



Trustees' Annual Report for the period

| From | Period start date | | | To | Period end date | | |
|------|-------------------|------------------|--------------|----|-----------------|-------------------|--------------|
| | Day 1st | Month January | Year 2022 | | Day 31st | Month December | Year 2022 |

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 |
| 14 | Mrs Monika Sudirgo | | 1 st July 2022 | Church Meeting |
| 15 | Mrs Pauline Gosling | | 1 st July 2022 | Church Meeting |
| 16 | Mrs Irene Martin | | 1 st July 2022 | Church Meeting |
| 17 | Mrs Michaela Farmer | | 1 st July 2022 | Church Meeting |
| 18 | Mrs Margaret Clarke | | 1 st July 2022 | 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 | Matthew Aldous | Matthew Aldous, 5 Market Place, Stowmarket, Suffolk |
| | | Ip14 1DT |

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

| |
|--|
| |
|--|

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, Finance, Spirituality and Social/Outreach with Fundraising) look at aspects of church matters and report to the Elders meeting.

The Finance Group review financial practice using guidance from Charity Commission. A Financial review was held in November 2022 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.

Section C Objectives and activities

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. 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 Fuel situation has started to affect all the activities of the church. This has meant that Hire fees have been increased.

We rely on volunteers for our activities. These run our Fundraising 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. We continue to offer our services on Zoom.

We promoted the Christian faith. 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.

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.

We provide opportunities for the community to come together over refreshments. Our coffee mornings are warm spaces available to the community.

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

We provided premises and resources for community groups and activities. The Church allowed 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.

Fundraising events for Church funds are also held.

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.

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

We use TSB and CAF banks.

For 2022 Income was £89,379 and expenditure £106,599. A number of extra building works, the increase in oil prices and the need for professional help with Finances resulted in Reserves being used.

Section F

Other optional information

During the year we changed our Treasurer. We now also employ a Bookkeeper to work alongside our Treasurer. We also engaged an Accountancy firm to Independently examine our Accounts.

The Finance Groups reviewed the financial arrangements of the church and made some adjustments to our procedures which were shared with the Elders.

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)



Full name(s)

Anne Maureen Scarff

Position (eg Secretary, Chair, etc)

Secretary

Date

1 April 2023



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 2022

Accounts based on Accrual Accounting FRS102 SORP 2015

The accounts are prepared in accordance with Charity Law

January 2023

The United Reformed Church Stowmarket - 1157857
Statement of Financial Activities
For the period from 01 January 2022 to 31 December 2022

| | Unrestricted funds | Restricted funds | Endowment funds | Total funds | Prior year total funds |
|---|--------------------|------------------|-----------------|-----------------|------------------------|
| Income and endowments from: | | | | | |
| Donations and legacies | 41,343 | 11 | — | 41,354 | 40,970 |
| Other trading activities | 18,794 | — | — | 18,794 | 10,055 |
| Investments | 4,605 | — | — | 4,605 | 4,181 |
| Other income | 23,906 | — | — | 23,906 | 28,379 |
| Total income | 88,650 | 11 | — | 88,661 | 83,586 |
| Expenditure on: | | | | | |
| Expenditure on charitable activities | 47,199 | 401 | — | 47,601 | 37,986 |
| Other expenditure | 58,280 | — | — | 58,280 | 53,221 |
| Total expenditure | 105,479 | 401 | — | 105,881 | 91,207 |
| Net income / (expenditure) resources before transfer | (16,829) | (390) | — | (17,219) | (7,620) |
| Transfers | | | | | |
| Gross transfers between funds - in | 5 | — | — | 5 | 10,000 |
| Gross transfers between funds - out | (5) | — | — | (5) | (10,000) |
| Other recognised gains / losses | | | | | |
| Net movement in funds | (16,829) | (390) | — | (17,219) | (7,620) |
| Reconciliation of funds | | | | | |
| Total funds brought forward | 181,018 | 12,063 | — | 193,081 | 200,702 |
| Total funds carried forward | 164,189 | 11,672 | — | 175,861 | 193,081 |

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 2021 to 31 December 2021

| | Unrestricted funds | Restricted funds | Endowment funds | 2021 | 2020 |
|---|-----------------------|---------------------|--------------------|----------------|-----------------|
| <i>Income and endowments from:</i> | | | | | |
| 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 |
| <i>Expenditure on:</i> | | | | | |
| 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) |
| <i>Transfers</i> | | | | | |
| Gross transfers between funds - in | 10,000 | — | — | 10,000 | 33,010 |
| Gross transfers between funds - out | (10,000) | — | — | (10,000) | (33,010) |
| <i>Other recognised gains / losses</i> | | | | | |
| Net movement in funds | (7,207) | (413) | — | (7,620) | (35,704) |
| <i>Reconciliation of funds</i> | | | | | |
| 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

Balance sheet (Summary)

As at: 31 December 2022

| | As at 31/12/2022 | As at 31/12/2021 |
|--|------------------|------------------|
| | £ | £ |
| Fixed assets | | |
| Tangible assets | 21,859 | 29,964 |
| | <u>21,859</u> | <u>29,964</u> |
| Current assets | | |
| Debtors | 3,180 | 3,751 |
| Cash at bank and in hand | 150,955 | 159,504 |
| | <u>154,135</u> | <u>163,256</u> |
| Liabilities | | |
| Creditors: Amounts falling due in one year | 133 | 138 |
| Net current assets less current liabilities | <u>154,002</u> | <u>163,117</u> |
| Total assets less current liabilities | <u>175,861</u> | <u>193,081</u> |
| Total net assets less liabilities | <u>175,861</u> | <u>193,081</u> |
| Represented by | | |
| Unrestricted | | |
| Unrestricted - General fund | 22,212 | 30,891 |
| Designated | | |
| Designated - Improvement Fund | 2,291 | 4,946 |
| Designated - Project Fund | 123,867 | 129,163 |
| 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 | 2,446 | 2,644 |
| Restricted | | |
| Restricted - Local Needs Benevolent Fund | 2,010 | 1,999 |
| Restricted - Coupland Fund | 231 | 231 |
| Restricted - Foord Fund | 9,430 | 9,831 |
| Funds of the charity | <u>175,861</u> | <u>193,081</u> |

Note: Trustees agreed that Restricted and Designated Funds are correct Accounts *agreed*

Signed on behalf of the Trustees.....

Date.....

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 2022

| Class and nominal code | General | Designated | Restricted | Endowment | Total | Last year |
|---|-----------|------------|------------|-----------|---------|-----------|
| Fixed assets - Tangible assets | | | | | | |
| FA032014 : Balcony Rails | — | 588 | — | — | 588 | 1,059 |
| FA042014 : Staging | — | 485 | — | — | 485 | 849 |
| FA102020 : Kitchenette | — | 10,496 | — | — | 10,496 | 11,995 |
| FA2013 : New Church Chairs | — | 1,217 | — | — | 1,217 | 3,043 |
| FA2017 : HP Photocopier | 242 | — | — | — | 242 | 824 |
| FA2020 : Church Technology | — | 4,620 | — | — | 4,620 | 6,930 |
| FA2021 : New Church Microphone and Camera | — | 4,209 | — | — | 4,209 | 5,261 |
| Total | 242 | 21,617 | — | — | 21,859 | 29,964 |
| Current assets - Cash at bank and in hand | | | | | | |
| C30 : CAF General Cash Account | (128,698) | 117,813 | 11,884 | — | 1,000 | 1,000 |
| C31 : CAF Gold Account | 56,191 | — | 389 | — | 56,581 | 70,724 |
| C34 : CAF Pastorate Account | — | 2,446 | — | — | 2,446 | 2,644 |
| C36 : TSB Petty Cash Account | 6,440 | 100 | (467) | — | 6,072 | 135 |
| C37 : TSB Business Instant Access Savings | 84,855 | — | — | — | 84,855 | 85,000 |
| Total | 18,789 | 120,360 | 11,805 | — | 150,955 | 159,504 |
| Current assets - Debtors | | | | | | |
| Z05 : Accounts Receivable | 3,180 | — | — | — | 3,180 | 3,751 |
| Total | 3,180 | — | — | — | 3,180 | 3,751 |
| Liabilities - Agency accounts | | | | | | |
| 6699 : Agency collections | — | — | 133 | — | 133 | 85 |
| Total | — | — | 133 | — | 133 | 85 |
| Liabilities - Creditors: Amounts falling due in one year | | | | | | |
| Z04 : Accounts Payable | — | — | — | — | — | 53 |
| Total | — | — | — | — | — | 53 |
| Net total assets | 22,212 | 141,977 | 11,672 | — | 175,861 | 193,081 |

Analysis of income and expenditure
Selected period: 01 January 2022 to 31 December 2022

| | Unrestricted | Designated | Restricted | Endowment | Total | |
|---|---------------|--------------|------------|-----------|---------------|---------------|
| | | | | | This year | Last year |
| Income and endowments | | | | | | |
| <i>Donations and legacies</i> | | | | | | |
| B7 - Local Needs Benevolent Fund | — | — | 11 | — | 11 | — |
| D1 - Donations Received | 2,694 | — | — | — | 2,694 | 1,560 |
| D2 - Donations allocated to Specific Funds | — | — | — | — | — | 270 |
| F3 - Freewill Offering | 34,571 | — | — | — | 34,571 | 34,593 |
| G6 - Gift Day | 3,945 | — | — | — | 3,945 | 4,234 |
| W3 - Commitment for Life | — | 132 | — | — | 132 | 312 |
| <i>Donations and legacies Totals</i> | 41,210 | 132 | 11 | — | 41,354 | 40,970 |
| <i>Other trading activities</i> | | | | | | |
| C1 - Coffee Mornings | 2,337 | — | — | — | 2,337 | 1,207 |
| P8 - Premises Letting | 14,776 | — | — | — | 14,776 | 8,090 |
| S1 - Special Fund Raising Events | 547 | — | — | — | 547 | 624 |
| S5 - SHCT (Cycle Ride) | 150 | — | — | — | 150 | 132 |
| W2 - Wide Horizons | 983 | — | — | — | 983 | — |
| <i>Other trading activities Totals</i> | 18,794 | — | — | — | 18,794 | 10,055 |
| <i>Investments</i> | | | | | | |
| I12 - Int on Manse account at Synod | 3,790 | — | — | — | 3,790 | 3,737 |
| I5 - Int on TSB Business Instant Access | 355 | — | — | — | 355 | 88 |
| I6 - Interest on CAF Gold a/c | 249 | — | — | — | 249 | 12 |
| I7 - Interest on CAF Cash a/c | 0 | — | — | — | 0 | — |
| Y1 - Yaxley Trust | 208 | — | — | — | 208 | 342 |
| <i>Investments Totals</i> | 4,605 | — | — | — | 4,605 | 4,181 |
| <i>Other income</i> | | | | | | |
| C20 - Church Projects Income | — | — | — | — | — | 1,500 |
| F4 - Funerals | 300 | — | — | — | 300 | 240 |
| H2 - HMRC Job Retention Scheme | — | — | — | — | — | 3,507 |
| I1 - Income Tax Gift Aid Refund | 7,522 | — | — | — | 7,522 | 7,744 |
| L2 - Loss of 2020/21 Income Insurance Claim | 7,478 | — | — | — | 7,478 | 7,700 |
| M1 - Magazines | — | — | — | — | — | 25 |
| M8 - Miscellaneous Income | — | — | — | — | — | 10 |
| P28 - Pastorate Group Income | — | 6,796 | — | — | 6,796 | 6,806 |
| T1 - Transfers from Pastorate | 1,809 | — | — | — | 1,809 | 845 |
| <i>Other income Totals</i> | 17,109 | 6,796 | — | — | 23,906 | 28,379 |
| Income and endowments | 81,720 | 6,929 | 11 | — | 88,661 | 83,586 |
| Grand totals | | | | | | |

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

| | Unrestricted | Designated | Restricted | Endowment | Total | |
|--|--------------|------------|------------|-----------|-----------|-----------|
| | | | | | This year | Last year |
| Expenditure on charitable activities | | | | | | |
| A05 - Church Office | 894 | — | — | — | 894 | 705 |
| B07 - Local Needs Benevolent Fund | — | — | — | — | — | 44 |
| C020 - Church Projects Expenditure | — | 433 | — | — | 433 | — |
| D01 - Donations Made | 30 | — | — | — | 30 | 152 |
| D02 - Donations allocated to specific funds | — | — | — | — | — | 20 |
| F06 - Foord exp | — | — | 401 | — | 401 | 368 |
| M010 - Manse Costs not shared from 1/10/12 | 3,992 | — | — | — | 3,992 | 5,469 |
| M04 - Ministerial Costs/Expenses | 1,374 | — | — | — | 1,374 | 1,365 |
| M08 - Miscellaneous Exp | 354 | — | — | — | 354 | 173 |
| O03 - Organ & Piano Upkeep | 362 | — | — | — | 362 | 260 |
| O1 - Organist | 2,080 | — | — | — | 2,080 | 735 |
| P010 - Premises Water | 499 | — | — | — | 499 | 929 |
| P013 - Pulpit Supply | 696 | — | — | — | 696 | 553 |
| P027 - Heating Repairs | 528 | — | — | — | 528 | 710 |
| P03 - Premises Cleaning | 537 | — | — | — | 537 | 474 |
| P04 - Premises Electricity | 2,173 | — | — | — | 2,173 | 1,638 |
| P05 - Premises Fire Precautions | 649 | — | — | — | 649 | 844 |
| P06 - Premises Repair | 6,428 | — | — | — | 6,428 | 4,435 |
| P07 - Premises Heating | 12,936 | — | — | — | 12,936 | 7,551 |
| P09 - Premises Telephone/Broadband | 1,614 | — | — | — | 1,614 | 1,012 |
| S07 - Salaries | 10,582 | — | — | — | 10,582 | 9,436 |
| W03 - Commitment for Life | — | 132 | — | — | 132 | 312 |
| W04 - Worship Miscellaneous | 850 | — | — | — | 850 | 623 |
| Y02 - Youth and Children | 50 | — | — | — | 50 | 169 |
| Expenditure on charitable activities Totals | 46,633 | 566 | 401 | — | 47,601 | 37,986 |
| Other expenditure | | | | | | |
| B01 - Bookkeeper | 322 | — | — | — | 322 | — |
| B08 - Bank Charges | 82 | — | — | — | 82 | 98 |
| D03 - Depreciation | 581 | 7,522 | — | — | 8,104 | 7,052 |
| E01 - Employee Income Tax Paid | 594 | — | — | — | 594 | 490 |
| I02 - Insurance | 5,109 | — | — | — | 5,109 | 4,840 |
| M07 - Ministry & Mission fund | 32,856 | — | — | — | 32,856 | 30,852 |
| P028 - Pastorate Group Expenditure | — | 6,995 | — | — | 6,995 | 5,660 |
| T01 - Transfers to Pastorate account | 4,215 | — | — | — | 4,215 | 4,226 |
| Other expenditure Totals | 43,761 | 14,518 | — | — | 58,280 | 53,221 |
| Expenditure Grand totals | 90,394 | 15,084 | 401 | — | 105,881 | 91,207 |

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 | 10583 | 9927 |
| Social security costs | 0 | 0 |
| Pension costs (defined contribution scheme) | 0 | 0 |
| Other employee benefits | 0 | 0 |
| Total staff costs | 10583 | 9927 |

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

| Average head count in the year | This year Number | Last year Number |
|--|---------------------|---------------------|
| The parts of the charity in which the employees work | | |
| Fundraising | - | - |
| Charitable Activities | 0.62 | 0.62 |
| Governance | - | - |
| Other | - | - |
| Total | 0.62 | 0.62 |

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 2022

Fees for examination of the accounts

The independent examiner fees.

| | 2021 | 2022 |
|----------------------------|------|---------|
| Independent examiner's fee | 150 | 300+vat |

Tangible Fixed Assets

| | Freehold land & buildings £ | Fixtures, fittings and equipment £ | Total £ |
|---------------------------------------|--------------------------------|---------------------------------------|---------------|
| At the beginning of the year 1/1/2022 | 75495 | 55607 | 131102 |
| Additions | 0.00 | 0.00 | 0.00 |
| Revaluations | 0.00 | 0.00 | 0.00 |
| Disposals | 55792 | 13987 | 69779 |
| Transfers * | 0.00 | 0.00 | 0.00 |
| At end of the year 31/12/2022 | 19703 | 41620 | 61323 |
| **Basis | SL | SL | SL |
| ** Rate | 10% | 10% & 20% | 10% & 20% |

| | | | |
|---|--------------|--------------|---------------|
| At beginning of the year 1/1/2022 | 62440 | 38698 | 101138 |
| Disposals | 55792 | 13987 | 69779 |
| Depreciation | 1970 | 6134 | 8104 |
| At end of the year 31/12/2022 | 8618 | 30845 | 39463 |
| Net book value at the beginning of the year | 13055 | 16909 | 29964 |
| Net book value at the end of the year 2022 | 11085 | 10775 | 21860 |

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

| 2022 | 2021 |
|--------------|-------------|
| £ | £ |
| 0.00 | 0.00 |
| 1258 | 1194 |
| 1922 | 2558 |
| Total | 3752 |

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 | |
|--|-------------|
| 2022 | 2021 |
| £ | £ |
| 0.00 | 0.00 |
| 0.00 | 0.00 |
| 0.00 | 0.00 |
| 0.00 | 53 |
| Total | 53 |

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.

PASTORATE ACCOUNT 2022

INCOME

| | |
|-----------------------|------------------|
| B/fwd from 2021 | £2,644.83 |
| Income from Pastorate | £6,795.15 |
| Interest | £1.80 |
| Total | £9,441.78 |

EXPENDITURE

| | | |
|--------------------------|------------------|--------------------------------------|
| Worship | £0.00 | |
| Council Tax | £2,029.92 | |
| Telephone | £606.42 | |
| Travel | £561.60 | |
| Anglia Water | £279.85 | |
| manse Brown bin | £54.50 | |
| Stationery/ Admin | £213.40 | |
| Books/Software | £195.49 | |
| Monthly bank charges | £81.00 | |
| Others | £2,973.33 | (refund to churches/synod gathering) |
| Total expenditure | £6,995.51 | |

Balance sheet 2022

| | |
|----------------------|------------------|
| B/fwd from 2020 | £2,644.83 |
| Income | £6,796.95 |
| Expenditure | -£6,995.51 |
| C/fwd to 2023 | £2,446.27 |

Anne Scarff (Treasurer)

BENEVOLENT COLLECTIONS FOR OTHER CHARITIES 2022.

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.

| | |
|------------------------|---------------------|
| DECEMBER 2021 EACH | £345 (paid in 2022) |
| JANUARY LOCAL NEEDS | £11 |
| FEBRUARY STROKE | £85.70 |
| MARCH ST. ELIZ | £118 |
| APRIL YANA | £97 |
| MAY CHRISTIAN A | £485.06 |
| JUNE TWAM | £123.21 |
| JULY FAMILIES | £147 |
| AUGUST AIR AMBULANCE | £98.94 |
| SEPTEMBER FOOD BANK | £236.85 |
| OCTOBER PARKINSON | £77.51 |
| NOVEMBER BIBLE SOCIETY | £24.37 |
| CYCLE RIDE | £150 |
| UKRAINE | £1040 |
| C4L | £132.50 |
| Total | £3322.14 |

Stowmarket URC Charity
Independent Examiner's Report
Year ending 31st December 2022

Independent Examiner's Report to the Trustees of Stowmarket URC Charity

I report to the trustees on my examination of the accounts of Stowmarket URC Charity for the year ended 31st December 2022

Responsibilities and basis of report

As the charity's trustees you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011. ("the Act").

I report in respect of my examination of the Trust's Accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement

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

Matthew Aldous

Matthew Aldous
FMAAT
5 Market Place
STOWMARKET
Suffolk

6th April 2023