

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
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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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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.

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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

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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.

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• 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

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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

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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		Restricted Funds	TOTAL	Unrestricted Funds		Restricted Funds	TOTAL
		General	Designated	Funds	2023	General	Designated	Funds	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
		30,802	14,207	-	45,009	22,448	14,247	1,750	38,445

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	TOTAL	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	2023	General	Designated	Funds	2024
	£	£	£	£	£	£	£	£
MINISTERIAL COSTS								
Ministerial Expenses	1,372	-	-	1,372	535	-	-	535
Ministry and Mission Contributions	32,088	-	-	32,088	31,836	-	-	31,836
	33,461	-	-	33,461	32,371	-	-	32,371
ADMIN, OUTREACH AND COMMUNICATIONS								
Pulpit Supply	628	-	-	628	905	-	-	905
Communications	1,802	-	-	1,802	1,974	-	-	1,974
	2,430	-	-	2,430	2,879	-	-	2,879
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
	39,889	530	363	40,782	54,501	40	250	54,792
Total charitable activities	75,780	530	363	76,672	89,752	40	250	90,043

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
	7,024	-	-	7,024	10,718	-	-	10,718

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
	24,284	14,207	-	38,491	13,935	14,247	1,750	29,932

9 CURRENT LIABILITIES

Other creditors	506	-	-	506	2,205	-	-	2,205
	506	-	-	506	2,205	-	-	2,205

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

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Signed on behalf of the Board of Trustees

08/10/2025

Date