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**Framlingham Unitarian Trust**

**Unitarian Chapel Trust Property  
Known as "Framlingham Unitarian Trust"  
Charity No. 262249**

**Accounts for the year ending 30th September 2025**

## **Framlingham Unitarian Trust**

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**Framlingham Unitarian Trust**  
**Trust Information**

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TREASURER: Mr Rob Booth  
The Timbers  
Church Road  
Kettleburgh  
Nr Woodbridge  
Suffolk  
IP13 7LE

SECRETARY & CONTACT: Mrs Carly Holland  
4 Smiths Close  
Worlingworth  
Nr Woodbridge  
Suffolk  
IP13 7JG

CHARITY NUMBER: 262249

ACCOUNTANTS: Robina Wilkes FIAB  
RWAS  
62 Quilter Road  
Felixstowe  
Suffolk  
IP11 7JL

**Framlingham Unitarian Trust**  
**Statement of Financial Activities**  
**For the year ending 30th September 2025**

		2025			2024		
		Unrestricted	Restricted	Totals	Unrestricted	Restricted	Totals
Incoming Resources	Notes	£	£	£	£	£	£
Income from investments							
Finn investment dividends		35,897	-	35,897	36,965	-	36,965
COIF interest		1,769	-	1,769	2,126	-	2,126
Hire		3,402	-	3,402	3,166	-	3,166
Donations / Grants / Fees		355	-	355	170	-	170
Congregation monies	3	-	827	827	(1,000)	1,855	855
Special collections / Café Connect		-	1,747	1,747	-	1,246	1,246
Sale of furniture		-	-	-	-	-	-
Fram contribution		(32,000)	32,000	-	(22,000)	22,000	-
Rent - 15 Bridge Street (From Fram)		5,000	(5,000)	-	3,000	(3,000)	-
Bury St Edmunds contribution		-	16,000	16,000	-	22,000	22,000
Rent - 15 Bridge Street (From Bury)		2,500	(2,500)	-	3,000	(3,000)	-
Total Incoming Resources		16,923	43,074	59,997	25,427	41,101	66,528
Resources Expended							
Insurance		1,983	-	1,983	1,759	-	1,759
Wages		6,621	-	6,621	7,680	-	7,680
Repairs and maintenance		8,102	-	8,102	10,721	-	10,721
Organ and piano repairs		324	-	324	247	-	247
Accounting		1,750	-	1,750	1,357	-	1,357
Professional fees		790	-	790	1,291	-	1,291
Marketing		93	-	93	24	-	24
Travel expenses		24	-	24	47	-	47
Utilities		3,416	-	3,416	2,926	-	2,926
Miscellaneous expenses		1,443	-	1,443	1,335	-	1,335
Ministry expenses	4	-	41,132	41,132	-	37,133	37,133
Rental property expenses		863	-	863	364	-	364
Charitable donations / Café Connect / Warm Spaces		100	1,813	1,913	250	1,200	1,450
Congregation expenses	3	-	1,592	1,592	-	1,582	1,582
Total Resources Expended		25,509	44,537	70,045	28,000	39,915	67,915
Net Incoming Resources		(8,585)	(1,463)	(10,048)	(2,573)	1,186	(1,387)
Gains / (Loss) on investments		46,506	-	46,506	120,980	-	120,980
Depreciation on assets		(757)	-	(757)	(757)	-	(757)
Net Movement in Funds		37,163	(1,463)	35,701	117,650	1,186	118,836
Balances brought forward 01 October 2024		1,745,912	7,176	1,753,088	1,628,262	5,990	1,534,252
Change in valuation of organ		109,000	-	109,000	-	-	-
30 September 2025 C/f		1,892,075	5,714	1,897,789	1,745,912	7,176	1,753,088
General fund		1,892,075	-	1,892,075	1,745,912	-	1,745,912
Congregation funds	3	-	(116)	(116)	-	648	648
Ministry funds	4	-	5,830	5,830	-	6,462	6,462
Special collection	5	-	-	-	-	66	66
Balances carried forward 30 September 2025 C/f		1,892,075	5,714	1,897,789	1,745,912	7,176	1,753,088

**Framlingham Unitarian Trust**  
**Balance Sheet**  
**As at 30th September 2025**


		2025	2024
	Notes	£	£
<b>Fixed Assets</b>	1		
Freehold property		385,000	385,000
Fixtures & fittings		124,210	15,967
Investments		1,330,652	1,284,146
		<u>1,839,862</u>	<u>1,685,113</u>
<b>Current Assets</b>			
Debtors / (Prepayments)		111	586
CBF deposits		34,570	42,737
Barclays Current account		16,084	15,587
Petty cash account		508	117
Barclays Ministry account		10,430	10,175
		<u>61,703</u>	<u>69,202</u>
<b>Current Liabilities</b>			
Creditors / Accruals	2	<u>(3,776)</u>	<u>(1,227)</u>
<b>Net Current Assets</b>		57,927	67,975
<b>Total Net Assets</b>		<u><u>1,897,789</u></u>	<u><u>1,753,088</u></u>
<b>Represented by:</b>			
<b>Funds</b>			
Unrestricted		1,892,075	1,745,912
Restricted		5,714	7,176
		<u><u>1,897,789</u></u>	<u><u>1,753,088</u></u>

Approved by the Trustees on:

15 December 2025

Signed on their behalf

Rob Booth  
Treasurer



Persephone C Booth

Persephone C Booth  
Chairman

**Framlingham Unitarian Trust**  
**Notes to the Financial Statements**  
**For the year ending 30th September 2025**

**1. ACCOUNTING POLICIES**

**Accounting convention**

The financial statements have been prepared under the historical cost convention, except that investment assets are carried at market value, in accordance with the Charities Act Statement of Recommended Practice - Accounting and Reporting by Charities (SORP 2005).

**Funds**

Unrestricted funds are available for use at the discretion of the trustees in furtherance of the general objectives of the charity.

Restricted funds are subjected to restrictions on their expenditure imposed by the donor through the terms of the appeal.

**Incoming Resources**

All incoming resources are included in the statement of financial activities when the charity is entitled to the income and the amount can be quantified with reasonable accuracy.

The following specific policies are applied to particular categories of income.

Voluntary income received by way of grants, donations and gifts is included in full in the Statement of Financial Activities when receivable.

Investment income is included when receivable.

**Resources Expended**

Expenditure is recognised on an accrual basis as a liability is incurred, Expenditure includes and VAT which cannot be fully recovered, and is reported as part of the expenditure to which it relates.

**1. Fixed Assets**

	Unrestricted funds £	Restricted funds £	Total 2025 £	Unrestricted funds £	Restricted funds £	Total 2024 £
<b>Freehold Property</b>						
Meeting House	165,000	-	165,000	165,000	-	165,000
Mill Yard Cottage (15 Bridge Street)	220,000	-	220,000	220,000	-	220,000
	<b>385,000</b>	<b>-</b>	<b>385,000</b>	<b>385,000</b>	<b>-</b>	<b>385,000</b>
<b>Fixtures and Fittings</b>						
Organ	120,000	-	120,000	11,000	-	11,000
Piano	981	-	981	981	-	981
Clock	220	-	220	220	-	220
Fire proof cabinet	1,180	-	1,180	1,327	-	1,327
Interactive TV	1,829	-	1,829	2,438	-	2,438
	<b>124,210</b>	<b>-</b>	<b>124,210</b>	<b>15,967</b>	<b>-</b>	<b>15,967</b>
<b>Investments</b>						
J M Finn Investments	1,330,652	-	1,330,652	1,284,146	-	1,284,146
	<b>1,330,652</b>	<b>-</b>	<b>1,330,652</b>	<b>1,284,146</b>	<b>-</b>	<b>1,284,146</b>

Investments held as fixed assets are revalued at market value at the balance sheet date and the gain or loss taken to the Statement of Financial Activities. All investments are now held by J M Finn Investment Managers. The interactive TV is expected to have a useful life of 5 years and the filing cabinet of 10 years and from 2024 will be depreciated on a straight line basis. The organ was revalued at £120,000 in March 2025

	2025 £	2024 £
Market value at 01 October 2024	1,284,146	1,163,166
Increase in value	46,506	120,980
Cash investments in year	-	-
Decrease in value	-	-
Value at 30 September 2025	<b>1,330,652</b>	<b>1,284,146</b>

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**Framlingham Unitarian Trust**  
**Notes to the Financial Statements**  
**For the year ending 30th September 2025**

<b>2. Liabilities</b>	<b>2025</b>	<b>2024</b>
	<b>£</b>	<b>£</b>
Amounts falling due in one year		
Accounting FUT	823	420
Accounting Min acc	247	130
Accruals FUT	852	94
Accruals Min acc	1,854	583
	<u><b>3,776</b></u>	<u><b>1,227</b></u>

**3. Congregation Monies**

Opening balance 01 October 2024	<b>648</b>	<b>375</b>
Add Collections & donations	431	485
Membership fees	396	370
Donation from MH Trustees	-	1,000
	<u>1,475</u>	<u>2,230</u>
Less Congregation expenses		
Admin costs	280	187
Sundry expenses	-	-
GA quota	385	350
General Assembly	-	-
Ministers service fees	112	185
Preaching fees	-	-
Organ playing	<u>815</u>	<u>860</u>
	<u>(1,592)</u>	<u>(1,582)</u>
Closing balance of Congregation funds at 30 September 2025	<u><b>(116)</b></u>	<u><b>648</b></u>

**4. Ministry Account**

The minister started work on 01 October 2014. The annual costs are to be paid 50% by Framlingham and 50% by Bury St Edmunds.

Opening balance of Ministry funds 01 October 2024	<b>6,462</b>	<b>5,595</b>
Add Fram contribution	32,000	22,000
BSE contribution	13,500	19,000
BSE contribution to rent	2,500	3,000
Less Ministry expenses for year	(41,132)	(37,133)
Rent	<u>(7,500)</u>	<u>(6,000)</u>
Closing balance of fund at 30 September 2025	<u><b>5,830</b></u>	<u><b>6,462</b></u>

**5. Special Collection**

Balance brought forward	<b>66</b>	<b>20</b>
Income Café Connect	1,747	1,246
Paid out	<u>(1,813)</u>	<u>(1,200)</u>
Balance	<u><b>-</b></u>	<u><b>66</b></u>

<b>Total restricted funds</b>	<u><b>5,714</b></u>	<u><b>7,176</b></u>
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**FRAMLINGHAM UNITARIAN TRUST**  
**Independent Examiner's Report to the Trustees of**  
**Framlingham Unitarian Trust**

I report on the accounts of the Charity for the year ended 30<sup>th</sup> September 2025 which are set out on pages 1 to 5.

**Respective responsibilities of the trustees and examiner**

As the charity's trustees, you are responsible for the preparation of accounts. The charity's trustees consider that an audit is not required for this year under section 43 (2) of the Charities Act 1993 (the 1993 Act) and that an independent examination is needed.

It is my responsibility to:

- examine the accounts under section 43 of the 1993 Act;
- to follow the procedure laid down in the general Directions given by the Charity Commission under section 43(7)(b) of the 1993 Act; and
- to state whether particular matters have come to my attention.

**Basis of Independent Examiner's Report**

My examination was carried out in accordance with the General Directions given by the Charity Commission. An examination includes a review of the accounting records kept by the charity and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the accounts, and seeking explanations from you as trustees concerning such matters. The procedures undertaken do not provide all the evidence that would be required in an audit and consequently no opinion is given as to whether the accounts present a 'true and fair view' and the report is limited to those matters set out in the statement below.

**Independent Examiner's Statement**

In connection with my examination, no matter has come to my attention

1) which gives me reasonable cause to believe that in any material respect the requirements:

- to keep accounting records in accordance with Section 41 of the 1993 Act; and
- to prepare accounts which accord with the accounting records and comply with the accounting requirements of the 1993 Act
- have not been met; or

2) to which, in my opinion, attention should be drawn in order to enable a proper understanding of the accounts to be reached.

Miss Rachel Parker  
2 Park Corner  
Tuddenham St Martin  
Nr Ipswich  
Suffolk IP6 9DE



Dated: 21/01/2026



The Trustees of the Unitarian Meeting House  
Framlingham, Suffolk  
Annual Report for the year ended 30<sup>th</sup> September 2025

The Trustees submit their Annual Report on the affairs of the charity together with the financial statement for the year ended 30<sup>th</sup> September 2025.

**Principal Activity**

The principal activity of the Trust in the year under review was the discharge of the duties of Trustees of the trusts for which they are responsible.

**The Trustees**

The Managing Trustees shall consist, when complete, of a body of eight persons of the Unitarian persuasion.

**Trustees serving during the year were as follows:**

Mrs Persephone Booth  
The Timbers  
Church Road  
Kettleborough  
Suffolk, IP13 7LE  
Appointed October 2013

Mr John McEwan  
22 Double Street  
Framlingham  
Suffolk  
IP13 9BN  
Appointed September 2007

Mr Martin Croucher  
Trinity Cottage  
Bridge Street  
Rendham  
Suffolk, IP17 2AZ  
Appointed October 2013

Mr Robert Eric Booth  
The Timbers  
Church Road  
Kettleborough  
Suffolk, IP13 7LE  
Appointed May 2023

**Custodial Trustee**

British and Foreign Unitarian Association Inc  
Essex Hall  
1-6 Essex Street  
London  
WC2R 3HY  
Charity Number 255205

**Professional Advisors****Bank**

Barclays Bank

**Accountant**

Robina Wilkes FIAB

RWAS

62 Quilter Road

Felixstowe

Suffolk

IP11 7JL

**Solicitors**

Jackamans Solicitors

Park House

Mere Street

Diss

IP22 4JY

**Financial Advisors**

Kevin Froggatt DipPFS

Lucas Fettes Financial Planning

3-4 Willow Form Allwood Green

Rickinghall

Diss

Norfolk

IP22 1LQ

## **Framlingham Unitarian Trust Chairman's Report 2024/25 to 30 Sept 2025**

We have managed this year with four trustees, because Bruce Chilton resigned in September 2024. As long as we have four Trustees at a meeting, we form a quorum. The Trustees held four meetings and the AGM during the year.

The investments are supervised by the Treasurer – with input from the Finance Committee – and our Independent Financial Adviser, Kevin Froggatt of Lucas Fettes (now part of Brooks MacDonald). Our investments managers are J M Finn.

Our accountant Robina Robinson takes care of the monthly bookkeeping, the payroll, and the end of year Financial Statements. She attended the Trustees meetings when she was available, and provided useful input. Our Secretary Carly Holland has taken on a new role in her other job, so she is unable to attend the Trustees' meetings on Monday mornings. She is no longer able to take the Minutes, so Minute taking has been shared between the Chairman, and Accountant. We need to find a new person to take the Minutes.

The accounts show a loss for the year for the third year running, mainly due this year to an increase in the Framlingham contribution to the Ministry Management Committee, from half to two-thirds, agreed for this year only. However, the investments show an increase in valuation

The Meeting House provides two in-person congregational services per month, and there are also two zoom meetings. There is a Café Connect social event every Tuesday morning, which draws people to the Meeting House, and also Meet Up Thursdays. The MH is registered to conduct weddings and same-sex marriages, and is also used for funerals and celebrations of life.

The Meeting House is regularly used by diverse hirers.

### **Admin and governance during the year:**

The unregistered strip of land behind the Meeting House has now been registered at HM Land Registry by Jackamans, solicitors.

The Safeguarding policy has been updated. There is a Sexual Harrassment policy, and all employees and the chairman have undertaken a Sexual Harrassment training course, according to current legal requirements. The Chairman has also attended a Safeguarding for Trustees online course.

We are in the process of reviewing the legally required policies, taking note of those we already have and identifying any we still need.

There have been general discussions about CIO and governance, the advantages and disadvantages of a CIO. This has been looked into in more depth, and a meeting was set up with Simon Bland. Our Trustee, John McEwan, feels strongly that we should become a CIO to future proof our charity. We felt we needed some new Trustees to help with the process of becoming a CIO.

A member of the Congregation is attending each of the Trustee meetings, which gives them an idea of how the Trustees proceed.

### **Repairs and maintenance:**

A new wooden fence has been installed along the boundary with Lynsmere at the back of the property. We took professional advice from G C Robertson regarding the ancient flint wall at the rear of the property. A topographic survey was done and Robertson prepared plans for demolishing and rebuilding the flint wall. We then applied for Pre-planning advice regarding the wall. The MH is Grade II \* listed, and we are in a conservation area, so any changes need planning permission.

Two people from the Council Planning Department came to do a site visit. We were advised we would need Listed Building Consent, and that Historic England needs to have an opinion. It is possible there may be alternative preferable ways to support the wall.

The brick front wall bordering the library car park has been repointed.

The Quinquennial Report has been done by Tim Buxbaum, the architect who designed and supervised the refurbishment of the Meeting House.

We have also had a Fire Risk Assessment undertaken, and outstanding actions have been progressed.

There has been an ongoing problem with damp getting into one of the electric sockets, and measures have been taken to reduce the ingress of damp. It is a three hundred year old building with no damp proof course.

#### **Ministry Management Committee:**

Our Minister has previously been shared 50:50 with Bury St Edmunds Unitarians, and each Meeting House was paying half the cost of the Minister. Bury had indicated that they cannot continue to pay their full half share. Framlingham agreed that for 2024/25 only, we would pay 2/3 share of the total cost of the Minister. This has put pressure on the Framlingham Trustees' finances, and it was necessary to dip into the Savings Deposit account.

We feel it is not sustainable in the long term. Bury St Edmunds were pointed in the direction of a Sustentation Fund from the GA, which might have provided some financial assistance, but they did not take it up.

Now we have had a chance to settle down after the Trustee difficulties in 22-23, we need to look for some new Trustees, especially some younger ones who will be able to carry on in future. We are pursuing the possibility of some new Trustees.

Persephone C Booth, Mrs., Chairman of the Trustees

9.2.26