



Trustees' Annual Report for the period

		Period start date			Period end date			
		Day 1st	Month January	Year 2021	Day 31st	Month December	Year 2021	
From					To			

Section A Reference and administration details

Charity name

Stowmarket United Reformed Church

Other names charity is known by

Registered charity number (if any) 1157857

Charity's principal address

Ipswich Street

Stowmarket

Suffolk

Postcode

IP14 1AD

Names of the charity trustees who manage the charity

	Trustee name	Office (if any)	Dates acted if not for whole year	Name of person (or body) entitled to appoint trustee (if any)
1.	The Revd Robert Sheard	Chair		Church Meeting
2	Miss Anne Scarff	Secretary		Church Meeting
3	Mrs Mary Durrant	Assistant Secretary		Church Meeting
4	Mrs Janet Webb			Church Meeting
5	Mrs Helen Freeman			Church Meeting
6	Mr John Webb			Church Meeting
7	Mrs Jane Gurney			Church Meeting
8	Mrs Margaret Jackson			Church Meeting
9	Mrs Joyce Gardiner			Church Meeting
10	Mr Michael Martin			Church Meeting
11	Mrs Lois Muller			Church Meeting
12	Mr Keith Scarff			Church Meeting
13	Mrs Linda Baxter			Church Meeting

Names of the trustees for the charity, if any, (for example, any custodian trustees)

Name	Dates acted if not for whole year
Eastern Synod URC	

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address
Independent examiner	Lorraine Baker	32 Chillton Avenue, Stowmarket IP14 1LB

Name of chief executive or names of senior staff members (Optional information)

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Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Constitution
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	Elected by Church Members at Church Meeting.

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

Activities of the church are overseen by the Elders' Meeting of the Church in accordance with the provisions of The Structure of the United Reformed Church determined by the General Assembly of the United Reformed Church and supplemented by the Stowmarket URC constitution.

The Elders' Meeting is responsible for the financial administration of the Church, the care and maintenance of Church premises and the manse. The Elders report to the Church Meeting (all church members are entitled to attend) which has overall decision making and gives general guidance on the life and work of the Church.

Groups (Buildings, Community and People, Discipleship, Finance, Publicity and Promotion) look at aspects of church matters and report to the Elders meeting. From July 2021 new groups were agreed to supersede the previous groups and oversee the life of the church, namely: Buildings, Finance, Spirituality and Social/Outreach with Fundraising.

The Finance Group review financial practice using guidance from Charity Commission. A Financial review was held in November 2021 based on cc8.

The Elders of the church are Church Members and Trustees. Elders normally serve a 3year period and then are able to be re-nominated. All Elders, and therefore Trustees, are nominated by Church Members and elected at a Church Meeting.

The Minister is a Trustee and is the Chair of both Elders and Church meetings.

The Church is a congregation of the United Reformed Church.

All major insurable risks are subject to normal churches' and employees' insurance.

An annual review of the Safeguarding policy is carried out and our procedures are certificated by SAFEcic.

Summary of the objects of the charity set out in its governing document

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.

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

The Trustees have regard to the guidance by the Charity Commission on Public Benefit.

The Charity is a Public benefit Entity - we are set up to benefit the general public.

Our activities include:

- Providing regular public worship for all.
- Promoting the Christian Faith.
- Teaching the faith to all ages.
- Providing training, nurture and activities for children and young people.
- Serving the community.
- Giving pastoral care and support to members and others in need, particularly those in sickness, distress or poverty.
- Providing premises and resources for community groups and activities.

We are not aware of any detriment or harm resulting from the implementation of our purposes.

We have one Trustee who is employed by the church as an Administrator. The role pre-dates her appointment as Trustee. At times during the year she was furloughed and claims were made under the Coronavirus job retention Scheme.

Our Minister is paid expenses incurred in the fulfilment of his ministry. Otherwise, no Trustee benefitted from work at the church and there were no personal benefits paid to Trustees.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

The Coronavirus pandemic impacted all the activities of the church. Our Covid -secure procedures closed the building, except for worship, for parts of the year for the general public.

We rely on volunteers for our activities. These run our Fund Raising activities.

We do not offer grants.

We regularly review our finances to maximise them.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

We provided regular Public Worship for all. The worship is led by trained ministers, or lay people who adhere to the central messages of the Christian faith. While in lockdown services were on Zoomed to those able to receive the service. We continue to offer a zoomed service now we are back in church.

We promoted the Christian faith. When we were able we taught the Faith to all ages through Services, Meetings, Bible study groups, and Children's Activities. Children's activities include: Family Church, "Messy Church" and "Open the Book", the latter involves a group from the Church enacting Bible stories at some of the local Primary Schools. Unfortunately Open the Book has been severely curtailed due to Covid.

We served the Community by providing opportunities for quiet reflection when we were able to do so.. We provided a location for baptisms, weddings and funeral services, irrespective of whether the individuals have strong Christian beliefs, or not. We supported the Stowmarket Food Bank.

We provided a venue for a Charity Christmas day dinner which was taken to those on their own.

Except during lockdown or Plan B arrangements we provide opportunities for the community to come together over refreshments.

We continued to give pastoral care and support to members and others in need, particularly those in sickness, distress, or poverty

When we were able to be open we provided premises and resources for community groups and activities. The Church allowed local schools, a Dance School, Choirs, U3A, and other organisations to use part(s) of the church premises.

Organisations hired part of the premises for a variety of events and activities. A number of Concerts have been held on our premises.

Most of our main fund raising events have had to be cancelled.

Some Charity enterprises were offered facilities free of charge or at a reduced rate.

Section E

Financial review

Brief statement of the charity's policy on reserves

We retain £10,000 in our accounts as reserves to meet unexpected demands of a general nature.
Designated funds are held for :Growth; Improvement; Projects; Building; Commitment for Life; Organ; and Pirmasens.
In addition we have historic Restricted funds for Local Needs Benevolent; Coupland; Foord;

Details of any funds materially in deficit

NONE

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

The principal sources of income are through free will offerings, hire of premises and fundraising. During this financial year we have not always been able to hire out our building on so many occasions as pre-covid

A proportion of our income (approx. 1/3rd) is used exclusively for Ministry and Mission within the wider URC.

We use CAF banking for deposits.

For 2021 Income was £83,586 and expenditure £91,207. Covid continued to impact on our income resulting in Reserves being used.

Section F Other optional information

During the year a new camera was installed to enhance the experience on Zoom and on the screens in church.

Some plans for the year have been curtailed due to the ongoing presence of covid. A number of activities usually evident during the year have not been possible.

During the year we reviewed our banking arrangements and made some changes to ensure we gained maximum benefit from our finances.

The Finance Groups reviewed the financial arrangements of the church and made some adjustments to our procedures which were shared with the Elders. One improvement will be a monitoring of our finances against our budget on a more regular basis.

Despite a loss in income we are a going concern.

Section G Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)

A. Scarff

Full name(s)

Anne Maureen Scarff

Position (eg Secretary, Chair, etc)

Secretary

Date

14/03/2022



Stowmarket URC Charity, Registered Charity No 1157857

Stowmarket United Reformed Church

Ipswich Street

Stowmarket

Suffolk, IP14 1AD

End of Year Financial Statements

Year ending 31st December 2021

Accounts based on Accrual Accounting FRS102 SORP 2015

**The accounts are prepared in accordance with Charity Law by Ann
Waller, Church Treasurer, January 2022**

The United Reformed Church Stowmarket - 1157857
Statement of Financial Activities
For the period from 01 January 2021 to 31 December 2021

	Unrestricted funds	Restricted funds	Endowment funds	2021	2020
Income and endowments from:					
Donations and legacies	40,970	—	—	40,970	37,629
Other trading activities	10,055	—	—	10,055	7,916
Investments	4,181	—	—	4,181	4,382
Other income	28,379	—	—	28,379	5,337
Total income	83,586	—	—	83,586	65,266
Expenditure on:					
Raising funds	—	—	—	—	45
Expenditure on charitable activities	37,572	413	—	37,986	50,737
Other expenditure	53,221	—	—	53,221	50,188
Total expenditure	90,793	413	—	91,207	100,970
Net income / (expenditure) resources before transfer	(7,207)	(413)	—	(7,620)	(35,704)
Transfers					
Gross transfers between funds - in	10,000	—	—	10,000	33,010
Gross transfers between funds - out	(10,000)	—	—	(10,000)	(33,010)
Other recognised gains / losses					
Net movement in funds	(7,207)	(413)	—	(7,620)	(35,704)
Reconciliation of funds					
Total funds brought forward	188,225	12,476	—	200,702	236,406
Total funds carried forward	181,018	12,063	—	193,081	200,702

Statement of Cashflows has not been included, as they are not required due to thresholds.

There are no related party transactions

There may be minor discrepancies in the totals if the pence are not being shown

The United Reformed Church Stowmarket - 1157857
Statement of Financial Activities
For the period from 01 January 2020 to 31 December 2020

	Unrestricted Prior year funds	Restricted funds	Endowment funds	2020	2019
<i>Income and endowments from:</i>					
Donations and legacies	37,592	37	—	37,629	37,906
Other trading activities	7,916	—	—	7,916	25,629
Investments	4,382	—	—	4,382	4,476
Other income	15,337	—	—	15,337	62,445
Total income	65,229	37	—	65,266	130,457
<i>Expenditure on:</i>					
Raising funds	45	—	—	45	595
Expenditure on charitable activities	50,444	293	—	50,737	99,664
Other expenditure	50,188	—	—	50,188	43,680
Total expenditure	100,677	293	—	100,970	143,940
Net income / (expenditure) resources before transfer	(35,448)	(256)	—	(35,704)	(13,483)
<i>Transfers</i>					
Gross transfers between funds - in	21,010	12,000	—	33,010	47,293
Gross transfers between funds - out	(33,010)	—	—	(33,010)	(47,293)
<i>Other recognised gains / losses</i>					
Net movement in funds	(47,448)	11,743	—	(35,704)	(13,483)
<i>Reconciliation of funds</i>					
Total funds brought forward	235,674	732	—	236,406	249,890
Total funds carried forward	188,225	12,476	—	200,702	236,406

Statement of Cashflows has not been included, are not necessary due to thresholds.

There are no related party transactions

There may be minor discrepancies in the totals if the pence are not being shown

The United Reformed Church Stowmarket - 1157857

Balance sheet (Summary)
As at: 31 December 2021

	As at 31/12/2021 £	As at 31/12/2020 £
Fixed assets		
Tangible assets	29,964	31,754
	<u>29,964</u>	<u>31,754</u>
Current assets		
Debtors	3,751	3,620
Cash at bank and in hand	159,504	165,559
	<u>163,256</u>	<u>169,180</u>
Liabilities		
Creditors: Amounts falling due in one year	138	232
Net current assets less current liabilities	<u>163,117</u>	<u>168,947</u>
Total assets less current liabilities	<u>193,081</u>	<u>200,702</u>
Total net assets less liabilities	<u>193,081</u>	<u>200,702</u>
Represented by		
Unrestricted		
Unrestricted - General fund	30,891	19,473
Designated		
Designated - Improvement Fund	4,946	7,607
Designated - Project Fund	129,163	146,273
Designated - Haughley Fund	—	—
Designated - Growth Fund	8,500	8,500
Designated - Commitment for Life Fund	—	—
Designated - Pirmasens Fund	494	494
Designated - Organ Fund	4,377	4,377
Designated - Pastorate Fund	2,644	1,498
Restricted		
Restricted - Local Needs Benevolent Fund	1,999	2,044
Restricted - Coupland Fund	231	231
Restricted - Foord Fund	9,831	10,200
Funds of the charity	<u>193,081</u>	<u>200,702</u>

Note: Trustees agreed that Restricted and Designated Funds are correct.

Accounts agreed:

Signed on behalf of the Trustees



Date: 14.3.2022

Revd: Robert Sheard Chairman

There may be minor discrepancies in the totals if the pence are not being shown

The United Reformed Church Stowmarket - 1157857

Statement of Assets and Liabilities (by code)

As at: 31 December 2021

Class and nominal code	General	Designated	Restricted	Endowment	2021	2020
Fixed assets - Tangible assets						
Balcony Rails	—	1,059	—	—	1,059	1,530
Staging	—	849	—	—	849	1,212
Kitchenette	—	11,995	—	—	11,995	13,494
New Church Chairs	—	3,043	—	—	3,043	4,869
HP Photocopier	824	—	—	—	824	1,406
Church Technology	—	6,930	—	—	6,930	9,241
New Church Microphone and Camera	—	5,261	—	—	5,261	—
Total	824	29,139	—	—	29,964	31,754
Current assets - Cash at bank and in hand						
CAF General Cash Account	(129,770)	118,322	12,448	—	1,000	650
CAF Gold Account	70,724	—	—	—	70,724	163,144
CAF Pastorate Account	—	2,644	—	—	2,644	1,498
TSB Petty Cash Account	414	20	(299)	—	135	266
TSB Business Instant Access Savings	85,000	—	—	—	85,000	—
Total	26,368	120,987	12,148	—	159,504	165,559
Current assets - Debtors						
Z05 Accounts Receivable	3,751	—	—	—	3,751	3,620
Total	3,751	—	—	—	3,751	3,620
Liabilities - Agency accounts						
6699 Agency collections	—	—	85	—	85	—
Total	—	—	85	—	85	—
Liabilities - Creditors: Amounts falling due in one year						
Z04 Accounts Payable	53	—	—	—	53	232
Total	53	—	—	—	53	232
Net total assets	30,891	150,127	12,063	—	193,081	200,702

There may be minor discrepancies in the totals if the pence are not being shown

Analysis of income and expenditure
Selected period: 01 January 2021 to 31 December
2021

Income

	Unrestricted	Designated	Restricted	Endowment	2021	2020
<hr/>						
Income and endowments						
<i>Donations and legacies</i>						
Local Needs Benevolent Fund	—	—	—	—	—	37
Donations Received	1,560	—	—	—	1,560	2,418
Donations allocated to Specific Funds	270	—	—	—	270	12
Freewill Offering	34,593	—	—	—	34,593	34,779
Gift Day	4,234	—	—	—	4,234	247
Legacies Received	—	—	—	—	—	10
Commitment for Life	—	312	—	—	312	125
<hr/>						
<i>Donations and legacies Totals</i>	40,657	312	—	—	40,970	37,629
<i>Other trading activities</i>						
Coffee Mornings	1,207	—	—	—	1,207	1,384
Premises Letting	8,090	—	—	—	8,090	6,107
Special Fund Raising Events	624	—	—	—	624	277
SHCT (Cycle Ride)	132	—	—	—	132	147
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<i>Other trading activities Totals</i>	10,055	—	—	—	10,055	7,916
<i>Investments</i>						
Int on Manse account at Synod	3,737	—	—	—	3,737	3,644
Int on TSB Business Instant Access	88	—	—	—	88	—
Interest on CAF Gold a/c	12	—	—	—	12	156
Yaxley Trust	342	—	—	—	342	582
<hr/>						
<i>Investments Totals</i>	4,181	—	—	—	4,181	4,382
<i>Other income</i>						
Church Projects Income	—	1,500	—	—	1,500	—
Funerals	240	—	—	—	240	120
HMRC Job Retention Scheme	3,507	—	—	—	3,507	5,152
Income Tax Gift Aid Refund	7,744	—	—	—	7,744	7,724
Loss of 2020/21 Income Insurance Claim	7,700	—	—	—	7,700	—
Magazines	25	—	—	—	25	7
Miscellaneous Income	10	—	—	—	10	15
Pastorate Group Income	—	6,806	—	—	6,806	2,318
Transfers from Pastorate	845	—	—	—	845	—
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<i>Other income Totals</i>	20,073	8,306	—	—	28,379	15,337
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Income and endowments	74,967	8,618	—	—	83,586	65,266
Grand totals						

There may be minor discrepancies in the totals if the pence are not being shown

Expenditure

	Unrestricted	Designated	Restricted	Endowment	2021	2020
<hr/>						
<i>Raising funds</i>						
S03 - Special Fund Raising Events	—	—	—	—	—	45
<i>Raising funds Totals</i>	—	—	—	—	—	45
<hr/>						
<i>Expenditure on charitable activities</i>						
Church Office	705	—	—	—	705	932
Local Needs Benevolent Fund	—	—	44	—	44	50
Church Projects Expenditure	—	—	—	—	—	5,915
Church Publicity	—	—	—	—	—	79
Donations Made	152	—	—	—	152	150
Donations allocated to specific funds	20	—	—	—	20	12
Food exp	—	—	368	—	368	243
Manse Costs not shared from 1/10/12	669	4,800	—	—	5,469	9,110
Ministerial Costs/Expenses	1,365	—	—	—	1,365	682
Miscellaneous Exp	173	—	—	—	173	570
Organ & Piano Upkeep	260	—	—	—	260	—
Organist	735	—	—	—	735	665
Premises Water	929	—	—	—	929	502
Pulpit Supply	553	—	—	—	553	509
Heating Repairs	710	—	—	—	710	—
Premises Cleaning	474	—	—	—	474	416
Premises Electricity	1,638	—	—	—	1,638	3,718
Premises Fire Precautions	844	—	—	—	844	648
Premises Repair	4,435	—	—	—	4,435	8,796
Premises Heating	7,551	—	—	—	7,551	5,859
Premises Telephone/Broadband	1,012	—	—	—	1,012	1,222
Salaries	9,436	—	—	—	9,436	9,702
Commitment for Life	—	312	—	—	312	125
Worship Miscellaneous	623	—	—	—	623	630
Youth and Children	169	—	—	—	169	196
<i>Expenditure on charitable activities Totals</i>	32,460	5,112	413	—	37,986	50,737
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<i>Other expenditure</i>						
Bank Charges	98	—	—	—	98	60
Depreciation	581	6,470	—	—	7,052	7,799
Employee Income Tax Paid	490	—	—	—	490	530
Haughley Fund Transfers	—	—	—	—	—	400
Insurance	4,840	—	—	—	4,840	4,571
Ministry & Mission fund	30,852	—	—	—	30,852	33,020
Pastorate Group Expenditure	—	5,660	—	—	5,660	2,398
Transfers to Pastorate account	4,226	—	—	—	4,226	1,408
<i>Other expenditure Totals</i>	41,090	12,130	—	—	53,221	50,188
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Expenditure Grand totals	73,550	17,243	413	—	91,207	100,970
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There may be minor discrepancies in the totals if the pence are not being shown

Paid employees

Staff Costs

	This year £	Last year £
Salaries and wages	9927	9703
Social security costs	0	0
Pension costs (defined contribution scheme)	0	0
Other employee benefits	0	0
Total staff costs	9927	9703

Band	Number of employees
£2000 to £6000	1
£6000 to £10,000	1

Average head count in the year

The parts of the charity in which the employees work

	This year Number	Last year Number
Fundraising	-	-
Charitable Activities	0.62	0.62
Governance	-	-
Other	-	-
Total	0.62	0.62

HMRC Job Retention Grant Received to cover period 1st January to 31st July 2021 was £3507.96. This was passed on to the employees in line with HMRC instructions.

The church used the services of one part-time cleaner to clean the premises, and a part-time Church Administrator to run the Church Office.

We do not run a defined contribution Pension Scheme

Trustee expenses.

There was no trustee's remuneration in the year ended 31st December 2021

Fees for examination of the accounts

The independent examiner fees.

Independent examiner's fee

2021	2020
150	150

Tangible Fixed Assets

	Freehold land & buildings	Fixtures, fittings and equipment	Total
	£	£	£
At the beginning of the year 1/1/2021	75495	50345	125840
Additions	0.00	5262	5262
Revaluations	0.00	0.00	0.00
Disposals	0.00	0.00	0.00
Transfers *	0.00	0.00	0.00
At end of the year 31/12/2021	75495	55607	131102
**Basis	SL	SL	SL
** Rate	10%	10% & 20%	10% & 20%

At beginning of the year 1/1/2021	60470	33616	94086
Disposals	0.00	0.00	0.00
Depreciation	1970	5082	7052
At end of the year 31/12/2021	64630	36508	101138
Net book value at the beginning of the year	15025	16729	31754
Net book value at the end of the year 2021	13055	16909	29964

Items 1, 2 and 3 listed below are assets held by the URC (Eastern Province) Trust

as the Custodian

Trustees of these

assets and hence

these items do not

appear in the balance sheet of this church. Fixtures,

fittings and

equipment

purchased since 1st

January 2001 have

been capitalized,

subject to the

following:

(a) The item has a value >£1000 (previously > £500)

(b) The item does not represent a maintenance, or replacement item.

(c) If the item is a gift of equipment, or money to purchase

equipment, it must add significantly to the existing

overall value of the church premises, or have a significant immediate realisable value.

1. The Freehold and contents in the Church in Ipswich Street.

2. The Freehold of the Manse in Temple Road.

3. £117k invested by the Synod in COIF Bank. (The income alone is expendable, allowable by existing URC policy- may be subject to change).

The church does not have a policy for revaluation of assets.

Debtors and prepayments

Please complete this note if the charity has any debtors or prepayments.

Analysis of debtors

Trade debtors

Prepayments and accrued income

Other debtors

	2021	2020
	£	£
	0.00	0.00
	1194	1141
	2558	2480
Total	3752	3621

Creditors and accruals

Please complete this note if the charity has any creditors or accruals.

Analysis of creditors

Bank loans and overdrafts

Accruals and deferred income

Taxation and social security

Other creditors

Total

Amounts falling due within one year	
2021	2020
£	£
0.00	0.00
0.00	0.00
0.00	0.00
53	232
53	232

There is no Security over assets:

Endowment and Restricted Funds

The church has no Endowment Funds

Grant-making policy

Grants made to institutions in a given year are agreed at a Church Meeting.

Benevolent Collections for other Charities 2021

The figures below are not included in the Main Accounts. They are classed as Agency Collections as the church collection is on behalf of charities.

Boys Brigade & Girls Assn	106.00
East Anglian Air Ambulance	143.37
EACH	313.10
SHCT	265.00
Homestart	168.00
Stowmarket Food Bank	112.00
YANA	33.00
Bible Society	104.28
Tools with a Mission	30.00
Total	<u>£1274.75</u>

Note: These are funds received and paid to the charities above by the Stowmarket URC Charity during 2021.

STOWMARKET UNITED REFORMED CHURCH

INDEPENDENT EXAMINERS REPORT

I report to the trustees on my examination of the accounts of the Stowmarket United Reformed Church (the Trust) for the year ended 31st December 2021.

Responsibilities and Basis of Report

As the charity trustees of the Trust 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 giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do 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: *L Baker*

Name: Lorraine Baker (MAAT) License 4978

Address: 32 Chilton Avenue

Stowmarket

Suffolk

IP14 1LB

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