

Company registration number: CE041660
Charity registration number: 269866

**QUIET WATERS CHRISTIAN RETREAT HOUSE
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30 SEPTEMBER 2025**



Quiet Waters Christian Retreat House Contents

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Quiet Waters Christian Retreat House
Company No. CE041660
Trustees' Report For The Year Ended 30 September 2025

The trustees present their report and the financial statements for the year ended 30 September 2025.

Objectives and Activities

Aims and Objectives

To use the premises known as Quiet Waters, Flixton Road, Bungay, Suffolk for the advancement of the Christian religion as a Christian retreat house, a place of spiritual retreat and refreshment.

Public Benefit

Many guests come to Quiet Waters for a private and self-managed time of retreat or as part of a group with its own retreat programme. Others will join a retreat event, either a day or a few days, led by an outside organisation or individual. We are also used by local churches and chaplaincies for their 'away-days' and leadership team meetings. In all cases Quiet Waters provides the hospitality, including accommodation and meals as required.

For individual guests, as opposed to groups or those joining a retreat event, we do not want cost to be a barrier and operate a bursary fund which enables those with limited means to come and seek God at Quiet Waters. We are immensely grateful to those generous guests who support our work financially by contributing more than our basic charge, give regularly via Standing Order, or make one off gifts.

We also have a 'Creative Space' in our cabin in the woods. This space is ideal for individuals or small groups to explore worship through creativity, providing an independent space within the grounds of QW yet sharing the same peace and tranquillity of the main house. A range of workshops take place such as creative writing, releasing creativity in prayer, pottery, acrylics, creating a prayer Bible and Christmas wreath making. All workshops allow time for reflection, prayer and making friends.

The Quiet Waters team lead a daily 'Rhythm of Prayer' with set times of worship, prayer and reflection and will also provide a 'listening ear' and prayer ministry to guests if requested.

The Trustees have paid due regard to guidance issued by the Charity Commission on public benefit in deciding what activities the charity should undertake.

The trustees confirm that they have complied with the requirements of Section 17 of the Charities Act 2011 to have due regard to the Charity Commission's guidance on public benefit.

Achievements and Performance

Main Achievements

A significant challenge continues to be maintaining the residential staff team at full capacity for the whole year. We have piloted new models of operation with some success blending the recruitment of single people and volunteers, sharing residential accommodation. Staff worked extremely hard to continue to enable guests to enjoy the facilities at Quiet Waters and maximise the number of days the house is open. Trustees are extremely grateful for their commitment and support of our mission.

The number of 'bed-nights' and 'day guests' increased as set out below, although they still remain below pre-Covid levels.

Bed-nights
2018/19 1217

...CONTINUED

**Quiet Waters Christian Retreat House
Trustees' Report (continued)
For The Year Ended 30 September 2025**

Main Achievements - continued

2019/20 583
2020/21 311
2021/22 637
2022/23 728
2023/24 504
2024/25 629

Day Guests
2018/19 299
2019/20 191
2020/21 43
2021/22 157
2022/23 197
2023/24 221
2024/25 279

As of 30 September 2025, the residential team is at 75%. We are grateful for an increasing number of volunteers who have helped in many ways during the last year. In addition to our residential team, we employ a part-time housekeeper and part-time gardener who are very much part of the Quiet Waters family.

The Creative programme has increased significantly during the year and seen people visit Quiet Waters for the first time. Feedback from guests has been extremely encouraging.

Throughout the year our Team Chaplains have maintained contact with all the staff. The role of the Chaplains is an important one; living and working in community can be challenging. The Chaplains give the team somebody they can turn to in confidence for advice and support.

As well as assessing our activities through 'bed-nights' and 'day guests' as shown above we collate guest feedback in a variety of ways. It could be on a feedback form, in the visitors' book, by letter/email, on social media or simply a remark. We remain greatly encouraged by the many positive and encouraging comments made. Through this we know that many our referrals come through word of mouth.

We maintain contact with our friends and supporters by making regular posts to social media, through our newsletter and by sending email updates when appropriate. We continue with an online prayer meeting four times a year.

Due to the generosity of our supporters we continue to carry out work to secure the fabric of our Georgian grade II listed building. We are blessed with a number of skilled and committed tradespeople who carry out this work to a high standard. We maintain a constructive relationship with the planning department in East Suffolk Council.

We have a committed and knowledgeable board of trustees who are essential to the effectiveness of the charity. Currently, legal work is underway to change our charitable status to that of a Charitable Incorporated Organisation (CIO). It is hoped this will be enacted in late 2025 or early 2026 once Charity Commission approval is received.

Our work would not be possible without prayer support and the generous giving of our friends and supporters. We are so grateful for their prayers and financial generosity.

Financial Review

**Quiet Waters Christian Retreat House
Trustees' Report (continued)
For The Year Ended 30 September 2025**

Financial Position

Unrestricted income is £82,189 (2024 £83,209).

The number of guests has increased both overnight at 629 (2024 504) and day guests 279 (2024 221). The average income per guest also increased at £96.63 (2024 £73.51) overnight and £32.78 (2024 £28.78).

Voluntary gifts at £9,416 is a reduction from the previous year of £36,011, however this amount included a generous gift of £25,000 which has been used this year to part fund some of our major renovation work including the replacement of gutters and facias along with renovation of one bathroom and the bay window.

Unrestricted expenditure, excluding major repairs, was at £84,438 (2024 £67,388). The main increases have been in relation to staffing, groceries and maintenance costs. Expenses will remain under close monitoring.

Reference and Administrative Details

Trustees

Mr P N Dunning - Chair
Mr P A Walker - Trustee (appointed 08/12/2024)
Mr J S Gordon - Trustee (appointed 08/12/2024)
Mr R C Yaxley - Trustee (appointed 08/12/2024)
Mr S P Ward - Trustee (resigned 26/11/2025)
Ms K J Males - Trustee
Mr S J Harris - Trustee (resigned 26/11/2025)
Ms J M Harris - Trustee (resigned 26/11/2025)

Charity Number

269866

Company Number

CE041660

Independent Examiner

J P van Dijk
Van Dijk Accountants
Georgian House
34 Thoroughfare
Halesworth
Suffolk
IP19 8AP

**Quiet Waters Christian Retreat House
Trustees' Report (continued)
For The Year Ended 30 September 2025**

Other Information

Future Plans

Our focus continues to be 100% aligned to our charitable objectives – a Christian retreat house providing a place of spiritual retreat and refreshment. We will continue to provide the peace and space for guests to draw close to God. The residential team will continue to develop their gifts and skills to best serve our guests.

Our aim is to become a Charitable Incorporated Organisation (CIO) during the next financial year. We will also continue our planned maintenance and repair programme as funds allow.

There has been an increase in regular volunteers for which we are very grateful. Developing this wonderful team remains a priority.

We maintain strong budgetary controls alongside dedicating our work to God asking for his ongoing blessing. We are so thankful to him and our faithful supporters, staff and volunteers.

Small Company Rules

This report has been prepared in accordance with the special provisions relating to companies subject to the small companies regime within Part 15 of the Companies Act 2006.

The trustees' report was approved by the board of trustees and signed on its behalf by:



Mr P N Dunning

Trustee
09/03/2026

Quiet Waters Christian Retreat House
Independent Examiner's Report to the Trustees of Quiet Waters Christian Retreat House
For The Year Ended 30 September 2025

I report to the charity trustees on my examination of the accounts of the Company for the year ended 30 September 2025.

Responsibilities and Basis of Report

As the charity trustees of the Company (and also its directors for the purposes of company law), you are responsible for the preparation of the accounts in accordance with the requirements of the Companies Act 2006 ("the 2006 Act").

Having satisfied myself that the accounts of the Company are not required to be audited under Part 16 of the 2006 Act and are eligible for independent examination, I report in respect of my examination of your charity's accounts as carried out under section 145 of the Charities Act 2011 ('the 2011 Act'). In carrying out my examination I have followed the Directions given by the Charity Commission under section 145(5) (b) of the 2011 Act.

Independent Examiner's Statement

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe:

1. accounting records were not kept in respect of the Company as required by section 386 of the 2006 Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the accounting requirements of section 396 of the 2006 Act 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; or
4. the accounts have not been prepared in accordance with the methods and principles of the Statement of Recommended Practice for accounting and reporting by charities applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102).

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.

J P van Dijk
09/03/2026
Georgian House
34 Thoroughfare
Halesworth
Suffolk
IP19 8AP

Quiet Waters Christian Retreat House
Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 30 September 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
INCOME AND ENDOWMENTS FROM:					
Donations and legacies	3	9,383	21,542	30,925	43,049
Other trading activities	4	70,581	-	70,581	43,987
Investments	5	347	71	418	1,209
		<u>80,311</u>	<u>21,613</u>	<u>101,924</u>	<u>88,245</u>
EXPENDITURE ON:					
Raising funds	6	(102,840)	(23,534)	(126,374)	(104,160)
Charitable activities:	6				
NET EXPENDITURE		<u>(22,529)</u>	<u>(1,921)</u>	<u>(24,450)</u>	<u>(15,915)</u>
NET MOVEMENT IN FUNDS		<u>(22,529)</u>	<u>(1,921)</u>	<u>(24,450)</u>	<u>(15,915)</u>
RECONCILIATION OF FUNDS:					
Total funds brought forward		<u>52,438</u>	<u>828,597</u>	<u>881,035</u>	<u>896,950</u>
TOTAL FUNDS CARRIED FORWARD	14	<u><u>29,909</u></u>	<u><u>826,676</u></u>	<u><u>856,585</u></u>	<u><u>881,035</u></u>

The notes on pages 10 to 15 form part of these financial statements.

Quiet Waters Christian Retreat House
Comparative Statement of Financial Activities (including Income and Expenditure
Account)
For The Year Ended 30 September 2025

				2024
		Unrestricted	Restricted	Total
	Notes	funds	funds	funds
		£	£	£
INCOME AND ENDOWMENTS FROM:				
Donations and legacies	3	38,383	4,666	43,049
Other trading activities	4	43,987	-	43,987
Investments	5	839	370	1,209
		<u>83,209</u>	<u>5,036</u>	<u>88,245</u>
EXPENDITURE ON:				
Raising funds	6	(67,385)	(36,775)	(104,160)
Charitable activities:	6			
NET EXPENDITURE		<u>15,824</u>	<u>(31,739)</u>	<u>(15,915)</u>
NET MOVEMENT IN FUNDS		<u>15,824</u>	<u>(31,739)</u>	<u>(15,915)</u>
RECONCILIATION OF FUNDS:				
Total funds brought forward		36,614	860,336	896,950
TOTAL FUNDS CARRIED FORWARD	14	<u><u>52,438</u></u>	<u><u>828,597</u></u>	<u><u>881,035</u></u>

The notes on pages 10 to 15 form part of these financial statements.

Quiet Waters Christian Retreat House
Balance Sheet
As At 30 September 2025

				2025	2024
		Unrestricted funds	Restricted funds	Total funds	Total funds
	Notes	£	£	£	£
FIXED ASSETS					
Tangible Assets	11	-	825,000	825,000	825,000
		-	825,000	825,000	825,000
CURRENT ASSETS					
Debtors	12	2,252	-	2,252	2,225
Cash at bank and in hand		28,377	1,676	30,053	54,530
		30,629	1,676	32,305	56,755
Creditors: Amounts Falling Due Within One Year	13	(720)	-	(720)	(720)
NET CURRENT ASSETS (LIABILITIES)		29,909	1,676	31,585	56,035
TOTAL ASSETS LESS CURRENT LIABILITIES		29,909	826,676	856,585	881,035
NET ASSETS		29,909	826,676	856,585	881,035
FUNDS OF THE CHARITY					
Restricted Funds:					
Restricted Funds				1,676	3,597
Revaluation Reserve				825,000	825,000
				826,676	828,597
Unrestricted Funds				29,909	52,438
TOTAL FUNDS	14			856,585	881,035

Quiet Waters Christian Retreat House
Balance Sheet (continued)
As At 30 September 2025

For the year ending 30 September 2025 the charitable company was entitled to exemption from audit under section 477 of the Companies Act 2006 relating to small companies.

The members have not required the charitable company to obtain an audit in accordance with section 476 of the Companies Act 2006.

The trustees acknowledge their responsibilities for complying with the requirements of the Act with respect to accounting records and the preparation of accounts.

These accounts have been prepared in accordance with the provisions applicable to companies subject to the small companies regime.

On behalf of the board



Mr P N Dunning

Trustee

09/03/2026

The notes on pages 10 to 15 form part of these financial statements.

Quiet Waters Christian Retreat House
Notes to the Financial Statements
For The Year Ended 30 September 2025

1. General Information

Quiet Waters Christian Retreat House is a company limited by guarantee, incorporated in England & Wales, registered number CE041660 and registered charity number 269866. The registered office is .

2. Accounting Policies

2.1. Basis of Preparation of Financial Statements

The financial statements have been prepared in accordance with the Charities SORP (FRS 102) "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)", Financial Reporting Standard 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" and the Companies Act 2006.

The charitable company is a Public Benefit Entity as defined by FRS 102.

2.2. Incoming Resources

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

2.3. Resources Expended

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

2.4. Cash and Cash Equivalents

Cash and cash equivalents are basic financial assets and include cash in hand and deposits held at call with banks, other short-term highly liquid investments that mature in no more than three months from the date of acquisition and are readily convertible to a known amount of cash with insignificant risk of change in value, and bank overdrafts.

3. Income from Donations and Legacies

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Donations and gifts	9,352	21,542	30,894
Gift aid	31	-	31
	<u>9,383</u>	<u>21,542</u>	<u>30,925</u>

Quiet Waters Christian Retreat House
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Donations and gifts	36,158	4,666	40,824
Gift aid	2,225	-	2,225
	<u>38,383</u>	<u>4,666</u>	<u>43,049</u>

4. Income from Other Trading Activities

	2025 Unrestricted funds	2024 Unrestricted funds
	£	£
Income from other trading activities	69,955	43,605
Shop income	626	382
	<u>70,581</u>	<u>43,987</u>

5. Investment Income

	Unrestricted funds	Restricted funds	2025 Total funds
	£	£	£
Bank interest receivable	347	71	418

	Unrestricted funds	Restricted funds	2024 Total funds
	£	£	£
Bank interest receivable	839	370	1,209

6. Analysis of Expenditure

	2025 Support costs (see note 7)
	£
Raising funds	<u>126,374</u>

Quiet Waters Christian Retreat House
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

	2024
	Support costs
	(see note 7)
	£
Raising funds	104,160
	<u><u>104,160</u></u>

7. Support Costs

	2025
	Raising funds
	£
Employee costs	25,104
Premises expenses	96,411
General administration	4,013
Interest payable	846
	<u><u>126,374</u></u>

	2024
	Raising funds
	£
Employee costs	21,376
Premises expenses	72,884
General administration	9,214
Interest payable	686
	<u><u>104,160</u></u>

8. Independent Examiner's Remuneration

	2025	2024
	£	£
Independent examination of the financial statements	<u><u>720</u></u>	<u><u>720</u></u>

Quiet Waters Christian Retreat House
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

9. Staff Costs

Staff costs were as follows:

	2025	2024
	£	£
Wages and salaries	25,104	21,376

No employees received employee benefits (excluding employer pension costs) for the reporting period of more than £60,000.

10. Average Number of Employees

Average number of employees during the year was: 5 (2024: 5)

11. Tangible Assets

	Land & Property Freehold £
Cost	
As at 1 October 2024	825,000
As at 30 September 2025	825,000
Net Book Value	
As at 30 September 2025	825,000
As at 1 October 2024	825,000

12. Debtors

	2025	2024
	£	£
Due within one year		
Trade debtors	-	2,225
Other debtors	2,252	-
	2,252	2,225

13. Creditors: Amounts Falling Due Within One Year

	2025	2024
	£	£
Accruals and deferred income	720	720

Quiet Waters Christian Retreat House
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

14. Movement in Funds

	As at 1 October 2024	Income	Expenditure	As at 30 September 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	52,438	80,311	(102,840)	29,909
Restricted funds				
Restricted fund	3,597	21,613	(23,534)	1,676
Restricted fund freehold	825,000	-	-	825,000
Total restricted funds	<u>828,597</u>	<u>21,613</u>	<u>(23,534)</u>	<u>826,676</u>
Total funds	<u>881,035</u>	<u>101,924</u>	<u>(126,374)</u>	<u>856,585</u>
	As at 1 October 2023	Income	Expenditure	As at 30 September 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	36,614	83,209	(67,385)	52,438
Restricted funds				
Restricted fund	35,336	5,036	(36,775)	3,597
Restricted fund freehold	825,000	-	-	825,000
Total restricted funds	<u>860,336</u>	<u>5,036</u>	<u>(36,775)</u>	<u>828,597</u>
Total funds	<u>896,950</u>	<u>88,245</u>	<u>(104,160)</u>	<u>881,035</u>

15. Transactions with Trustees

None of the trustees received any remuneration or any other benefits from an employment with the charity or a related entity during the current or previous year.

No trustee expenses have been incurred.

Quiet Waters Christian Retreat House
Notes to the Financial Statements (continued)
For The Year Ended 30 September 2025

16. Related Party Disclosures

There have been no related party transactions in the reporting period that require disclosure.

17. Company limited by guarantee

The company is limited by guarantee and has no share capital.

Every member of the company undertakes to contribute to the assets of the company, in the event of a winding up, such an amount as may be required not exceeding £1.

Quiet Waters Christian Retreat House
Detailed Statement of Financial Activities (including Income and Expenditure Account)
For The Year Ended 30 September 2025

	2025	2024
	Total	Total
	funds	funds
	£	£
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	30,894	40,824
Gift aid	31	2,225
	<hr/> 30,925	<hr/> 43,049
Other trading activities		
Residential Fees	69,955	43,605
Shop income	626	382
	<hr/> 70,581	<hr/> 43,987
Investments		
Bank interest receivable	418	1,209
	<hr/> 418	<hr/> 1,209
	<hr/> 101,924	<hr/> 88,245
EXPENDITURE ON:		
Raising funds		
Employment costs	(25,104)	(21,376)
Household	(16,024)	(8,471)
Utility and insurance	(20,821)	(22,502)
Building maintenance	(56,366)	(39,313)
Office Supplies	(3,200)	(2,598)
Independent examiner's fees	(720)	(720)
Sundry expenses	(2,816)	(8,267)
Shop costs	(477)	(227)
Finance costs	(846)	(686)
	<hr/> (126,374)	<hr/> (104,160)
	<hr/> (126,374)	<hr/> (104,160)
NET EXPENDITURE	<hr/> (24,450)	<hr/> (15,915)



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Parties involved with this document

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Sat, 14th Mar 2026 12:12:52 GMT	Mr Paul Nicholas Dunning - Signer (3b350efdc0ccb75a742a43b37791768f)
Sat, 14th Mar 2026 12:12:52 GMT	Jonny van Dijk - Copied In (acd60e57fdc1f8c4672fa36fdcd215d7)
Sat, 14th Mar 2026 12:12:52 GMT	Liam Mullen - Copied In (f1d3bfc63e08221a366910586eca0dbb)

Audit history log

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