

**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

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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

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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

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2. The Trustees

The Trustees of the charity are also Congregational members.

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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

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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).

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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.

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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

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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

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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:-

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- 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

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
---	-------

ctive Restricted column

Expenditure Transfers

0	0
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