>34,144</u>	<u>-</u>	<u>497</u>	<u>34,641</u>	<u>40,639</u>	<u>530</u>	<u>363</u>	<u>41,532</u>
Total charitable activities	<u>67,597</u>	<u>-</u>	<u>497</u>	<u>68,094</u>	<u>76,530</u>	<u>530</u>	<u>363</u>	<u>77,422</u>
6 TANGIBLE FIXED ASSETS								
For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.								
7 DEBTORS	General	Designated	Restricted	2022	General	Designated	Restricted	2023
Church Lettings	2,152	-	-	2,152	2,506	-	-	2,506
Gift Aid	5,122	-	-	5,122	4,518	-	-	4,518
	<u>7,274</u>	<u>-</u>	<u>-</u>	<u>7,274</u>	<u>7,024</u>	<u>-</u>	<u>-</u>	<u>7,024</u>
8 BANK BALANCES								
Community Account	26,805	-	183	26,988	23,609	-	-	23,609
Business 10 Day notice	706	14,035	-	14,741	674	14,207	-	14,882
	<u>27,511</u>	<u>14,035</u>	<u>183</u>	<u>41,729</u>	<u>24,284</u>	<u>14,207</u>	<u>-</u>	<u>38,491</u>
9 CURRENT LIABILITIES								
Other creditors	1,450	-	-	1,450	506	-	-	506
	<u>1,450</u>	<u>-</u>	<u>-</u>	<u>1,450</u>	<u>506</u>	<u>-</u>	<u>-</u>	<u>506</u>

HADLEIGH UNITED REFORMED CHURCH

England & Wales - Charity number 1151084

Accounts

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, The Rev Bryn Rickards
Telephone 01473 829197 Mobile 07510 311900**

**Company Number: N/A
Charity Number: 1151084**

**THE Hadleigh, Suffolk UNITED REFORMED CHURCH TRUST
Trustees Report**

YEAR ENDED 31ST DECEMBER 2022

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

THE Hadleigh, Suffolk UNITED REFORMED CHURCH (TRUST)

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• Annual Report

Year Ended 31st December 2022

Reference and Administrative Information

Address

The Market Place,
Hadleigh,
Suffolk.
IP7 5DL

Correspondence Secretary

Mr. Nigel Crisp, BSc
85, Angel Street,
Hadleigh
IP7 5EY

1. Minister

Mr Bryn Rickards
23 Ann Beaumont Way
Hadleigh

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards
Telephone 01473 829197 Mobile 07510 311900

Suffolk
IP7 6SA

2. Elders

Mrs Claire Coster
Mrs. Jan Dicks.
Mrs Ann Swallow
Mr Ric Lambert
Miss Chloe Elmer

3. Bankers

Barclays Bank Plc
High Street.
Hadleigh
Suffolk

4. Legal Advisors

Not retained

5. Auditors

Independent Examiner
Mark Wallace, CTA FCA, Walter Wright
85 High Street
Hadleigh
IP7 5EU

6. Church Officers

Minister – Vacancy
Secretary – Mrs. Claire Coster
Treasurer – Mr Tom Gordon

• Structure, Governance and Management

1. The Trust

The Hadleigh United Reformed Church a registered charity, number 1151084. It is governed by its Memorandum and Articles of Association as revised in 2008.

All of the financial assets and liabilities of the Hadleigh, Suffolk, United Reformed Church are owned by the Eastern Synod Trust of the United Reformed Church ("Synod") and are managed by the church on behalf of the Eastern Synod Trustees

.

2. The Trustees

The Trustees of the charity are also Congregational members.

All Trustees give their time voluntarily and receive no benefits from the charity apart from those honoraria and reimbursed expenses incurred in connection with running the church's affairs.

The Trustees serving during the year and to the date of this report were as follows:-

The Rev Bryn Rickards (Chair).
Mr. Nigel Crisp.
Mrs. Mrs Anne Swallow
Mrs. Claire Coster (Secretary)

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

Mr Richard Lambert
Mrs. Jan Dicks.
Mr. Tom Gordon (Treasurer)
Mr. Ronnie Howson
Miss Chloe Elmer

3. *Appointment of New Trustees*

The Trustees nominate members to serve as Trustees of the Trust and the Elders ratify the appointments.

There is an informal programme for the induction of Trustees.

Training is organised for the Synod Trustees (normally annually) to ensure they are aware of current practice and issues of charity law etc. Congregational Trustees will receive invitations to attend.

4. *Constitution of the Church*

Hadleigh, Suffolk, United Reformed Church is part of the Eastern Synod Of the URC, one of 13 Synods of the United Reformed Church ("URC") within the United Kingdom. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk.)

In accordance with "the Structure of the United Reformed Church" it is responsible for:-

- Providing Worship to the Membership and wider community in accordance with the practices of the United Reformed Church.
- Providing teaching and spiritual support to Members, Young people and Adherents.
- Providing pastoral oversight to members and adherents.
- Promoting ecumenical relations, by working with local churches;
- Dealing with matters referred from the Eastern Synod;
- Undertaking such other things which promote the welfare of the United Reformed Church.

• Organisational Structure

The executive church meetings run cyclically throughout the year. The elders are the key decision-making body, who are responsible to the Congregation for all aspects, Spiritual and Temporal within the Church, of Church Life. The Elders meet on the 1st Monday of every month, although emergency extraordinary meetings can be called at short notice, should this be necessary.

There is a Management committee with devolved powers from the Elders to deal with all matters temporal (buildings, lettings, H&L, H&S, etc). Responsibility for expenditure and buildings strategy reside with the elders, who report to the Church Meeting, which is the ultimate authority within the congregation. It has its own chairman and secretary. It meets roughly 4 times per year, as deemed necessary by the Chairman. The Management committee reports to the Elders meeting.

The Minister chairs the Elders meetings, although it could be any Elder should the minister not be present. There is a Secretary who takes minutes, and is responsible for all major correspondence, reporting to the Minister on Organisational matters. The Treasurer is responsible for the management of our Finances.

There is not a defined quorum, as most attend most meetings. The chair (normally the minister) would decide, should attendance on a particular evening be poor, on the viability of continuing. The minister also chairs Church Meetings. There are several other groups in the congregation who have particular responsibilities, but all report ultimately, to the Elders.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

There is a Worship Team with devolved authority from the Elders to assess and plan, inter alia, morning worship, and the worship life of the church.

1. Related parties

Local URC churches operating in the Eastern Synod area are separate and independent charities. There is no common control or unity of administration with any of these bodies and they are not deemed to be connected charities within the understanding of the Charities SORP 2005.

2. Managing Trustees

The Elders manage the church buildings on behalf of the Synod who are the Custodian Trustees.

• Use of Volunteers

The minister of word and sacrament is paid directly from the Finance Office of the United Reformed Church in London. Mr. Lambert is employed part-time as Church Administrator..

• Risk Management

The Trustees are responsible for the management of the risks faced by the charity. Risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management process is undertaken regularly.

The most serious risk facing the charity would be the Synod failing to achieve its strategic and charitable objectives, either through resources being put into programmes which do not meet those objectives or through failure of Trustees and other Committees to consider the charity's objectives when making decisions. To manage and mitigate this risk, the Trustees, who are normally also (though not exclusively) elders, meet regularly to consider and review matters both temporal and spiritual, and, in so doing, are reminded of the objectives which they must constantly keep in mind. Also, having Convenors of Committees give an account of their Committee's decisions to the Church Meeting,

There is not a Business Continuity Plan, but a monthly statement of accounts is produced and made available to all church members, and is reviewed by the Elders (See above).

Among the key risk controls used by the charity are:

- a financial policy subject to periodic review (an updated version is currently under consultation);
- clear financial authorisation and approval levels (also under consultation)
- detailed summary accounts produced for scrutiny by Trust Directors and Elders at every meeting during the year;

The church operates a 'Safeguarding' policy with two members appointed to oversee all such matters reporting to the eldership as appropriate.

Through the risk management process established for the charity, the Trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

• Aims and Objectives

- The advancement of the Christian religion especially by the means of, and in accordance with, principles of the United Reformed Church as set out for the time being in 'The Manual'.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

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The aims of the charity are, inter alia, regular worship, teaching, outreach and mission by the provision of pastoral, educational and mission, technical and financial support. It is also to share the vision of the URC's General Assembly with the local churches.

1. Ensuring delivery of the Trust's aims and public benefit

The Trustees review the aims, objectives and proposed future activities on a regular basis. The Trustees follow the general guidance issued by the Charity Commission on public benefit when doing so.

• Pastoral Support

There is a member appointed to work with others to provide spiritual, pastoral and care and challenge to Members and Adherents. The church buildings being extensively hired by the local community, informal links can be established with those hirers, where conversations about possible pastoral needs might be discussed (e.g. there is a local dementia support group that meets regularly in the church premises, when from time to time a member of the congregation meets informally with one of the leaders)

• Educational and Mission Support

A young people's co-ordinator has been appointed to ensure the best use is made of training and support resources are made available to the leaders.

Where feasible and appropriate, encouragement to mission and outreach activities to be undertaken in Hadleigh and local or villages.

• Technical Support

Libraries of books and pamphlets, visual aids are widely available. There is an honorary IT technician who is responsible for the maintenance of all aspects of the church's electronic equipment.

• Financial Support

The Church's principal source of funds is from the Weekly Givings by members. This is enhanced from the lettings and rents of the church's premises.

Capital works may be supported by application to Synod and other bodies for financial assistance.

• Achievements and Performance

1. Spiritual:

- Services online on the website and distribution of a written copy of the service or a CD recording of the service for those unable to access the Internet
- Live streaming of the Sunday service once we were allowed back on the premises but we have continued to provide a written copy of the service and a CD for those who feel unable to return to 'in person worship'.
- We meet for worship weekly, including for the special Festivals of Easter and Christmas and Harvest when we invite friends to celebrate with us

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

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- Weekly prayer service via Zoom since November 2020 and in person from 2021 when allowed.
- Monthly Messy Church sessions
- Quarterly Cafe Church services

2. Outreach and community engagement:

- Blythswood shoebox appeal continues
- We are continuing to support the Hadleigh Food Bank, known as Just Food, allowing them to rent a room on our campus for a peppercorn rent as part of commitment to supporting those in need of food parcels
- We also support FIND (Families in Need) project, based in Ipswich, supporting them with harvest gifts, Christmas gifts and we also have a box at the back of the Church for donations, which are taken to Ipswich monthly.
- December 2022 – a Christmas Tree festival was held in the Church, with trees decorated by groups using our premises and donations towards FIND. Church open during the Town Lighting Up Event, when people could view the trees, write a prayer to add to the tree, children's craft activities and refreshments offered in the Ansell Centre
- Support for Memories Café held weekly to support those living with dementia and their carers
- Support for Lunch clubs on the first and third Wednesday of the month for retired people in Hadleigh organised by the ACC.
- December 2022 – set up Warm Spaces on a Friday from 11:00 am until 3:00 pm – where people were invited to come and enjoy warmth, refreshments and fellowship
- Encouraged diversification of worship and events using such support systems as multi-media , web-based communications, Facebook,
- a stronger network of support and pastoral care for all user groups of our premises, including providing a Link Person for each group that meets on our premises
- Since July 2022 we have been sending a representative to the Hadleigh Community Forum which meets monthly

3. Pastoral

- The wide network of pastoral ministry has continued to be a vital part of who we are and what we do and even more so since the end of March 2020. Our Church family was divided into groups and a leader for each group was encouraged to speak to the folks in their group once a week. This Pastoral Support has continued, especially supporting those who are housebound or in a care home. The Pastoral Team has met regularly to consider how we can best support the Church family and also those who meet on our premises.

4. The wider Church

- Some of our church members continue to lead and be heavily involved in the Open the Book team, which has adapted and produced stories on Youtube for the school children to access telling a Bible story

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

through drama. From September 2022 they returned to going into schools to tell the stories.

- We take part in Churches Together in Hadleigh, sending two representatives to the monthly meeting. We join with the other Churches to support The Week of Prayer for Christian Unity. We hosted the Good Friday service of Witness and refreshments afterwards. We support the joint Christian Aid events including hosting a Christian Aid Soup Lunch.
- In terms of the URC, we continue to play our part in the South Suffolk Area Partnership meetings via Zoom and send two representatives to the Eastern Synod, which meets on a Saturday twice a year.
- We have been considering to explore sexuality and same-sex marriage. This has been a continuation of a series of studies which were initiated in 2018. In October 2022 the Church Meeting voted to register the Church to conduct same sex marriage.

5. Administration

- We continue to monitor our Safeguarding Policy and Data Privacy Policy. Both of these documents are available on the website.
- Our part-time administrator continues with the principal roles of managing the lettings of our premises, ensuring the church is ready for morning worship, managing our office, being a day-to-day church ambassador to the local community.
- Our new web site (produced 2018) continues to prove most helpful, making us generally more accessible to the community at large.

6. Future Plans

- We have produced an Action Plan which we have been working on since October 2021 – see attached
- Continue with monthly Messy Church and quarterly Cafe Church when resources permit (We are currently without a stipendiary minister)
- Continue with a quarterly service at Monks Eleigh Chapel
- Make links with growing Churches
- Plan an outreach group
- Support for local Hadleigh Foodbanks in addition to Ipswich's FIND
- Maintain profiling of Commitment for Life plus two other charities selected at the Christmas Church meeting.
- Continue to support 3 other charities each year and raise the profile of these
- The alterations to the area around the pulpit and dais have been put on hold. (Ideally this should be referred to the CM as they had approved the changes and approved their implementation). The Listed buildings approval, having now exhausted its authorisation period, the Elders and congregation shall have to consider how best to proceed.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

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• Resources

Finance is provided for Local administration, training, away-days and weekends. Considerable works have been funded to improve and fit-out our premises.

• Financial Review

The Church funds are split into Restricted, Designated and Unrestricted funds. Descriptions of the restrictions are held in the Church Annual accounts.

Details are Included in Inspector's report filed separately.

• Future Plans

Continue new services such as messy church from time to time..

The elders to make recommendations regarding the dais which was agreed by congregation in 2016 and is now on hold.

Continue ecumenical activities in the community. Explore combined services such as with the local Hadleigh Churches Together and pulpit-sharing with local preachers.

Continue supporting organisations such as the Drum Majorettes who hire our ACC.

• Directors' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and have oversight of the Financial report.

Trustees are required to:-

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.
 - The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity. And hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.
- In so far as the Trustees are aware:-
- There is no relevant audit information of which the charitable company's auditor is unaware; and The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Signed on behalf of the Trustees

Mr Ronnie Howson

Secretary to the Trustees.

30 August 2022

• INDEPENDENT Examiner'S REPORT

Filed separately.

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31-Dec-22

Charity number 1151084

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Trustees report	Page
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Treasurer's statement	Below

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 5 for the year ended 31 December 2022

Signed

Date

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities and Basis of the Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (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.



Signed by the Independent Examiner:

Mark Wallace CTA FCA

Walter Wright

89 High Street

Hadleigh

IP7 5EA

26 Oct 2023

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds			TOTAL	Unrestricted Funds			TOTAL
		General	Designated	Restricted Funds	2021	General	Designated	Restricted Funds	2022
		£	£	£	£	£	£	£	£
INCOMING RESOURCES									
Incoming resources from generated funds:									
Voluntary income	2	55,575	-	-	55,575	47,845	367	680	48,892
Activities for generating funds	3	24,564	-	-	24,564	28,161	-	-	28,161
Investment income	4	2	-	-	2	14	-	-	14
Incoming resources from charitable activity		80,141	-	-	80,141	76,020	367	680	77,067
Other incoming resources					-				-
Total incoming resources		80,141	-	-	80,141	76,020	367	680	77,067
RESOURCES EXPENDED									
Ministerial Costs		35,465	-	-	35,465	31,393	-	-	31,393
Admin, Outreach and Communications		1,726	-	-	1,726	2,060	-	-	2,060
Charitable activities		33,057	-	-	33,057	34,144	-	497	34,641
Total resources expended	5	70,248	-	-	70,248	67,597	-	497	68,094
Net incoming/(outgoing) resources before transfers		9,893	-	-	9,893	8,423	367	183	8,973
Gross transfers between funds					-				-
Net incoming/(outgoing) resources before other recognised gains and losses		9,893	-	-	9,893	8,423	367	183	8,973
Gains/(losses) on investment assets		-	-	-	-	-	-	-	-
Net movement in funds		9,893	-		9,893	8,423	367	183	8,973
Total funds b/fwd 1 January		14,652	14,035	-	28,687	24,545	14,035	-	38,580
Total funds c/fwd 31 December		24,545	14,035	-	38,580	32,968	14,402	183	47,553

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2022

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2021 £	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2022 £
FIXED ASSETS	<u>6</u>	-	-	-	-	-	-	-	-
CURRENT ASSETS									
Debtors	<u>7</u>	1,343	-	-	1,343	7,274	-	-	7,274
Bank and cash balances	<u>9</u>	23,202	14,035	-	37,237	27,511	14,035	183	41,729
		24,545	14,035	-	38,580	34,785	14,035	183	49,003
CURRENT LIABILITIES									
Creditors payable within one year	<u>9</u>	-	-	-	-	1,450	-	-	1,450
NET CURRENT ASSETS		24,545	14,035	-	38,580	33,335	14,035	183	47,553
TOTAL ASSETS LESS CURRENT LIABILITIES		24,545	14,035	-	38,580	33,335	14,035	183	47,553
Creditors payable after one year		-	-	-	-	-	-	-	-
TOTAL NET ASSETS		24,545	14,035	-	38,580	33,335	14,035	183	47,553
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		24,545	-	-	24,545	32,968	-	-	32,968
Designated		-	14,035	-	14,035	-	14,402	-	14,402
Total		24,545	14,035	-	38,580	32,968	14,402	-	47,370
Restricted income funds:		-	-	-	-	-	-	183	183
		24,545	14,035	-	38,580	32,968	14,402	183	47,553

APPROVED by the Church Meeting held on (date) 12/6/23
and signed on its behalf by (name) (chairman)
TOM GORDON (TREASURER)
The notes on pages 3 to 5 form part of these financial statements


(signature)
Page 2

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province Trust who hold them upon trust for purposes connected with Hadleigh URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g Designated Funds

The designated fund is money received from another church which closed many years ago.

The trustees have set aside the funds to be used for specific things relating to worship.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

1h Restricted Funds

The restricted fund represents offerings which have been collected on behalf of other charities and then paid out.

	Unrestricted Funds		Restricted Funds	TOTAL	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated		2021	General	Designated		2022
	£	£	£	£	£	£	£	£
2 VOLUNTARY INCOME								
CAF	300	-	-	300	100	-	-	100
Cheques	1,718	-	-	1,718	2,150	-	-	2,150
Envelopes	555	-	-	555	520	-	-	520
Loose	3,427	-	-	3,427	4,478	-	-	4,478
SO Carrying Gift Aid	18,455	-	-	18,455	16,185	-	-	16,185
SO Not Carrying Gift Aid	5,815	-	-	5,815	3,880	-	-	3,880
Donations General	6,068	-	-	6,068	347	367	183	897
Funerals & Weddings	450	-	-	450	230	-	-	230
Gift Aid Refund Received from HMRC	3,437	-	-	3,437	12,353	-	-	12,353
Other Income	15,350	-	-	15,350	7,423	-	497	7,920
Grants	-	-	-	-	180	-	-	180
	<u>55,575</u>	<u>-</u>	<u>-</u>	<u>55,575</u>	<u>47,845</u>	<u>367</u>	<u>680</u>	<u>48,892</u>
3 ACTIVITIES FOR GENERATING FUNDS								
Church Lettings	12,802	-	-	12,802	19,301	-	-	19,301
Monks Eleigh Lettings	262	-	-	262	235	-	-	235
School House Rental Income	11,500	-	-	11,500	8,625	-	-	8,625
	<u>24,564</u>	<u>-</u>	<u>-</u>	<u>24,564</u>	<u>28,161</u>	<u>-</u>	<u>-</u>	<u>28,161</u>
4 INVESTMENT INCOME								
Bank Interest	2	-	-	2	14	-	-	14
	<u>80,141</u>	<u>-</u>	<u>-</u>	<u>80,141</u>	<u>76,020</u>	<u>367</u>	<u>680</u>	<u>77,067</u>
Totals								

MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 20225 CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted Funds	TOTAL	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated	Funds	2021	General	Designated	Funds	2022
	£	£	£	£	£	£	£	£
MINISTERIAL COSTS								
Ministerial Expenses	938	-	-	938	641	-	-	641
Ministry and Mission Contributions	34,527	-	-	34,527	30,752	-	-	30,752
	<u>35,465</u>	<u>-</u>	<u>-</u>	<u>35,465</u>	<u>31,393</u>	<u>-</u>	<u>-</u>	<u>31,393</u>
ADMIN, OUTREACH AND COMMUNICATIONS								
Pulpit Supply	175	-	-	175	175	-	-	175
Communications	1,551	-	-	1,551	1,885	-	-	1,885
	<u>1,726</u>	<u>-</u>	<u>-</u>	<u>1,726</u>	<u>2,060</u>	<u>-</u>	<u>-</u>	<u>2,060</u>
CHARITABLE ACTIVITIES								
Insurance Excluding Manse	3,805	-	-	3,805	4,740	-	-	4,740
Insurance Manse	473	-	-	473	511	-	-	511
Buildings Maintenance and Alterations Excl. Manse	7,940	-	-	7,940	1,744	-	-	1,744
Buildings Maintenance and Alterations, Manse	35	-	-	35	363	-	-	363
Charity Payments	2,950	-	-	2,950	4,797	-	497	5,294
Caretaking, Cleaning and Salaries	8,659	-	-	8,659	8,831	-	-	8,831
Council Tax and Water Rates Excl Manse	624	-	-	624	583	-	-	583
Council Tax and Water Rates, Manse	3,189	-	-	3,189	3,335	-	-	3,335
Heating & Lighting	3,689	-	-	3,689	5,393	-	-	5,393
Misc Payments	1,693	-	-	1,693	3,845	-	-	3,845
	<u>33,057</u>	<u>-</u>	<u>-</u>	<u>33,057</u>	<u>34,144</u>	<u>-</u>	<u>497</u>	<u>34,641</u>
Total charitable activities	<u>70,248</u>	<u>-</u>	<u>-</u>	<u>70,248</u>	<u>67,597</u>	<u>-</u>	<u>497</u>	<u>68,094</u>

6 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.

7 DEBTORS

	General	Designated	Restricted	2021	General	Designated	Restricted	2022
Church Lettings	1,343	-	-	1,343	2,152	-	-	2,152
Gift Aid	-	-	-	-	5,122	-	-	5,122
	<u>1,343</u>	<u>-</u>	<u>-</u>	<u>1,343</u>	<u>7,274</u>	<u>-</u>	<u>-</u>	<u>7,274</u>

8 BANK BALANCES

Community Account	22,510	-	-	22,510	26,805	-	183	26,988
Business 10 Day notice	692	14,035	-	14,727	706	14,035	-	14,741
	<u>23,202</u>	<u>14,035</u>	<u>-</u>	<u>37,237</u>	<u>27,511</u>	<u>14,035</u>	<u>183</u>	<u>41,729</u>

9 CURRENT LIABILITIES

Other creditors	-	-	-	-	1,450	-	-	1,450
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,450</u>	<u>-</u>	<u>-</u>	<u>1,450</u>

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31-Dec-22

Charity number 1151084

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TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 5 for the year ended 31 December 2022

Signed

Date

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2022

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities and Basis of the Report

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2022

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

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination (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.



Signed by the Independent Examiner:

Mark Wallace CTA FCA

Walter Wright

89 High Street

Hadleigh

IP7 5EA

26 Oct 2023

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Note	Unrestricted Funds			TOTAL	Unrestricted Funds			TOTAL
		General	Designated	Restricted Funds	2021	General	Designated	Restricted Funds	2022
		£	£	£	£	£	£	£	£
INCOMING RESOURCES									
Incoming resources from generated funds:									
Voluntary income	2	55,575	-	-	55,575	47,845	367	680	48,892
Activities for generating funds	3	24,564	-	-	24,564	28,161	-	-	28,161
Investment income	4	2	-	-	2	14	-	-	14
Incoming resources from charitable activity		80,141	-	-	80,141	76,020	367	680	77,067
Other incoming resources					-				-
Total incoming resources		80,141	-	-	80,141	76,020	367	680	77,067
RESOURCES EXPENDED									
Ministerial Costs		35,465	-	-	35,465	31,393	-	-	31,393
Admin, Outreach and Communications		1,726	-	-	1,726	2,060	-	-	2,060
Charitable activities		33,057	-	-	33,057	34,144	-	497	34,641
Total resources expended	5	70,248	-	-	70,248	67,597	-	497	68,094
Net incoming/(outgoing) resources before transfers		9,893	-	-	9,893	8,423	367	183	8,973
Gross transfers between funds					-				-
Net incoming/(outgoing) resources before other recognised gains and losses		9,893	-	-	9,893	8,423	367	183	8,973
Gains/(losses) on investment assets		-	-	-	-	-	-	-	-
Net movement in funds		9,893	-		9,893	8,423	367	183	8,973
Total funds b/fwd 1 January		14,652	14,035	-	28,687	24,545	14,035	-	38,580
Total funds c/fwd 31 December		24,545	14,035	-	38,580	32,968	14,402	183	47,553

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET
AS AT 31 DECEMBER 2022

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2021 £	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2022 £
FIXED ASSETS	<u>6</u>	-	-	-	-	-	-	-	-
CURRENT ASSETS									
Debtors	<u>7</u>	1,343	-	-	1,343	7,274	-	-	7,274
Bank and cash balances	<u>9</u>	23,202	14,035	-	37,237	27,511	14,035	183	41,729
		24,545	14,035	-	38,580	34,785	14,035	183	49,003
CURRENT LIABILITIES									
Creditors payable within one year	<u>9</u>	-	-	-	-	1,450	-	-	1,450
NET CURRENT ASSETS		24,545	14,035	-	38,580	33,335	14,035	183	47,553
TOTAL ASSETS LESS CURRENT LIABILITIES		24,545	14,035	-	38,580	33,335	14,035	183	47,553
Creditors payable after one year		-	-	-	-	-	-	-	-
TOTAL NET ASSETS		24,545	14,035	-	38,580	33,335	14,035	183	47,553
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		24,545	-	-	24,545	32,968	-	-	32,968
Designated		-	14,035	-	14,035	-	14,402	-	14,402
Total		24,545	14,035	-	38,580	32,968	14,402	-	47,370
Restricted income funds:		-	-	-	-	-	-	183	183
		24,545	14,035	-	38,580	32,968	14,402	183	47,553

APPROVED by the Church Meeting held on (date) 12/6/23
and signed on its behalf by (name) (chairman)
TOM GORDON (TREASURER)
The notes on pages 3 to 5 form part of these financial statements


(signature)
Page 2

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province Trust who hold them upon trust for purposes connected with Hadleigh URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g Designated Funds

The designated fund is money received from another church which closed many years ago.

The trustees have set aside the funds to be used for specific things relating to worship.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2022

1h Restricted Funds

The restricted fund represents offerings which have been collected on behalf of other charities and then paid out.

	Unrestricted Funds		Restricted Funds	TOTAL	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated		2021	General	Designated		2022
	£	£	£	£	£	£	£	£
2 VOLUNTARY INCOME								
CAF	300	-	-	300	100	-	-	100
Cheques	1,718	-	-	1,718	2,150	-	-	2,150
Envelopes	555	-	-	555	520	-	-	520
Loose	3,427	-	-	3,427	4,478	-	-	4,478
SO Carrying Gift Aid	18,455	-	-	18,455	16,185	-	-	16,185
SO Not Carrying Gift Aid	5,815	-	-	5,815	3,880	-	-	3,880
Donations General	6,068	-	-	6,068	347	367	183	897
Funerals & Weddings	450	-	-	450	230	-	-	230
Gift Aid Refund Received from HMRC	3,437	-	-	3,437	12,353	-	-	12,353
Other Income	15,350	-	-	15,350	7,423	-	497	7,920
Grants	-	-	-	-	180	-	-	180
	<u>55,575</u>	<u>-</u>	<u>-</u>	<u>55,575</u>	<u>47,845</u>	<u>367</u>	<u>680</u>	<u>48,892</u>
3 ACTIVITIES FOR GENERATING FUNDS								
Church Lettings	12,802	-	-	12,802	19,301	-	-	19,301
Monks Eleigh Lettings	262	-	-	262	235	-	-	235
School House Rental Income	11,500	-	-	11,500	8,625	-	-	8,625
	<u>24,564</u>	<u>-</u>	<u>-</u>	<u>24,564</u>	<u>28,161</u>	<u>-</u>	<u>-</u>	<u>28,161</u>
4 INVESTMENT INCOME								
Bank Interest	2	-	-	2	14	-	-	14
	<u>2</u>	<u>-</u>	<u>-</u>	<u>2</u>	<u>14</u>	<u>-</u>	<u>-</u>	<u>14</u>
Totals	<u>80,141</u>	<u>-</u>	<u>-</u>	<u>80,141</u>	<u>76,020</u>	<u>367</u>	<u>680</u>	<u>77,067</u>

MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church.

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 20225 CHARITABLE ACTIVITIES

	Unrestricted Funds			TOTAL	Unrestricted Funds			TOTAL
	General	Designated	Restricted	2021	General	Designated	Restricted	2022
	£	£	£	£	£	£	£	£
MINISTERIAL COSTS								
Ministerial Expenses	938	-	-	938	641	-	-	641
Ministry and Mission Contributions	34,527	-	-	34,527	30,752	-	-	30,752
	<u>35,465</u>	<u>-</u>	<u>-</u>	<u>35,465</u>	<u>31,393</u>	<u>-</u>	<u>-</u>	<u>31,393</u>
ADMIN, OUTREACH AND COMMUNICATIONS								
Pulpit Supply	175	-	-	175	175	-	-	175
Communications	1,551	-	-	1,551	1,885	-	-	1,885
	<u>1,726</u>	<u>-</u>	<u>-</u>	<u>1,726</u>	<u>2,060</u>	<u>-</u>	<u>-</u>	<u>2,060</u>
CHARITABLE ACTIVITIES								
Insurance Excluding Manse	3,805	-	-	3,805	4,740	-	-	4,740
Insurance Manse	473	-	-	473	511	-	-	511
Buildings Maintenance and Alterations Excl. Manse	7,940	-	-	7,940	1,744	-	-	1,744
Buildings Maintenance and Alterations, Manse	35	-	-	35	363	-	-	363
Charity Payments	2,950	-	-	2,950	4,797	-	497	5,294
Caretaking, Cleaning and Salaries	8,659	-	-	8,659	8,831	-	-	8,831
Council Tax and Water Rates Excl. Manse	624	-	-	624	583	-	-	583
Council Tax and Water Rates, Manse	3,189	-	-	3,189	3,335	-	-	3,335
Heating & Lighting	3,689	-	-	3,689	5,393	-	-	5,393
Misc Payments	1,693	-	-	1,693	3,845	-	-	3,845
	<u>33,057</u>	<u>-</u>	<u>-</u>	<u>33,057</u>	<u>34,144</u>	<u>-</u>	<u>497</u>	<u>34,641</u>
Total charitable activities	<u>70,248</u>	<u>-</u>	<u>-</u>	<u>70,248</u>	<u>67,597</u>	<u>-</u>	<u>497</u>	<u>68,094</u>

6 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.

7 DEBTORS

	General	Designated	Restricted	2021	General	Designated	Restricted	2022
Church Lettings	1,343	-	-	1,343	2,152	-	-	2,152
Gift Aid	-	-	-	-	5,122	-	-	5,122
	<u>1,343</u>	<u>-</u>	<u>-</u>	<u>1,343</u>	<u>7,274</u>	<u>-</u>	<u>-</u>	<u>7,274</u>

8 BANK BALANCES

Community Account	22,510	-	-	22,510	26,805	-	183	26,988
Business 10 Day notice	692	14,035	-	14,727	706	14,035	-	14,741
	<u>23,202</u>	<u>14,035</u>	<u>-</u>	<u>37,237</u>	<u>27,511</u>	<u>14,035</u>	<u>183</u>	<u>41,729</u>

9 CURRENT LIABILITIES

Other creditors	-	-	-	-	1,450	-	-	1,450
	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>1,450</u>	<u>-</u>	<u>-</u>	<u>1,450</u>

HADLEIGH UNITED REFORMED CHURCH

England & Wales - Charity number 1151084

Accounts

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

Company Number: N/A

Charity Number: 1151084

**THE Hadleigh, Suffolk UNITED REFORMED CHURCH TRUST
Trustees Report**

YEAR ENDED 31ST DECEMBER 2021

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

THE Hadleigh, Suffolk UNITED REFORMED CHURCH (TRUST)

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• Annual Report

Year Ended 31st December 2021

Reference and Administrative Information

Address

The Market Place,
Hadleigh,
Suffolk.
IP7 5DL

Correspondence Secretary

Mr. Nigel Crisp, BSc
85, Angel Street,
Hadleigh
IP7 5EY

1. Minister

Mr Bryn Rickards
23 Ann Beaumont Way
Hadleigh

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

Suffolk
IP7 6SA

2. Elders

Mrs Claire Coster
Mrs. Jan Dicks.
Mr. George Barnes
Mr. Sammy Apraku Mensah
Mrs Ann Swallow.
Mrs Barbara Robinson
Mr Ric Lambert

3. Bankers

Barclays Bank Plc
High Street.
Hadleigh
Suffolk

4. Legal Advisors

Not retained

5. Auditors

Independent Examiner
Mid Suffolk Accountancy Services Ltd
Unit 3, The Old Stables,
Bos mere Hall,
Creeping St Mary
IPSWICH
IP6 8LL

6. Church Officers

Minister – The Rev. Bryn Rickards
Secretary – Mrs. Claire Coster
Treasurer – Mr Tom Gordon

• Structure, Governance and Management

1. The Trust

The Hadleigh United Reformed Church a registered charity, number 1151084. It is governed by its Memorandum and Articles of Association as revised in 2008.

All of the financial assets and liabilities of the Hadleigh, Suffolk, United Reformed Church are owned by the Eastern Synod Trust of the United Reformed Church ("Synod") and are managed by the church on behalf of the Eastern Synod Trustees

.

2. The Trustees

The Trustees of the charity are also Congregational members.

All Trustees give their time voluntarily and receive no benefits from the charity apart from those honoraria and reimbursed expenses incurred in connection with running the church's affairs.

The Trustees serving during the year and to the date of this report were as follows:-

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

The Rev Bryn Rickards (Chair).

Mr. Nigel Crisp.

Mrs. Mrs Anne Swallow

Mr Samuel Apraku Mensa

Mrs. Claire Coster (Secretary)

Mrs Barbara Robinson

Mr Richard Lambert

Mrs. Jan Dicks.

Mr. Tom Gordon (Treasurer)

Mr. Ronnie Howson

3. *Appointment of New Trustees*

The Trustees nominate members to serve as Trustees of the Trust and the Elders ratify the appointments.

There is an informal programme for the induction of Trustees.

Training is organised for the Synod Trustees (normally annually) to ensure they are aware of current practice and issues of charity law etc. Congregational Trustees will receive invitations to attend.

4. *Constitution of the Church*

Hadleigh, Suffolk, United Reformed Church is part of the Eastern Synod Of the URC, one of 13 Synods of the United Reformed Church ("URC") within the United Kingdom. It is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk.)

In accordance with "the Structure of the United Reformed Church" it is responsible for:-

- Providing Worship to the Membership and wider community in accordance with the practices of the United Reformed Church.
- Providing teaching and spiritual support to Members, Young people and Adherents.
- Providing pastoral oversight to members and adherents.
- Promoting ecumenical relations, by working with local churches;
- Dealing with matters referred from the Eastern Synod;
- Undertaking such other things which promote the welfare of the United Reformed Church.

• Organisational Structure

The executive church meetings run cyclically throughout the year. The elders are the key decision-making body, who are responsible to the Congregation for all aspects, Spiritual and Temporal within the Church, of Church Life. The Elders meet on the 1st Monday of every month, although emergency extraordinary meetings can be called at short notice, should this be necessary.

There is a Management committee with devolved powers from the Elders to deal with all matters temporal (buildings, lettings, H&L, H&S, etc). Responsibility for expenditure and buildings strategy reside with the elders, who report to the Church Meeting, which is the ultimate authority within the congregation. It has its own chairman and secretary. It meets roughly 4 times per year, as deemed necessary by the Chairman. The Management committee reports to the Elders meeting.

The Minister chairs the Elders meetings, although it could be any Elder should the minister not be present. There is a Secretary who takes minutes, and is responsible for all major correspondence, reporting to the Minister on Organisational matters. The Treasurer is responsible for the management of our Finances.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

There is not a defined quorum, as most attend most meetings. The chair (normally the minister) would decide, should attendance on a particular evening be poor, on the viability of continuing. The minister also chairs Church Meetings. There are several other groups in the congregation who have particular responsibilities, but all report ultimately, to the Elders.

There is a Worship Team with devolved authority from the Elders to assess and plan, inter alia, morning worship, and the worship life of the church.

1. Related parties

Local URC churches operating in the Eastern Synod area are separate and independent charities. There is no common control or unity of administration with any of these bodies and they are not deemed to be connected charities within the understanding of the Charities SORP 2005.

2. Managing Trustees

The Elders manage the church buildings on behalf of the Synod who are the Custodian Trustees.

• Use of Volunteers

The minister of word and sacrament is paid directly from the Finance Office of the United Reformed Church in London. Mr. Lambert is employed part-time as Church Administrator..

• Risk Management

The Trustees are responsible for the management of the risks faced by the charity. Risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management process is undertaken regularly.

The most serious risk facing the charity would be the Synod failing to achieve its strategic and charitable objectives, either through resources being put into programmes which do not meet those objectives or through failure of Trustees and other Committees to consider the charity's objectives when making decisions. To manage and mitigate this risk, the Trustees, who are normally also (though not exclusively) elders, meet regularly to consider and review matters both temporal and spiritual, and, in so doing, are reminded of the objectives which they must constantly keep in mind. Also, having Convenors of Committees give an account of their Committee's decisions to the Church Meeting,

There is not a Business Continuity Plan, but a monthly statement of accounts is produced and made available to all church members, and is reviewed by the Elders (See above).

Among the key risk controls used by the charity are:

- a financial policy subject to periodic review (an updated version is currently under consultation);
- clear financial authorisation and approval levels (also under consultation)
- detailed summary accounts produced for scrutiny by Trust Directors and Elders at every meeting during the year;

The church operates a 'Safeguarding' policy with two members appointed to oversee all such matters reporting to the eldership as appropriate.

Through the risk management process established for the charity, the Trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

• Aims and Objectives

• The advancement of the Christian religion especially by the means of, and in accordance with, principles of the United Reformed Church as set out for the time being in 'The Manual'. The aims of the charity are, inter alia, regular worship, teaching, outreach and mission by the provision of pastoral, educational and mission, technical and financial support. It is also to share the vision of the URC's General Assembly with the local churches.

1. *Ensuring delivery of the Trust's aims and public benefit*

The Trustees review the aims, objectives and proposed future activities on a regular basis. The Trustees follow the general guidance issued by the Charity Commission on public benefit when doing so.

• Pastoral Support

There is a member appointed to work with others to provide spiritual, pastoral and care and challenge to Members and Adherents. The church buildings being extensively hired by the local community, informal links can be established with those hirers, where conversations about possible pastorate needs might be discussed (e.g. there is a local dementia support group that meets regularly in the church premises, when from time to time a member of the congregation meets informally with one of the leaders)

• Educational and Mission Support

A young people's co-ordinator has been appointed to ensure the best use is made of training and support resources are made available to the leaders.

Where feasible and appropriate, encouragement to mission and outreach activities to be undertaken in Hadleigh and local or villages.

• Technical Support

Libraries of books and pamphlets, visual aids are widely available. There is an honorary IT technician who is responsible for the maintenance of all aspects of the church's electronic equipment.

• Financial Support

The Church's principal source of funds is from the Weekly Givings by members. This is enhanced from the lettings and rents of the church's premises.

Capital works may be supported by application to Synod and other bodies for financial assistance.

• Achievements and Performance

11.1 Our activities and performance have been affected by the Pandemic and like so many Churches we have had to adjust the way that we are Church in the Community.

11.1 Activities in 2021

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

The year saw us continuing our return to 'normal'.

1. Spiritual

- Services online on the website and distribution of a written copy of the service or a CD recording of the service for those unable to access the Internet
- Live streaming of the Sunday service once we were allowed back on the premises but we have continued to provide a written copy of the service and a CD for those who feel unable to return to 'in person worship'.
- We meet and worship the great Festivals such as Easter and Christmas..
- Weekly prayer service via Zoom since November 2020.
- Monthly Messy Church sessions
- Quarterly Cafe Church services

2. Outreach and community engagement:

- We have established relationships with 'growing' churches with a view to learn from them.
- Blythswood shoebox appeal continues
- We are now continuing to support Hadleigh Food Bank and
- The FIND (Families in Need) project and
- Members of our Church supported Hadleigh Cares – an organisation set up to collect prescriptions and shop for those who were shielding or vulnerable
- Memories Café delivered weekly cakes and newsletter to the members
- Lunch clubs hosted afternoon teas outside when this was possible
- Encouraged diversification of worship and events using such support systems as multi-media , web-based communications, Facebook, worship in public venues such as cafeterias, etc.
- a stronger network of support and pastoral care for all user groups of our premises
- We noted encouraging growth, with 5 people joining the congregation.

3. Pastoral

- The wide network of pastoral ministry has continued to be a vital part of who we are and what we do and even more so since the end of March 2020. Our Church family was divided into groups and a leader for each group was encouraged to speak to the folks in their group once a week. There was also more informal support for each other with telephone calls and visits to see people on doorsteps, prayer, Mothering Sunday posies delivered, Easter cards and chocolate delivered to Junior Church families, Pentecost Cakes delivered to Junior Church families, lifts given to various places and Christmas cards and bulbs delivered to those who had had a particularly challenging year.

4. The wider Church

- Some of our church members continue to lead and be heavily involved in the Open the Book team, which has adapted and produced stories on Youtube for the school children to access telling a Bible story through drama.
- In terms of the URC, we continue to play our part in the South Suffolk Area Partnership meetings via Zoom
- We have been considering to explore sexuality and same-sex marriage. This has been a continuation of an series of studies which were initiated in 2018.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

5. Administration

- We continue to monitor our Safeguarding Policy and Data Privacy Policy. Both of these documents are available on the website.
- Our part-time administrator continues with the principal roles of managing the lettings of our premises, ensuring the church is ready for morning worship, managing our office, being a day-to-day church ambassador to the local community. We have been fortunate to be able to claim furlough payments from the government when there was no work for the administrator or cleaner to complete.
- Our new web site (produced 2018) continues to prove most helpful, making us generally more accessible to the community at large.

6. Groups and Activities:

Having been stopped in March 2020 , it has been most heartening to advise that many have been re-started.

- We act as a temporary store and distribution-point for the FIND (Families In Need).
- Messy Church once a month.
- The Shoebox appeal.
- Open the Book.
- We play an active role in Hadleigh's Churches Together liaison organisation.

11.2 Future Plans

- Continue with monthly Messy Church and quarterly Cafe Church
- Continue with a quarterly service at Monks Eleigh Chapel
- Continue Alpha-type outreach group
- Support for local Hadleigh Foodbanks in addition to Ipswich's FIND
- Maintain profiling of Commitment for Life
- Continue to support 3 other charities each year and raise the profile of these
- The alterations to the area around the pulpit and dais have been put on hold. (Ideally this should be referred to the CM as they had approved the changes and approved their implementation). The Listed buildings approval, having now exhausted its authorisation period, the Elders and congregation shall have to consider how best to proceed.

• Resources

Finance is provided for Local administration, training, away-days and weekends. Considerable works have been funded to improve and fit-out our premises.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards

Telephone 01473 829197 Mobile 07510 311900

• Financial Review

The Church funds are split into Restricted, Designated and Unrestricted funds. Descriptions of the restrictions are held in the Church Annual accounts.

Details are Included in Inspector's report filed separately.

• Future Plans

Continue new services such as messy church.

The elders to make recommendations regarding the dais which was agreed by congregation in 2016 and is now on hold.

Continue ecumenical activities in the community. Explore combined services such as with the local Hadleigh Churches Together and pulpit-sharing with local preachers.

Continue supporting organisations such as the Drum Majorettes who hire our ACC.

• Directors' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and have oversight of the Financial report.

Trustees are required to:-

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.
 - The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity. And hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.
- In so far as the Trustees are aware:-
- There is no relevant audit information of which the charitable company's auditor is unaware; and The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Signed on behalf of the Trustees

Mr Ronnie Howson

Secretary to the Trustees.

30 August 2022

• INDEPENDENT Examiner'S REPORT

Filed separately.

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31-Dec-21

Charity number 1151084

CONTENTS

	Page
Trustees report	
Independent examiner's report	Below
Statement of financial activities	1
Balance sheet	2
Notes to the financial statements	3 - 6
Treasurer's statement	Below

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 7 for the year ended 31 December 2021

Signed

Date

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2021

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities

Basis of Independent Examiner's report

Independent Examiner's statement

Signed by the Independent Examiner: Stephen Bullard Accountant

Name and address of the Independent Examiner:

Unit 3, The old Stables,

Bosmere Hall

Creeting St. Mary

IPSWICH

IP6 8LL

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

	Note	Unrestricted Funds			TOTAL	Unrestricted Funds			TOTAL
		General	Designated	Funds	2020	General	Designated	Funds	2021
		£	£	£	£	£	£	£	£
INCOMING RESOURCES									
Incoming resources from generated funds:									
Voluntary income	2	35,186			35,186	55,575		0	55,575
Activities for generating funds	3	25,009			25,009	24,564			24,564
Investment income	4	17			17	2			2
Incoming resources from charitable activity		60,211	0	0	60,211	80,141	0	0	80,141
Other incoming resources					0				0
Total incoming resources		60,211	0	0	60,211	80,141	0	0	80,141
RESOURCES EXPENDED									
Ministerial Costs	5	38,654			38,654	35,465	0	0	35,465
Admin, Outreach and Communications		2,109			2,109	1,726			1,726
Charitable activities		26,346			26,346	33,057	0	0	33,057
Total resources expended		67,110	0	0	67,110	70,248	0	0	70,248
Net incoming/(outgoing) resources before transfers		-6,899			-6,899	9,893	0	0	9,893
Gross transfers between funds		965	-965		0				0
Net incoming/(outgoing) resources before other recognised gains and losses		-5,934	-965		-6,899	9,893	0	0	9,893
Gains/(losses) on investment assets		0	0	0	0	0	0	0	0
Net movement in funds		-5,934	-965		-6,899	9,893	0	0	9,893
Total funds b/fwd 1 January		20,586	15,000		35,586	14,652	14,035	0	28,687
Total funds c/fwd 31 December		£ 14,652	£ 14,035	£ 0	£ 28,687	£ 24,545	£ 14,035	£ 0	£ 38,580

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2021

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2020 £	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2021 £
FIXED ASSETS	7								
Tangible assets									
Investments									
		<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
CURRENT ASSETS									
Debtors	8	365	0	0	365	1,342	0	0	1,342
Bank and cash balances	9	<u>19,086</u>	<u>14,035</u>	<u>0</u>	<u>33,121</u>	<u>23,202</u>	<u>14,035</u>	<u>0</u>	<u>37,237</u>
		19,451	14,035	0	33,486	24,544	14,035	0	38,579
CURRENT LIABILITIES									
Creditors payable within one year	10	<u>4,799</u>	<u>0</u>	<u>0</u>	<u>4,799</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
NET CURRENT ASSETS		<u>14,652</u>	<u>14,035</u>	<u>0</u>	<u>28,687</u>	<u>24,544</u>	<u>14,035</u>	<u>0</u>	<u>38,579</u>
TOTAL ASSETS LESS CURRENT LIABILITIES		14,652	14,035	0	28,687	24,544	14,035	0	38,579
Creditors payable after one year									
TOTAL NET ASSETS		<u>14,652</u>	<u>14,035</u>	<u>0</u>	<u>28,687</u>	<u>24,544</u>	<u>14,035</u>	<u>0</u>	<u>38,579</u>
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		14,652			14,652	24,545	0	0	24,545
Designated			14,035		14,035	0	14,035	0	14,035
Total		<u>14,652</u>	<u>14,035</u>	<u>0</u>	<u>28,687</u>	<u>24,545</u>	<u>0</u>	<u>0</u>	<u>38,580</u>
Restricted income funds:	11				0			0	0
		<u>14,652</u>	<u>14,035</u>	<u>0</u>	<u>28,687</u>	<u>24,545</u>	<u>0</u>	<u>0</u>	<u>38,580</u>

APPROVED by the Church Meeting held on (date)
and signed on its behalf by (name) (chairman)

(signature)

The notes on pages 3 to 7 form part of these financial statements

Hadleigh (Suffolk) UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2021

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province Trust who hold them upon trust for purposes connected with Hadleigh URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

HADLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2021

	Unrestricted Funds		Restricted Funds	TOTAL	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated	Funds	2020	General	Designated	Funds	2021
	£	£	£	£	£	£	£	£
2 VOLUNTARY INCOME								
CAF	450			450	300			300
Cheques	130			130	1,718			1,718
Envelopes	826			826	555			555
Loose	3,593			3,593	3,427			3,427
SO Carrying Gift Aid	14,215			14,215	18,455			18,455
SO Not Carrying Gift Aid	5,599			5,599	5,815			5,815
Donations General	223			223	6,068			6,068
Funerals & Weddings	180			180	450			450
Educational & Young People's Learning	375			375				0
Gift Aid Refund Received from HMRC	3,187			3,187	3,437			3,437
Other Income	6,303			6,303	15,350			15,350
Grants	105			105				0
	<u>35,186</u>	<u>0</u>	<u>0</u>	<u>35,186</u>	<u>55,575</u>	<u>0</u>	<u>0</u>	<u>55,575</u>
3 ACTIVITIES FOR GENERATING FUNDS								
Church Lettings	13,339			13,339	12,802			12,802
Monks Eleigh Lettings	170			170	262			262
School House Rental Income	11,500			11,500	11,500			11,500
	<u>25,009</u>	<u>0</u>	<u>0</u>	<u>25,009</u>	<u>24,564</u>	<u>0</u>	<u>0</u>	<u>24,564</u>
4 INVESTMENT INCOME								
Bank Interest	17			17	2			2
	<u>17</u>	<u>0</u>	<u>0</u>	<u>17</u>	<u>2</u>	<u>0</u>	<u>0</u>	<u>2</u>
Totals	<u>60,211</u>	<u>0</u>	<u>0</u>	<u>60,211</u>	<u>80,141</u>	<u>0</u>	<u>0</u>	<u>80,141</u>

MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. This annual budget amounts to some £24,334,000, 79% of which relates to minister costs, and 82% is provided through the Ministry & Mission Fund contributions from churches.

	Unrestricted Funds		Restricted Funds	TOTAL	Unrestricted Funds		Restricted Funds	TOTAL
	General	Designated	Funds	2020	General	Designated	Funds	2021
	£	£	£	£	£	£	£	£
5 CHARITABLE ACTIVITIES								
Ministry and Mission Contributions	37,443			37,443	34,527			34,527
	<u>37,443</u>	<u>0</u>	<u>0</u>	<u>37,443</u>	<u>34,527</u>	<u>0</u>	<u>0</u>	<u>34,527</u>

HADLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2021

MINISTERIAL COSTS

Vacancy, Call Ordination and Transfer				0				0
Ministerial Expenses	1,211			1,211	938			938
	<u>1,211</u>	<u>0</u>	<u>0</u>	<u>1,211</u>	<u>938</u>	<u>0</u>	<u>0</u>	<u>938</u>

COSTS OF CHURCH ACTIVITIES

Insurance Excluding Manse	3,593			3,593	3,805			3,805
Insurance Manse	455			455	473			473
Buildings Maintenance and Alterations Excl. Manse	1,550			1,550	7,940			7,940
Buildings Maintenance and Alterations, Manse	182			182	35			35
Charity Payments	515			515	2,950			2,950
Caretaking , Cleaning and Salaries	9,642			9,642	8,659			8,659
Council Tax and Water Rates Excl Manse	654			654	624			624
Council Tax and Water Rates. Manse	2,999			2,999	3,189			3,189
Heating & Lighting	4,622			4,622	3,689			3,689
Misc Payments	2,134			2,134	1,693			1,693
	<u>26,346</u>	<u>0</u>	<u>0</u>	<u>26,346</u>	<u>33,057</u>	<u>0</u>	<u>0</u>	<u>33,057</u>
Training and Learning	0			0				0
Young Peoples' Activities	0			0				0
Pulpit Supply	140			140	175			175
	<u>140</u>	<u>0</u>	<u>0</u>	<u>140</u>	<u>175</u>	<u>0</u>	<u>0</u>	<u>175</u>
Communications	1,969			1,969	1,551			1,551
	<u>1,969</u>	<u>0</u>	<u>0</u>	<u>1,969</u>	<u>1,551</u>	<u>0</u>	<u>0</u>	<u>1,551</u>
Total charitable activities	<u>67,110</u>	<u>0</u>	<u>0</u>	<u>67,110</u>	<u>70,248</u>	<u>0</u>	<u>0</u>	<u>70,248</u>

7 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.

8 DEBTORS

	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>2020</u>	<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>2021</u>
Offerings and donations	365			365				
Church Lettings				0	1,342			1,342
	<u>365</u>	<u>0</u>	<u>0</u>	<u>365</u>	<u>1,342</u>	<u>0</u>	<u>0</u>	<u>1,342</u>

9 BANK BALANCES

Community Account	13,396			13,396	22,510			22,510
Business 10 Day notice	5,690	14,035		19,725	692	14,035		14,727
	<u>19,086</u>	<u>14,035</u>	<u>0</u>	<u>33,121</u>	<u>23,202</u>	<u>14,035</u>	<u>0</u>	<u>37,237</u>

HADLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2021

10 CURRENT LIABILITIES

Other creditors	4,799			4,799				0
	4,799	0	0	4,799	0	0	0	0

11 RESTRICTED FUNDS

The Restricted funds may be allocated to any of the five Budget Lines (AC, Fabric etc). The Restricted Expenditure may be found against the respective Restricted colum

Name	Opening	Income	Expenditure	Transfers	Opening	Income	Expenditure	Transfers
Operational	0	0	0	0	0	0	0	0



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Hadleigh United Reformed Church

On accounts for the year
ended

31st December 2021

Charity no
(if any)

1151084

Set out on pages

1-7, including balance sheet

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31/12/2021.

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

[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:

Stephen R Bullard

Date:

31st August 2022

Name:

Stephen R Bullard

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

Association of Accounting Technicians
FMAAT Qualified

Address:

Unit 3, The Old Stables, Bosmere Hall

Kettle Lane, Creeping St Mary

Ipswich, Suffolk. IP86 8LL

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.



Independent examiner's report on the accounts

Section A

Independent Examiner's Report

Report to the trustees/
members of

Hadleigh United Reformed Church

On accounts for the year
ended

31st December 2021

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(if any)

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Signed:

Stephen R Bullard

Date:

31st August 2022

Name:

Stephen R Bullard

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

Association of Accounting Technicians
FMAAT Qualified

Address:

Unit 3, The Old Stables, Bosmere Hall

Kettle Lane, Creeting St Mary
Ipswich, Suffolk. IP86 8LL

Section B

Disclosure

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Give here brief details of any items that the examiner wishes to disclose.

HADLEIGH UNITED REFORMED CHURCH

England & Wales - Charity number 1151084

Accounts

**HADLEIGH UNITED REFORMED CHURCH, THE GREAT
MEETING**

**Minister, The Rev Bryn Rickards
Telephone 01473 829197 Mobile 07510 311900**

**Company Number: N/A
Charity Number: 1151084**

**THE Hadleigh, Suffolk UNITED REFORMED CHURCH
TRUST
Trustees Report**

YEAR ENDED 31ST DECEMBER 2020

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards
Telephone 01473 829197 Mobile 07510 311900

THE Hadleigh, Suffolk UNITED REFORMED CHURCH (TRUST)

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□ Annual Report

Year Ended 31st December 2020

Reference and Administrative Information

Address

The Market Place,
Hadleigh,
Suffolk.
IP7 5DL

Correspondence Secretary

Mr. Nigel Crisp, BSc
85, Angel Street,
Hadleigh
IP7 5EY

1. Minister

Mr Bryn Rickards

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

**Minister, The Rev Bryn Rickards
Telephone 01473 829197 Mobile 07510 311900**

23 Ann Beaumont Way
Hadleigh
Suffolk
IP7 6SA

2. Elders

Mrs Claire Coster
Mrs. Jan Dicks.
Mr. George Barnes
Mr. Sammy Apraku Mensah
Mrs Ann Swallow.
Mrs Barbara Robinson
Mr Ric Lambert

3. Bankers

Barclays Bank Plc
High Street.
Hadleigh
Suffolk

4. Legal Advisors

Not retained

5. Auditors

Independent Examiner
Mid Suffolk Accountancy Services Ltd
Unit 3, The Old Stables,
Bos mere Hall,
Creting St Mary
IPSWICH
IP6 8LL

6. Church Officers

Minister – The Rev. Bryn Rickards
Secretary – Mrs. Claire Coster
Treasurer – Mr Tom Gordon

□ Structure, Governance and Management

1. The Trust

The Hadleigh United Reformed Church a registered charity, number 1151084. It is governed by its Memorandum and Articles of Association as revised in 2008.

All of the financial assets and liabilities of the Hadleigh, Suffolk, United Reformed Church are owned by the Eastern Synod Trust of the United Reformed Church ("Synod") and are managed by the church on behalf of the Eastern Synod Trustees

.

2. The Trustees

The Trustees of the charity are also Congregational members.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards
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All Trustees give their time voluntarily and receive no benefits from the charity apart from those honoraria and reimbursed expenses incurred in connection with running the church's affairs.

The Trustees serving during the year and to the date of this report were as follows:-

The Rev Bryn Rickards
Mr. Nigel Crisp.
Mrs. Elizabeth Meeks
Mrs. Jan Dicks.
Mr. Tom Gordon
Mr. Ronnie Howson

3. Appointment of New Trustees

The Trustees nominate members to serve as Trustees of the Trust and the Elders ratify the appointments.

There is an informal programme for the induction of Trustees.

Training is organised for the Synod Trustees (normally annually) to ensure they are aware of current practice and issues of charity law etc. Congregational Trustees will receive invitations to attend.

4. Constitution of the Church

Hadleigh, Suffolk, United Reformed Church is part of the Eastern Synod Of the URC, one of 13 Synods of the United Reformed Church ("URC") within the United Kingdom. It

is constituted in accordance with the Scheme of Union and the United Reformed Church Acts of 1972, 1981 and 2000 (see www.urc.org.uk.)

In accordance with "the Structure of the United Reformed Church" it is responsible for:-

- Providing Worship to the Membership and wider community in accordance with the practices of the United Reformed Church.
- Providing teaching and spiritual support to Members, Young people and Adherents.
- Providing pastoral oversight to members and adherents.
- Promoting ecumenical relations, by working with local churches;
- Dealing with matters referred from the Eastern Synod;
- Undertaking such other things which promote the welfare of the United Reformed Church.

□ Organisational Structure

The executive church meetings run cyclically throughout the year. The elders are the key decision-making body, who are responsible to the Congregation for all aspects, Spiritual and Temporal within the Church, of Church Life. The Elders meet on the 1st Monday of every month, although emergency extraordinary meetings can be called at short notice, should this be necessary.

There is a Management committee with devolved powers from the Elders to deal with all matters temporal (buildings, lettings, H&L, H&S, etc). Responsibility for expenditure and buildings strategy reside with the elders, who report to the Church Meeting, which is the ultimate authority within the congregation. It has its own chairman and secretary. It meets roughly 4 times per year, as deemed

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards
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necessary by the Chairman. The Management committee reports to the Elders meeting.

The Minister chairs the Elders meetings, although it could be any Elder should the minister not be present. There is a Secretary who takes minutes, and is responsible for all major correspondence, reporting to the Minister on Organisational matters. The Treasurer is responsible for the management of our Finances.

There is not a defined quorum, as most attend most meetings. The chair (normally the minister) would decide, should attendance on a particular evening be poor, on the viability of continuing. The minister also chairs Church Meetings. There are several other groups in the congregation who have particular responsibilities, but all report ultimately, to the Elders.

There is a Worship Team with devolved authority from the Elders to assess and plan, inter alia, morning worship, and the worship life of the church.

1. Related parties

Local URC churches operating in the Eastern Synod area are separate and independent charities. There is no common control or unity of administration with any of these bodies and they are not deemed to be connected charities within the understanding of the Charities SORP 2005.

2. Managing Trustees

The Elders manage the church buildings on behalf of the Synod who are the Custodian Trustees.

□ Use of Volunteers

The minister of word and sacrament is paid directly from the Finance Office of the United Reformed Church in London. No other person receives payment for services rendered.

□ Risk Management

The Trustees are responsible for the management of the risks faced by the charity. Risks are identified, assessed and controls established throughout the year. A formal review of the charity's risk management process is undertaken regularly.

The most serious risk facing the charity would be the Synod failing to achieve its strategic and charitable objectives, either through resources being put into programmes which do not meet those objectives or through failure of Trustees and other Committees to consider the charity's objectives when making decisions. To manage and mitigate this risk, the Trustees, who are normally also (though not exclusively) elders, meet regularly to consider and review matters both temporal and spiritual, and, in so doing, are reminded of the objectives which they must constantly keep in mind. Also, having Convenors of Committees give an account of their Committee's decisions to the Church Meeting,

There is not a Business Continuity Plan, but a monthly statement of accounts is produced and made available to all church members, and is reviewed by the Elders (See above).

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

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Among the key risk controls used by the charity are:

- a financial policy subject to periodic review (an updated version is currently under consultation);
- clear financial authorisation and approval levels (also under consultation)
- detailed summary accounts produced for scrutiny by Trust Directors and Elders at every meeting during the year;

The church operates a 'Safeguarding' policy with two members appointed to oversee all such matters reporting to the eldership as appropriate. Through the risk management process established for the charity, the Trustees are satisfied that the major risks identified have been adequately mitigated where necessary. It is recognised that systems can only provide reasonable but not absolute assurance that major risks have been adequately managed.

□ Aims and Objectives

□ The advancement of the Christian religion especially by the means of, and in accordance with, principles of the United Reformed Church as set out for the time being in 'The Manual'.

The aims of the charity are, inter alia, regular worship, teaching, outreach and mission by the provision of pastoral, educational and mission, technical and financial support. It is also to share the vision of the URC's General Assembly with the local churches.

1. Ensuring delivery of the Trust's aims and public benefit

The Trustees review the aims, objectives and proposed future activities on a regular basis. The Trustees follow the general guidance issued by the Charity Commission on public benefit when doing so.

□ Pastoral Support

There is a member appointed to work with others to provide spiritual, pastoral and care and challenge to Members and Adherents. The church buildings being extensively hired by the local community, informal links can be established with those hirers, where conversations about possible pastorate needs might be discussed (e.g. there is a local dementia support group that meets regularly in the church premises, when from time to time a member of the congregation meets informally with one of the leaders)

□ Educational and Mission Support

A young people's co-ordinator has been appointed to ensure the best use is made of training and support resources are made available to the leaders. Where feasible and appropriate, encouragement to mission and outreach activities to be undertaken in Hadleigh and local or villages.

□ Technical Support

Libraries of books and pamphlets, visual aids are widely available. There is an honorary IT technician who is responsible for the maintenance of all aspects of the church's electronic equipment.

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

Minister, The Rev Bryn Rickards
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□ Financial Support

The Church's principal source of funds is from the Weekly Givings by members. This is enhanced from the lettings and rents of the church's premises.

Capital works may be supported by application to Synod and other bodies for financial assistance.

□ Achievements and Performance

11.1 Our activities and performance have been affected by the Pandemic and like so many Churches we have had to adjust the way that we are Church in the Community.

11.1 Activities in 2020

1. Spiritual

- o Services online on the website and distribution of a written copy of the service or a CD recording of the service for those unable to access the Internet
- o Live streaming of the Sunday service once we were allowed back on the premises but we have continued to provide a written copy of the service and a CD for those who feel unable to return to 'in person worship'.
- o Weekly prayer service via Zoom since November 2020.
- o Monthly Messy Church sessions
- o Quarterly Cafe Church services
- o Summer Bible and Fellowship groups were established which met outside for about 6 weeks.

2. Outreach and community engagement:

- o Held a special Carol service for Memories Cafe
- o Blythswood shoebox appeal
- o We are now supporting Hadleigh Food Bank and
- o The FIND (Families in Need) project
- o Members of our Church supported Hadleigh Cares – an organisation set up to collect prescriptions and shop for those who were shielding or vulnerable
- o Memories Café delivered weekly cakes and newsletter to the members
- o Lunch clubs hosted afternoon teas outside when this was possible

3. Pastoral

- o The wide network of pastoral ministry has continued to be a vital part of who we are and what we do and even more so since the end of March 2020. Our Church family was divided into groups and a leader for each

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

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group was encouraged to speak to the folks in their group once a week. There was also more informal support for each other with telephone calls and visits to see people on doorsteps, prayer, Mothering Sunday posies delivered, Easter cards and chocolate delivered to Junior Church families, Pentecost Cakes delivered to Junior Church families, lifts given to various places and Christmas cards and bulbs delivered to those who had had a particularly challenging year.

4. The wider Church

- o Some of our church members continue to lead and be heavily involved in the Open the Book team, which has adapted and produced stories on Youtube for the school children to access telling a Bible story through drama.
- o In terms of the URC, we continue to play our part in the South Suffolk Area Partnership meetings via Zoom.

5. Administration

- o We continue to monitor our Safeguarding Policy and Data Privacy Policy. Both of these documents are available on the website.
- o Our part-time administrator continues with the principal roles of managing the lettings of our premises, ensuring the church is ready for morning worship, managing our office, being a day-to-day church ambassador to the local community. We have been fortunate to be able to claim furlough payments from the government when there was no work for the administrator or cleaner to complete.
- o Our new web site (produced 2018) continues to prove most helpful, making us generally more accessible to the community at large.
- o A new Church Secretary and Treasurer were elected in March 2020

6. Groups and Activities:

Again these were stopped in March 2020 and many have been unable to start again.

- o We act as a temporary store and distribution-point for the FIND (Families In Need).
- o Messy Church once a month.
- o The Shoebox appeal.
- o Open the Book.
- o We play an active role in Hadleigh's Churches Together liaison organisation.

11.2 Future Plans

- o Continue with monthly Messy Church and quarterly Cafe Church
- o Continue with a quarterly service at Monks Eleigh Chapel
- o Continue Alpha-type outreach group
- o Support for local Hadleigh Foodbanks in addition to Ipswich's FIND
- o Maintain profiling of Commitment for Life
- o Continue to support 3 other charities each year and raise the profile of these

HADLEIGH UNITED REFORMED CHURCH, THE GREAT MEETING

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- o The alterations to the area around the pulpit and dais have been put on hold. (Ideally this should be referred to the CM as they had approved the changes and approved their implementation). The Listed buildings approval, having now exhausted its authorisation period, the Elders and congregation shall have to consider how best to proceed.

□ Resources

Finance is provided for Local administration, training, away-days and weekends. Considerable works have been funded to improve and fit-out our premises.

□ Financial Review

The Church funds are split into Restricted, Designated and Unrestricted funds. Descriptions of the restrictions are held in the Church Annual accounts.

Details are Included in Inspector's report filed separately.

□ Future Plans

Continue new services such as messy church.

The elders to make recommendations regarding the dais which was agreed by congregation in 2016 and is now on hold.

Continue ecumenical activities in the community. Explore combined services such as with the local Hadleigh Churches Together and pulpit-sharing with local preachers.

Continue supporting organisations such as the Drum Majorettes who hire our ACC.

□ Directors' Responsibilities

The Trustees are responsible for preparing the Trustees' Annual Report and have oversight of the Financial report.

Trustees are required to:-

- Prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in operation.
- The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity. And hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.
In so far as the Trustees are aware:-

**HADLEIGH UNITED REFORMED CHURCH, THE GREAT
MEETING**

**Minister, The Rev Bryn Rickards
Telephone 01473 829197 Mobile 07510 311900**

- There is no relevant audit information of which the charitable company's auditor is unaware; and The Trustees have taken all steps that they ought to have taken to make themselves aware of any relevant audit information and to establish that the auditor is aware of that information.

Signed on behalf of the Trustees

Mr Ronnie Howson

Church Treasurer, and Trustee.

1 May 2019

□ **INDEPENDENT AUDITOR'S REPORT**

Filed separately.

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

Dec 31, 20

Charity number 1151084

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Treasurer's statement	Below

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 7 for the year ended 31 December 2020

Signed

Date

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities

Basis of Independent Examiner's report

Independent Examiner's statement

Signed by the Independent Examiner: Stephen Bullard Accountant

Name and address of the Independent Examiner:

Unit 3, The old Stables,

Bosmere Hall

Creeping St. Mary

IPSWICH

IP6 8LL

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2019 £	Unrestricted Funds General £	Designated £	Restricted Funds £
INCOMING RESOURCES								
Incoming resources from generated funds:								
Voluntary income	2	32,518			32,518	35,186		0
Activities for generating funds	3	38,807			38,807	25,009		
Investment income	4	39			39	17		
Incoming resources from charitable activity		<u>71,364</u>	<u>0</u>	<u>0</u>	<u>71,364</u>	<u>60,211</u>	<u>0</u>	<u>0</u>
Other incoming resources					0			
Total incoming resources		<u>71,364</u>	<u>0</u>	<u>0</u>	<u>71,364</u>	<u>60,211</u>	<u>0</u>	<u>0</u>
RESOURCES EXPENDED								
Ministerial Costs	5	39,273	0	0	39,273	38,654	0	0
Admin, Outreach and Communications		3,303			3,303	2,109		
Charitable activities		34,865	0	0	34,865	26,346	0	0
Total resources expended		<u>77,441</u>	<u>0</u>	<u>0</u>	<u>77,441</u>	<u>67,110</u>	<u>0</u>	<u>0</u>
Net incoming/(outgoing) resources before transfers		-6,077	0	0	-6,077	-6,899	0	0
Gross transfers between funds					0	965	-965	
Net incoming/(outgoing) resources before other recognised gains and losses		-6,077	0	0	-6,077	-5,934	-965	0
Gains/(losses) on investment assets					0	0	0	0
Net movement in funds		-6,077		0	-6,077	-5,934	-965	0
Total funds b/fwd 1 January 2020		29,928	15,000		44,928	23,852	15,000	0
Total funds c/fwd 31 December 2020		<u>£ 23,852</u>	<u>£ 15,000</u>	<u>£ 0</u>	<u>£ 38,852</u>	<u>£ 17,918</u>	<u>£ 14,035</u>	<u>£ 0</u>

TOTAL
2020
£

35,186
25,009
17

60,211

0

60,211

38,654
2,109
26,346

67,110

-6,899

0

-6,899

0

-6,899

38,852

31,953

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2019

	Note	Unrestricted Funds General £	Designated Funds £	Restricted Funds £	TOTAL 2019 £	Unrestricted Funds General £	Designated Funds £	Restricted Funds £	TOTAL 2020 £
FIXED ASSETS	7								
Tangible assets									
Investments		0	0	0	0	0	0	0	0
CURRENT ASSETS									
Debtors	8								0
Bank and cash balances	9	23,852	15,000	0	38,852	19,086	14,035	0	33,121
		23,852	15,000	0	38,852	19,086	14,035	0	33,121
CURRENT LIABILITIES									
Creditors payable within one year	10	3,862			3,862	1,168			1,168
NET CURRENT ASSETS		19,990	15,000	0	34,990	17,918	14,035	0	31,953
TOTAL ASSETS LESS CURRENT LIABILITIES		19,990	15,000	0	34,990	17,918	14,035	0	31,953
Creditors payable after one year									
TOTAL NET ASSETS		19,990	15,000	0	34,990	17,918	14,035	0	31,953
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		23,852			23,852	17,918			17,918
Designated			15,000		15,000		0		0
Total		23,852	15,000	0	38,852	17,918	0	0	17,918
Restricted income funds:	11				0			0	0
		23,852	0	0	38,852	17,918	0	0	17,918

APPROVED by the Church Meeting held on (date)
and signed on its behalf by (name) (chairman)

(signature)

The notes on pages 3 to 7 form part of these financial statements

Hadleigh (Suffolk) UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020 (Draft 1A 6/8/2021)

1 ACCOUNTING POLICIES

1a Basis of Accounting

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b Fund Accounting

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c Tangible Fixed Assets

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province Trust who hold them upon trust for purposes connected with Hadleigh URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

1d Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is

not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

HADLEIGH UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2019 £	Unrestricted Funds General £	Designated £
2 VOLUNTARY INCOME						
CAF	800			800	450	
Cheques	0			0	130	
Envelopes	1,297			1,297	826	
Loose	5,936			5,936	3,593	
SO Carrying Gift Aid	12,993			12,993	14,215	
SO Not Carrying Gift Aid	4,726			4,726	5,599	
Donations General	15			15	223	
Funerals & Weddings	140			140	180	
Educational & Young People's Learning	421			421	375	
Gift Aid Refund Received from HMRC	3,351			3,351	3,187	
Other Income	2,840			2,840	6,303	
Grants	0			0	105	
	<u>32,518</u>	<u>0</u>	<u>0</u>	<u>32,518</u>	<u>35,186</u>	<u>0</u>
3 ACTIVITIES FOR GENERATING FUNDS						
Church Lettings	26,727			26,727	13,339	
Monks Eleigh Lettings	580			580	170	
School House Rental Income	11,500			11,500	11,500	
	<u>38,807</u>	<u>0</u>	<u>0</u>	<u>38,807</u>	<u>25,009</u>	<u>0</u>
4 INVESTMENT INCOME						

Bank Interest	39			39	17	
	39	0	0	39	17	0
Totals	71,364	0	0	71,364	60,211	0

MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. This annual budget amounts to some £24,334,000, 79% of which relates to minister costs, and 82% is provided through the Ministry & Mission Fund contributions from churches.

5 CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted Funds	TOTAL 2019	Unrestricted Funds	
	General	Designated			General	Designated
	£	£	£	£	£	£
Ministry and Mission Contributions	36,953			36,953	37,443	
	36,953	0	0	36,953	37,443	0

HADLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2020

MINISTERIAL COSTS

Vacancy, Call Ordination and Transfer				0		
Ministerial Expenses	2,320			2,320	1,211	
	2,320	0	0	2,320	1,211	0

COSTS OF CHURCH ACTIVITIES

Insurance Excluding Manse	3,393			3,393	3,593	
Insurance Manse	438			438	455	
Buildings Maintenance and Alterations Excl. Manse	6,308			6,308	1,550	
Buildings Maintenance and Alterations, Manse	10			10	182	
Charity Payments	4,560			4,560	515	

Caretaking , Cleaning and Salaries	8,996			8,996	9,642	
Council Tax and Water Rates Excl Manse	806			806	654	
Council Tax and Water Rates. Manse	2,857			2,857	2,999	
Heating & Lighting	6,445			6,445	4,622	
Misc Payments	1,052			1,052	2,134	
	<u>34,865</u>	<u>0</u>	<u>0</u>	<u>34,865</u>	<u>26,346</u>	<u>0</u>
Training and Learning	12			12		
Young Peoples' Activities	519			519		
Pulpit Supply	280			280	140	
	<u>811</u>	<u>0</u>	<u>0</u>	<u>811</u>	<u>140</u>	<u>0</u>
Communications	2,492			2,492	1,969	
	<u>2,492</u>	<u>0</u>	<u>0</u>	<u>2,492</u>	<u>1,969</u>	<u>0</u>
Total charitable activities						
	<u>77,441</u>	<u>0</u>	<u>0</u>	<u>77,441</u>	<u>67,110</u>	<u>0</u>

7 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.

8 DEBTORS

<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>2019</u>	<u>General</u>	<u>Designated</u>
0			0		
<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

9 BANK BALANCES

Community Account	19,144			19,144	13,396	
Business 10 Day notice	4,708	15,000		19,708	5,690	14,035
	<u>23,852</u>	<u>15,000</u>	<u>0</u>	<u>38,852</u>	<u>19,086</u>	<u>14,035</u>

HADLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2020

10 **CURRENT LIABILITIES**

Other creditors	3,862			3,862		1,168	
	3,862	0	0	3,862		1,168	0

11 **RESTRICTED FUNDS**

The Restricted funds may be allocated to any of the five Budget Lines (AC, Fabric etc). The Restricted Expenditure may be found against the respective

Name	Opening	Income	Expenditure	Transfers	Opening	Income
Operational	0	0	0	0	0	0

Restricted Funds £	TOTAL 2020 £
-----------------------------------	-----------------------------

	450
--	-----

	130
--	-----

	826
--	-----

	3,593
--	-------

	14,215
--	--------

	5,599
--	-------

	223
--	-----

	180
--	-----

	375
--	-----

	3,187
--	-------

	6,303
--	-------

	105
--	-----

0	35,186
---	--------

	13,339
--	--------

	170
--	-----

	11,500
--	--------

0	25,009
---	--------

	17
0	17
0	60,211

Restricted Funds £	TOTAL 2020 £
	37,443
0	37,443

	0
	1,211
0	1,211

3,593
455
1,550
182
515

1,168

0	1,168
---	-------

ctive Restricted column

Expenditure Transfers

0	0
---	---

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

Dec 31, 20

Charity number 1151084

CONTENTS

	Page
Trustees report	
Independent examiner's report	Below
Statement of financial activities	1
Balance sheet	2
Notes to the financial statements	3 - 6
Treasurer's statement	Below

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 7 for the year ended 31 December 2020

Signed

Date

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS YEAR ENDED 31 DECEMBER 2020

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities

Basis of Independent Examiner's report

Independent Examiner's statement

Signed by the Independent Examiner: Stephen Bullard Accountant

Name and address of the Independent Examiner:

Unit 3, The old Stables,

Bosmere Hall

Creeping St. Mary

IPSWICH

IP6 8LL

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020

	Note	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2019 £	Unrestricted Funds General £	Designated £	Restricted Funds £
INCOMING RESOURCES								
Incoming resources from generated funds:								
Voluntary income	2	32,518			32,518	35,186		0
Activities for generating funds	3	38,807			38,807	25,009		
Investment income	4	39			39	17		
Incoming resources from charitable activity		<u>71,364</u>	<u>0</u>	<u>0</u>	<u>71,364</u>	<u>60,211</u>	<u>0</u>	<u>0</u>
Other incoming resources					0			
Total incoming resources		<u>71,364</u>	<u>0</u>	<u>0</u>	<u>71,364</u>	<u>60,211</u>	<u>0</u>	<u>0</u>
RESOURCES EXPENDED								
Ministerial Costs	5	39,273	0	0	39,273	38,654	0	0
Admin, Outreach and Communications		3,303			3,303	2,109		
Charitable activities		34,865	0	0	34,865	26,346	0	0
Total resources expended		<u>77,441</u>	<u>0</u>	<u>0</u>	<u>77,441</u>	<u>67,110</u>	<u>0</u>	<u>0</u>
Net incoming/(outgoing) resources before transfers		-6,077	0	0	-6,077	-6,899	0	0
Gross transfers between funds					0	965	-965	
Net incoming/(outgoing) resources before other recognised gains and losses		-6,077	0	0	-6,077	-5,934	-965	0
Gains/(losses) on investment assets					0	0	0	0
Net movement in funds		-6,077		0	-6,077	-5,934	-965	0
Total funds b/fwd 1 January 2020		29,928	15,000		44,928	23,852	15,000	0
Total funds c/fwd 31 December 2020		<u>£ 23,852</u>	<u>£ 15,000</u>	<u>£ 0</u>	<u>£ 38,852</u>	<u>£ 17,918</u>	<u>£ 14,035</u>	<u>£ 0</u>

TOTAL
2020
£

35,186
25,009
17

60,211

0

60,211

38,654
2,109
26,346

67,110

-6,899

0

-6,899

0

-6,899

38,852

31,953

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET AS AT 31 DECEMBER 2019

	Note	Unrestricted Funds General £	Designated Funds £	Restricted Funds £	TOTAL 2019 £	Unrestricted Funds General £	Designated Funds £	Restricted Funds £	TOTAL 2020 £
FIXED ASSETS	7								
Tangible assets									
Investments		0	0	0	0	0	0	0	0
CURRENT ASSETS									
Debtors	8								0
Bank and cash balances	9	23,852	15,000	0	38,852	19,086	14,035	0	33,121
		23,852	15,000	0	38,852	19,086	14,035	0	33,121
CURRENT LIABILITIES									
Creditors payable within one year	10	3,862			3,862	1,168			1,168
NET CURRENT ASSETS		19,990	15,000	0	34,990	17,918	14,035	0	31,953
TOTAL ASSETS LESS CURRENT LIABILITIES		19,990	15,000	0	34,990	17,918	14,035	0	31,953
Creditors payable after one year									
TOTAL NET ASSETS		19,990	15,000	0	34,990	17,918	14,035	0	31,953
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		23,852			23,852	17,918			17,918
Designated			15,000		15,000		0		0
Total		23,852	15,000	0	38,852	17,918	0	0	17,918
Restricted income funds:	11				0			0	0
		23,852	0	0	38,852	17,918	0	0	17,918

APPROVED by the Church Meeting held on (date)
and signed on its behalf by (name) (chairman)

(signature)

The notes on pages 3 to 7 form part of these financial statements

Hadleigh (Suffolk) UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2020 (Draft 1A 6/8/2021)

1 **ACCOUNTING POLICIES**

1a **Basis of Accounting**

The financial statements have been prepared in accordance with the Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.

1b **Fund Accounting**

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

Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c **Tangible Fixed Assets**

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province Trust who hold them upon trust for purposes connected with Hadleigh URC.

Expenditure incurred on the church and manse is written off in the year it is incurred.

1d **Incoming Resources**

All voluntary giving is included in the financial statements for the period in which it is received.

Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.

Legacies are accounted for when their receipt is certain and can be properly quantified.

All other income is generally recognised when it is receivable.

1e **Resources Expended**

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.

Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.

Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.

As most of the management and activity of the church is carried out by volunteers, this intangible cost is

not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f Taxation

As part of the United Reformed Church, the church is an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

HADLEIGH UNITED REFORMED CHURCH

**NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued
FOR THE YEAR ENDED 31 DECEMBER 2020**

	Unrestricted Funds General £	Designated £	Restricted Funds £	TOTAL 2019 £	Unrestricted Funds General £	Designated £
2 VOLUNTARY INCOME						
CAF	800			800	450	
Cheques	0			0	130	
Envelopes	1,297			1,297	826	
Loose	5,936			5,936	3,593	
SO Carrying Gift Aid	12,993			12,993	14,215	
SO Not Carrying Gift Aid	4,726			4,726	5,599	
Donations General	15			15	223	
Funerals & Weddings	140			140	180	
Educational & Young People's Learning	421			421	375	
Gift Aid Refund Received from HMRC	3,351			3,351	3,187	
Other Income	2,840			2,840	6,303	
Grants	0			0	105	
	<u>32,518</u>	<u>0</u>	<u>0</u>	<u>32,518</u>	<u>35,186</u>	<u>0</u>
3 ACTIVITIES FOR GENERATING FUNDS						
Church Lettings	26,727			26,727	13,339	
Monks Eleigh Lettings	580			580	170	
School House Rental Income	11,500			11,500	11,500	
	<u>38,807</u>	<u>0</u>	<u>0</u>	<u>38,807</u>	<u>25,009</u>	<u>0</u>
4 INVESTMENT INCOME						

Bank Interest	39			39	17	
	39	0	0	39	17	0
Totals	71,364	0	0	71,364	60,211	0

MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. This annual budget amounts to some £24,334,000, 79% of which relates to minister costs, and 82% is provided through the Ministry & Mission Fund contributions from churches.

5 CHARITABLE ACTIVITIES

	Unrestricted Funds		Restricted Funds	TOTAL 2019	Unrestricted Funds	
	General	Designated			General	Designated
	£	£	£	£	£	£
Ministry and Mission Contributions	36,953			36,953	37,443	
	36,953	0	0	36,953	37,443	0

HADLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2020

MINISTERIAL COSTS

Vacancy, Call Ordination and Transfer				0		
Ministerial Expenses	2,320			2,320	1,211	
	2,320	0	0	2,320	1,211	0

COSTS OF CHURCH ACTIVITIES

Insurance Excluding Manse	3,393			3,393	3,593	
Insurance Manse	438			438	455	
Buildings Maintenance and Alterations Excl. Manse	6,308			6,308	1,550	
Buildings Maintenance and Alterations, Manse	10			10	182	
Charity Payments	4,560			4,560	515	

Caretaking , Cleaning and Salaries	8,996			8,996	9,642	
Council Tax and Water Rates Excl Manse	806			806	654	
Council Tax and Water Rates. Manse	2,857			2,857	2,999	
Heating & Lighting	6,445			6,445	4,622	
Misc Payments	1,052			1,052	2,134	
	<u>34,865</u>	<u>0</u>	<u>0</u>	<u>34,865</u>	<u>26,346</u>	<u>0</u>
Training and Learning	12			12		
Young Peoples' Activities	519			519		
Pulpit Supply	280			280	140	
	<u>811</u>	<u>0</u>	<u>0</u>	<u>811</u>	<u>140</u>	<u>0</u>
Communications	2,492			2,492	1,969	
	<u>2,492</u>	<u>0</u>	<u>0</u>	<u>2,492</u>	<u>1,969</u>	<u>0</u>
Total charitable activities						
	<u>77,441</u>	<u>0</u>	<u>0</u>	<u>77,441</u>	<u>67,110</u>	<u>0</u>

7 TANGIBLE FIXED ASSETS

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.

8 DEBTORS

<u>General</u>	<u>Designated</u>	<u>Restricted</u>	<u>2019</u>	<u>General</u>	<u>Designated</u>
0			0		
<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>

9 BANK BALANCES

Community Account	19,144			19,144	13,396	
Business 10 Day notice	4,708	15,000		19,708	5,690	14,035
	<u>23,852</u>	<u>15,000</u>	<u>0</u>	<u>38,852</u>	<u>19,086</u>	<u>14,035</u>

HADLEIGH UNITED REFORMED CHURCH

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES - continued FOR THE YEAR ENDED 31 DECEMBER 2020

10 **CURRENT LIABILITIES**

Other creditors	3,862			3,862		1,168	
	3,862	0	0	3,862		1,168	0

11 **RESTRICTED FUNDS**

The Restricted funds may be allocated to any of the five Budget Lines (AC, Fabric etc). The Restricted Expenditure may be found against the respective

Name	Opening	Income	Expenditure	Transfers	Opening	Income
Operational	0	0	0	0	0	0

Restricted Funds £	TOTAL 2020 £
-----------------------------------	-----------------------------

	450
	130
	826
	3,593
	14,215
	5,599
	223
	180
	375
	3,187
	6,303
	105

0	35,186
---	--------

	13,339
	170
	11,500

0	25,009
---	--------

	17
0	17
0	60,211

Restricted Funds £	TOTAL 2020 £
	37,443
0	37,443

	0
	1,211
0	1,211

3,593
455
1,550
182
515

1,168

0	1,168
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ctive Restricted column

Expenditure Transfers

0	0
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