Trustees' Annual Report for the period

	Period start date				Period end date		
	Day	Month	Year		Day	Month	Year
From	01	01	2025	To	31	12	2025

Section A Reference and administration details

Charity name	**HYTHE UNITED REFORMED CHURCH CHARITY**
Other names charity is known by	Cornerstone Hythe URC
Registered charity number (if any)	1141707
Charity's principal address	New Road
	Hythe
	Southampton
	Postcode SO45 6BR

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	Mrs Wendy Axton	Elder		Church Meeting
2	Mr Peter Blasby	Elder		Church Meeting
3	Mrs Emma Borley	Elder	From 09/04/2025	Church Meeting
4	Mrs Beverley Hall	Elder		Church Meeting
5	Dr Richard Hall	Secretary		Church Meeting
6	Mrs Jytta James	Elder		Church Meeting
7	Mrs Angela Rawcliffe	Elder	To 09/04/2025	Church Meeting
8	Mr David Symmonds	Elder		Church Meeting
9	Mr Nicholas Tustian	Treasurer		Church Meeting
10	Mrs Margaret Yapp	Elder		Church Meeting

Names and addresses of advisers

Type of adviser	Name	Address
Independent Examiner	Mr Andrew Smith	43 Priestlands Titchfield Common Fareham PO14 4TE

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document (eg. trust deed, constitution)	Trust Deed distilled from the United Reformed Church Acts (1972 and 1981) and Scheme of Union (1972) 01/01/1973, adopted 10/11/2010
How the charity is constituted (eg. trust, association, company)	Trust
Trustee selection methods (eg. appointed by, elected by)	A new Elder, as a Trustee, must be nominated and seconded by two Church Members. The Elders are elected by the Church Members at a Church Meeting, normally the Annual General Meeting.

Additional governance issues

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.

Organisational Structure
Hythe United Reformed Church is governed by the Scheme of Union of the United Reformed Church and those constitutional decisions of General Assembly binding on Local Churches. Oversight of the Church is provided by the Elders' Meeting through the authority of Church Meeting. The Elders' Meeting comprises the Minister (when appointed) and up to 9 Elders, including the Secretary and Treasurer, elected by Church Meeting. The day-to-day work of the church is organised within 10 Ministry Teams (Administration, Building & Fabric, Evangelism & Fellowship, Families Matter, Finance, Pastoral, Prayer, World Church, Worship, Youth & Children) each with a Leader appointed by Church Meeting on recommendation of the Elders' Meeting. The Ministry Teams' activities are managed through the Elders' Meeting, as all but one of the Ministry Leaders are also Elders.

Risk Management
Major risks are managed though appropriate Health & Safety policies and procedures. In particular this includes a Safeguarding Policy for Children, Young People & Vulnerable Adults, a Data Privacy Statement and risk assessments for events.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document	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 main activities undertaken for the public benefit are summarised below. In advancing these activities the Elders, as trustees, have taken due regard to the guidance on public benefit issued by the Charity Commission. During 2025:

- **Public worship** has been provided every Sunday morning and the services are live-streamed via YouTube. Singing is a full part of our worship with a mix of songs and hymns accompanied mostly by videos shown on the big screens or by organ, piano or occasionally by a small worship group. Services are occasionally held at other times. **Holy Communion** is normally celebrated in the morning worship on the first Sunday of each month.
- **Knowledge and understanding of the Christian faith** have been advanced through preaching during services of public worship, bible courses, study and discussion within Homegroups and between individuals.
- **Teaching the Christian faith to all ages** within worship, through the "Light Years" for children and young people, though Youth Bible Group for young people, through bible study in Homegroups and through other teaching and discussion.
- **Provision of training, nurture and activities for children and young people.** During school terms there were after-school/evening activities provided by the Youth Club for age 11-18 years, and Youth Bible Group for age 12-18. The Toddlers Group for pre-school children also met one morning each week.
- **Pastoral care and support to members and those in need.** A caring system was managed through the Elders and Homegroups to provide care for those in sickness, distress or poverty.
- **Opportunities for Prayer** for individuals, the community, events and the world are regularly available on Sundays, on Monday and Wednesday mornings, at occasional other times during the week.
- **The church premises are normally available and used by community groups** for their activities and by individuals for private occasions. **Concerts** by visiting orchestras and groups have been held. The **church foyer** was normally open every morning providing refreshments and a place to chat for anyone.
- **Funerals** have been conducted for church members, friends and members of the public. **Historical records of baptisms and marriages** are available for public inspection.
- **Outreach work** to children and young people has been delivered through the youth organisations. Women's Guild and Men's Breakfast also provide opportunities for support and outreach within peer groups.
- **Support for mission work in the UK and overseas** through people, prayer and finance.
- **Support for the Waterside homeless project 'The Crossings' and Foodbank** through many individuals, prayer and finance.

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.

There is no formal policy on grant making, though small grants may occasionally be made to organisations or individuals but only after agreement of Church Meeting.

There is no programme related investment.

The contribution made by volunteers is incalculable. Since December 2020 we have been without a Minister. We now have no employees and all roles and most tasks are undertaken voluntarily by members and friends.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

Hythe United Reformed Church, known as Cornerstone, continues to provide a vibrant centre for Christian worship, outreach and service to the community. The main achievements during the year are summarised below:

- **Services of public worship** were held every Sunday. An average of 74 adults and 5 children attended the worship in the church on Sunday mornings. In addition, an average of 51 viewings of the recorded services were made. A programme of teaching themes and topics for the year was developed and invited ministers and lay preachers provided challenging and inspiring input.
- **Holy Communion** was included in the Sunday morning worship each month, as well as at festival occasions.
- The performing arts group called **'Drama Llamas'** provided dramatic illustrations of the preaching topics during morning services about once each month and at a couple of other events.
- **Five people were welcomed into membership of the church** and at the end of the year Membership stood at 94. A further 36 people were regular attenders.
- **Pastoral care and support** have been provided to many members and friends in need by the Elders and through the Homegroups. **Holy Communion** was taken to some housebound friends in their own homes.
- **Flowers** displayed in church on Sundays were distributed on Mondays to those who would benefit from this gift of encouragement, thanks or blessing.
- **A Prayer Meeting** open to all was held every Monday morning at 10am and an Early Morning prayer meeting on Wednesdays at 8.30am. A **prayer spider** using email and telephone encourages over 80 people within the fellowship to pray for specific situations and provided a vital lifeline for many
- **Cornerstone News** containing information on events, prayer, fellowship news, comment and review was published 10 times during the year.
- **The new website (www.cornerstonehytheurc.org.uk)** went live in April and provides up-to-date information about the church, the worship, the activity groups and events.
- During the year there were **2 weddings** and **1 funeral** and **1 memorial service** at the church.
- **The Foyer** was open **for tea, coffee and chat** every morning attracting many passers-by and regular customers. **Pins & Needles** met in the foyer on Friday mornings for needlecraft and fellowship involving over a dozen people.
- The **Table-Top Sales** on Tuesday mornings every fortnight attracted many from the community and provides valuable outreach. Sales of donated goods raised £2,255 which contributed to the Building Repairs Loan Repayment Fund.
- **A Christian Counselling service** was hosted 2 times each week.
- Support for the **Waterside Food Bank** through the donation of food goods has been provided on a regular basis.
- **Five Homegroups,** attended by about 50 people, met twice per month for bible study, worship, prayer and fellowship. Some groups meet in members' homes, some in the church building and one at a restaurant/pub.
- **Outreach events** in the local town centre at Easter and Christmas attracted many people.
- A **Cream Tea**, **Summer Barbecue**, **Harvest Lunch**, **Sunday picnic lunches and walks in the forest** provided happy occasions for people to meet in a relaxed manner.
- **Women's Guild,** meeting twice each month, enabled women of the church and community to share in friendship and activities.
- **Light Years** on Sunday mornings provides bible teaching and discussion for young people of secondary school age. About 4-6 attend regularly with up to 12 occasionally.

- **Youth Club** meeting every 2 weeks on Friday evenings attracted 4-15 young people aged 11-18 from the community for a varied programme of social and craft activities. **Youth Bible Study** meeting on the alternate Friday evenings provided opportunities for a group of 4-8 young people to explore faith issues in a relaxed environment.
- **Boys' Brigade** met on Monday evenings up to the summer, but with insufficient numbers of boys attending the company sadly had to close in September after 62 years of service to the church and community.
- **Toddler Group** regularly attracted about 11 family groups with about 18 children on Wednesday mornings, where the parents/carers can chat together while their children have fun in a caring environment.
- **Families Matter at Hythe URC** is a Ministry of the church but operates as a charity in its own right serving the needs of the local community, especially families. It celebrated its 25th anniversary three years ago. Projects included Parenting courses and parent support with complex family issues, SWANS (Support with Additional Needs), Women's Wellbeing Group and various schools work, including On The Right Track school transition work. 'Hythe Huddle' supporting people with dementia and their carers meets every month, as well as the Memory Group.
- **Men@Cornerstone** met on a Saturday morning on 8 occasions when about 15-20 men enjoyed a full English breakfast, listened to a range of invited speakers and provided a chance to socialise.
- The exercise class '**Hythe Active**', aiming to improve the fitness and well-being of those over 60, continued with an average of about 20 people attending on Thursday mornings.
- **Mission work** has been supported in several places around the world, in **Uganda** (through Romans 1-11 Trust) funding new school and church building and pastor support and in **Ukraine** in support of Hope Now. Ongoing support was also provided for outreach work in **Sierra Leone** to support Devine Grace Ministries in Kafanta, to train the local pastors and to review the projects previously initiated including bakeries sewing and soap-making projects and provision of wells and bore holes.
- Eight **fundraising events** were held during the year – a quiz, Ceilidh, three concerts, cream tea and Christmas Fayre, together raising over £3,700 for the Building Repairs Loan Repayment Fund.

Section E Financial review

Review of the Charity's financial position

With very healthy balances the Church's finances show a very stable position as at 31 Dec 2025. However, even after removing one-off items e.g. loan repayment, the underlying position shows a small deficit. Although this can be accommodated in the short-term the aim is to return to a break-even position over the next few years. In this respect the signs are very positive with rising donations and increasing income from Room Hire. In addition, the recent capital investment in the building is resulting in reduced costs of ongoing repairs.

This investment is the building in 2023 was almost £120,000 and was only made possible by generous grants and donations including two loans from the Wessex Synod of £15,000 and £20,000. Although the duration of both loans is 10 years, the first of £15,000 was repaid in full in 2025 with the other of £20,000 due to be repaid in 2026. Given the current situation this is an exceptional achievement and gives further optimism for the future.

Prudent financial management will continue as there is very little headroom to meet large and unexpected costs, particularly relating to the building which continues to be the major financial risk. Although to mitigate this a Building Repairs provision (not included in the reserves)

	now totals £10,000 which is provisionally earmarked to replace the heating boilers when necessary.
Brief statement of the charity's policy on reserves	The Reserves Policy, which is reviewed each year and approved at Church meeting, is to maintain a minimum General Fund Reserve of £10,000 and a maximum of £25,000. With the General Fund Reserve at almost £48,000 it appears as though the maximum limit has been significantly exceeded. However, this includes the earmarked amount to repay the remaining loan and given the current underlying deficit and the potential for further repairs to the building this is not viewed as excessive at this time.
Details of any funds materially in deficit	There are no funds in deficit.

Further financial review details

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 source of funds for the General Fund is from the faithful and generous regular giving of the members and friends, which' along with Gift Aid, provides almost 90% of all income. Room Hire is starting to recover from the downturn resulting from COVID but it does mean the financial stability is very dependent on donations and income from other sources keeping pace with inflation. All the expenditure has been to provide for and support the ministry and mission of the church in the community. Other than money held in the Bank, the church does not hold any investments.

Section F Other optional information

Following the completion of the repayment of the loan for the renewal of the church building, the Building Fund was closed and the Outreach Fund launched to provide resources for the mission and outreach of the church in the local community, in other places within the UK and overseas. A target for future financial aid for such projects was set as a tithe (10%) of the cost of the new building and was £201,400. After 14 years a total of £200,021 has been donated from this fund, 99% of the target.

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)	Nicholas Roland Tustian	Richard Duncan Hall
Position (eg Secretary, Chair, etc)	Treasurer	Secretary

Date 22 October 2026

CORNERSTONE
Hythe United Reformed Church

HYTHE UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31 DECEMBER 2025

CONTENTS

	Page
Statement of financial activities	1
Balance sheet	2
Notes to the financial statements	3 - 11
Treasurer's statement	12
Independent examiner's report	12

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
INCOMING RESOURCES						
Incoming resources from generated funds:						
Voluntary income	2	95,742	0	4,242	99,984	109,744
Activities for generating funds	3	5,105	0	7,904	13,009	10,157
Investment income	4	878	0	435	1,313	1,874
Incoming resources from charitable activity	5	314	0	0	314	379
Other incoming resources	6	6,608	3,009	0	9,617	6,460
Church organisations	7	0	0	2,258	2,258	2,465
Total incoming resources		108,647	3,009	14,839	126,495	131,079
RESOURCES EXPENDED						
Costs of generating funds	8	0	0	1,954	1,954	1,695
Charitable activities:						
URC Ministry & Mission Fund	9	51,259	0	0	51,259	51,144
Ministerial costs	10	0	0	0	0	0
Costs of church activities	11	50,945	14,986	60	65,991	52,480
Grants payable and restricted donations passed on	12	0	0	17,878	17,878	23,695
Governance costs	13	120	0	0	120	120
Church organisations	14	0	0	3,444	3,444	2,409
Total resources expended		102,324	14,986	23,336	140,646	131,543
Net incoming/(outgoing) resources before transfers		6,323	(11,977)	(8,497)	(14,151)	(464)
Gross transfers between funds		(1,000)	1,000	0	0	0
Net movement in funds		5,323	(10,977)	(8,497)	(14,151)	(464)
Total funds b/fwd 1 January 2024		37,918	24,046	30,330	92,294	92,758
Total funds c/fwd 31 December 2025		43,241	13,069	21,833	78,143	92,294
			(Note 17)	(Note 18)		

The notes on pages 3 to 11 form part of these financial statements

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2025 £	TOTAL 2024 £
CURRENT ASSETS						
Debtors	15	11,379	0	177	11,556	7,997
Bank and cash balances	19	34,731	13,069	26,604	74,404	88,833
		46,110	13,069	26,781	85,960	96,830
CURRENT LIABILITIES						
Less Creditors payable within one year	16	2,869	0	4,948	7,817	4,536
NET CURRENT ASSETS		43,241	13,069	21,833	78,143	92,294
Less Creditors payable after one year		0	0	0	0	0
TOTAL NET ASSETS		43,241	13,069	21,833	78,143	£ 92,294
THE FUNDS OF THE CHARITY						
Unrestricted income funds:						
General		43,241	0	0	43,241	37,918
Designated	17	0	13,069	0	13,069	24,046
Total		43,241	13,069	0	56,310	61,964
Restricted income funds:	18	0	0	21,833	21,833	30,330
		43,241	13,069	21,833	78,143	£ 92,294

APPROVED by the Church Meeting

and signed on its behalf by the chairman

The notes on pages 3 to 11 form part of these financial statements

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

1 **ACCOUNTING POLICIES**

1a **Basis of Accounting**

The financial statements have been prepared in accordance with the Financial Reporting Standard for Smaller Enterprises (FRSSE 2015) as issued by the Charity Commission, and the United Reformed Church guidance. Although below the £250,000 threshold the accounts have been prepared on an accruals basis and this has been applied consistently throughout.

1b **Fund Accounting**

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives.
Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.
Endowment funds are funds the capital of which must be maintained; normally only income arising from investment of the endowment may be used, either as restricted or unrestricted funds depending on the purpose and terms on which the endowment was established.

1c **Tangible Fixed Assets**

Fixed Assets are no longer capitalised and shown in these Accounts as Assets. As a result there is also no annual depreciation charged to the revenue account. All assets are purchased from revenue and shown as such in the year of purchase. This is permitted under the Charity Commissions accounting for accruals and reflects a much more true and fair view of the Charity's finances.

1d **Incoming Resources**

All voluntary giving is included in the financial statements for the period in which it is received.
Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is certain and can be properly quantified.
All other income is recognised when it is receivable.

1e **Resources Expended**

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates.
Resources expended are recognised in the period to which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
Governance costs represent direct expenditure on the governance of the church, including the production and independent scrutiny of these financial statements.
As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

1f **Taxation**

With effect from 4th May 2011, the church was Registered as Charity No: 1141707. Before this date, as part of the United Reformed Church, the church was an excepted charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

1g **Building Refurbishment Project**

In 2022 the Church commenced a major buildings refurbishment project at a total cost of almost £120,000. The work was funded in part (£10,000) from exisiting budgets but in the main from external grants, contributions and two loans from Wessex Synod(£35,000). The final balance on the loans have been repaid

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2025	2024
		£	£	£	£	£
2	**VOLUNTARY INCOME**					
	Offerings	74,823	0	0	74,823	67,551
	Special offerings and donations - Appeals	0	0	0	0	13,713
	Outreach Fund donations	0	0	3,400	3,400	9,260
	Donations for tea & coffee etc	3,557	0	0	3,557	2,138
	Other donations (Flowers, newsletter etc)	946	0	137	1,083	1,265
	Income tax refunds under Gift Aid	16,416	0	705	17,121	15,817
	Legacies	0	0	0	0	0
		95,742	0	4,242	99,984	109,744
3	**ACTIVITIES FOR GENERATING FUNDS**					
	Church lettings	3,517	0	0	3,517	1,956
	Fund raising events/activities	1,588	0	7,904	9,492	8,201
	Grants	0	0	0	0	0
		5,105	0	7,904	13,009	10,157
4	**INVESTMENT INCOME**					
	Bank interest	878	0	435	1,313	1,874
		878	0	435	1,313	1,874
5	**INCOMING RESOURCES FROM CHARITABLE ACTIVITY**					
	Bookstall (incl Homegroup)	314	0	0	314	379
		314	0	0	314	379
6	**OTHER INCOMING RESOURCES**					
	Building Refurbishment Project- Donations	4,407	3,009	0	7,416	4,408
	Reimbursement of telephone	0	0	0	0	0
	Reimbursement of photocopying	0	0	0	0	50
	Reimbursement of building costs	0	0	0	0	0
	Mens Breakfast	563	0	0	563	422
	Donations from church organisations	1,145	0	0	1,145	0
	Benevolent Fund	0	0	0	0	0
	Other miscellaneous income	493	0	0	493	1,580
		6,608	3,009	0	9,617	6,460

7 **CHURCH ORGANISATIONS INCOME**

The Church organisations listed below each maintain separate accounts but have been included here for overall completeness. To assist understanding and transparency the income & expenditure of these accounts have not been split into the specific categories, but movements in these funds are summarised in Note 18b.

Youth Club	0	0	436	436	553
Boys' Brigade	0	0	179	179	403
Girls' Brigade	0	0	0	0	0
Parents & Toddlers	0	0	576	576	527
Women's Guild	0	0	1,067	1,067	982
	0	0	2,258	2,258	2,465

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2025	2024
	£	£	£	£	£
8 COSTS OF GENERATING FUNDS					
Cost of fund raising events	0	0	1,954	1,954	1,695
	0	0	1,954	1,954	1,695

9 MINISTRY & MISSION FUND

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church. Based on the Church's Membership in 2025 this amounted to £51,259

10 MINISTERIAL COSTS

Minister's expenses & training	0	0	0	0	0
Manse water charges	0	0	0	0	0
Manse Council tax	0	0	0	0	0
	0	0	0	0	0

Note - In 2025 there were no Miisterial Costs. With a new Minister appointed in 2026 there will be costs in future years

11 COSTS OF CHURCH ACTIVITIES

Finance Ministry					
Water charges	64	0	0	64	135
Heating & Lighting	14,457	0	0	14,457	15,659
Insurance	4,645	0	0	4,645	3,974
Appeals	939	0	0	939	896
Loan Repayments to Synod	0	14,986	0	14,986	4,056
General costs (inc Bank Chrges)	1,085	0	60	1,145	1,210
	21,190	14,986	60	36,236	25,930
Building & Fabric					
Cleaning & Housekeeping	2,055	0	0	2,055	1,005
Building Project	1,774	0	0	1,774	5,988
Maintenance church building	13,895	0	0	13,895	7,098
	17,724	0	0	17,724	14,091
Administration					
Stationery and printing	621	0	0	621	433
Postage	0	0	0	0	0
Telephone	1,319	0	0	1,319	2,991
Office equipment	0	0	0	0	0
Photocopier	1,489	0	0	1,489	1,362
Licences	1,123	0	0	1,123	1,026
Membership subscriptions	282	0	0	282	122
Flowers	1,242	0	0	1,242	1,204
Other admin costs	200	0	0	200	0
	6,276	0	0	6,276	7,138
Publicity & Communication					
Publicity	0	0	0	0	0
Newsletter	267	0	0	267	160
	267	0	0	267	160
Fellowship & Social					
Events	168	0	0	168	60
Tea & coffee	1,954	0	0	1,954	1,482
	2,122	0	0	2,122	1,542

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

11 COSTS OF CHURCH ACTIVITIES - continued

	Unrestricted Funds		Restricted	TOTAL	TOTAL
	General	Designated	Funds	2025	2024
	£	£	£	£	£
Worship					
Pulpit supply	1,080	0	0	1,080	1,173
Music Group	0	0	0	0	0
Equipment	608	0	0	608	165
Creative worship	0	0	0	0	0
	1,688	0	0	1,688	1,338
Prayer					
Training & material	0	0	0	0	0
	0	0	0	0	0
Pastoral					
Home Group material	171	0	0	171	187
Safeguarding	189	0	0	189	165
Pastoral expenses	165	0	0	165	183
	525	0	0	525	535
Families Matter	0	0	0	0	0
	0	0	0	0	0
Youth & Children's Work					
Light Years & Grid	0	0	0	0	34
Girls' Brigade	0	0	0	0	0
Boys' Brigade	76	0	0	76	0
Youth Club	0	0	0	0	0
Youth Worker	0	0	0	0	0
Light Years Sponsorship	0	0	0	0	220
	76	0	0	76	254
Evangelism					
Alpha	0	0	0	0	0
Men's Breakfast	441	0	0	441	336
Foyer Ministry	62	0	0	62	83
Evangelism Events	21	0	0	21	755
Bookstall	192	0	0	192	221
Other Evangelism	361	0	0	361	97
	1,077	0	0	1,077	1,492
World Church					
Other World Church	0	0	0	0	0
	0	0	0	0	0
	50,945	14,986	60	65,991	52,480

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2025	2024
		£	£	£	£	£
12	**GRANTS PAYABLE AND RESTRICTED DONATIONS PASSED ON**					
	Appeals & Mission & Youth Support					
	Romans 1-11 Trust	0	0	2,400	2,400	2,000
	Sent Ministries - Sierra Leone	0	0	1,728	1,728	13,210
	Hope Now	0	0	1,800	1,800	1,500
	Building Loans Fund	0	0	5,950	5,950	6,500
	Families Matter	0	0	5,000	5,000	0
	General Appeals	0	0	1,000	1,000	400
		0	0	17,878	17,878	23,610
	Benevolent Fund	0	0		0	85
		0	0	17,878	17,878	23,695
13	**GOVERNANCE COSTS**					
	Auditor	120	0	0	120	120
		120	0	0	120	120
14	**CHURCH ORGANISATIONS EXPENDITURE**					
	See Note at section 7 above for Income Analysis and 18b regarding Restricted Funds					
	Youth Club	0	0	349	349	539
	Boys' Brigade	0	0	1,066	1,066	385
	Girls' Brigade	0	0	0	0	0
	Parents & Toddlers	0	0	482	482	718
	Women's Guild	0	0	1,547	1,547	767
		0	0	3,444	3,444	2,409

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

		Unrestricted Funds		Restricted	TOTAL	TOTAL
		General	Designated	Funds	2025	2024
		£	£	£	£	£
15	**DEBTORS**					
	Gift Aid Tax recoverable	4,160	0	177	4,337	4,588
	Building Loan - Outreach Contribution	4,950	0	0	4,950	0
	Room Hire	0	0	0	0	1,855
	Cash banked in month following receipt	2,269	0	0	2,269	1,554
		11,379	0	177	11,556	7,997
16	**CURRENT LIABILITIES**					
	Creditors payable within one year:	2,869	0	4,948	7,817	4,536
		2,869	0	4,948	7,817	4,536

The loans received in 2023 in respect of the building works (see Note 1g) totalled £35,000. As at 31 Dec 2025 the outstanding balance was £12,441. Although this represents a Long Term Liabiliality it will be fully repaid in 2026

17 **DESIGNATED FUNDS**

The church operates three Designated Funds:
(1) Church Fabric Fund to accumulate funds for future building maintenance, and
(2) Expenses Float Fund, with £350 held by the Eldership
(3) Loan Repayment Fund
The movements on the Designated Fund during the year were:

	Church Fabric	Expense Floats	Loan Repayment	TOTAL 2025	TOTAL 2024
	£	£	£	£	£
Opening Balance 1st January 2025	8,000	350	15,696	24,046	14,245
Income in Year	1,000	0	3,009	4,009	4,408
Transfer from General Fund	0	0	(14,986)	(14,986)	5,393
Balance c/f 31 December 2025	9,000	350	3,719	13,069	24,046

18 **RESTRICTED FUNDS**

There are two Restricted Funds within the main church accounts and a further five funds maintained by Church Organisations which are also Restricted.

18a **Main Church Accounts Restricted Funds**

The main church accounts include two Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Church Meeting for any other purpose, and represent:

Benevolent Fund - this fund provides gifts to individuals in need, as determined by the Pastoral Ministry Team Leader or Minister in conjunction with another elder. Income is through donations.

Outreach Fund - This fund was established in December 2011 to provide funding for outreach and mission locally and overseas. The is includes the Outreach Appeals Fund which is used to support specific missions eg Sierra Leone

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

Main Church Accounts Restricted Funds (cont)

The movements on these Restricted Funds during the year were:

	TOTAL 2025	TOTAL 2024
Benevolent Fund	£	£
Balance b/f 1 Jan	1,028	1,113
Direct giving	0	0
	1,028	1,113
Specific gifts passed on	0	(85)
Balance c/f 31 Dec	1,028	1,028

	TOTAL 2025	TOTAL 2024
Outreach Fund	£	£
Balance b/f 1 Jan	26,742	37,174
Direct giving	3,400	4,038
Church organisations	0	0
Legacies	0	0
Gift Aid refunds	705	906
Fund raising incl Table Top	7,904	8,061
Sierra Leone	137	1,172
Misc	2	0
Bank interest	435	788
	39,325	52,139
Specific gifts passed on:		
Romans1-11 Trust	(2,400)	(2,000)
Sierra Leone	(1,728)	(13,210)
Hope Now	(1,800)	(1,500)
Families Matter	(5,000)	0
Building Loans Fund	(5,950)	(6,500)
Other Support	(1,000)	(400)
Bank & Misc	(60)	(92)
Fund raising costs	(1,954)	(1,695)
Balance c/f 31 Dec	19,433	26,742

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

18b **Church Organisations Restricted Funds**

There are five Church organisations, which are an integral part of the Church, but maintain accounts separate from the main church accounts. All of these funds are restricted in that they can only be used for the organisation to which they were entrusted. They are therefore shown in the Balance Sheet as one total along with restricted funds that relate to the General and Outreach Funds. The organisations are as follows

Boys' Brigade - the organisation was formally dissolved in 2025 and the balance transferred to the General Fund

Girls' Brigade - Ceased to exist in 2019 . Balance retained in the event it should restart

Parent & Toddlers - fund for running the Parent & Toddler Group activities, maintained by subscriptions.

Women's Guild - this fund supports the activities of the Women's Guild in its Christian fellowship and social ministry among women. It is maintained by subscriptions and donations.

Youth Club - this fund supports the activities of the church Youth Club in its social and fellowship activities among teenage young people. It is maintained largely by subscriptions.

The movements in these funds are summarised below:

Youth Club	**2025**	**2024** £
Balance b/f 1 Jan	697	683
Subscriptions	415	409
Tuck	21	34
Activities	0	110
Donations	0	0
	1,133	1,236
Activities & materials	(326)	(531)
Tuck	(23)	(8)
Balance c/f 31 Dec	784	697

Parent & Toddlers	**2025** £	**2024** £
Balance b/f 1 Jan	75	266
Subscriptions	576	527
Bank interest	0	0
Misc	0	0
	651	793
Gifts	(132)	(108)
Donations	(350)	(610)
Miscellaneous	0	0
Balance c/f 31 Dec	169	75

Girls' Brigade	**2025** £	**2024** £
Balance b/f 1 Jan	60	60
Balance c/f 31 Dec	60	60

Women's Guild	**2025** £	**2024** £
Balance b/f 1 Jan	839	624
Collection	394	454
Appeals	673	494
Outings/dinner	0	34
	1,906	1,606
Refreshments	(41)	(33)
Gifts etc	(98)	(11)
Outings/dinner	0	(34)
Speakers	(95)	(129)
Donations	(1,302)	(550)
Other	(11)	(10)
Balance c/f 31 Dec	359	839

NOTES TO THE STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2025

Church Organisations Restricted Funds (cont)

Boys' Brigade	2025 £	2024 £
Balance b/f 1 Jan	887	869
Subscriptions	178	365
Tuck	1	28
Donations	0	10
	1,066	1,272
Annual subscriptions	0	(211)
Uniforms, awards & badges	(75)	(40)
Materials & equipment	(40)	(56)
Tuck	(5)	(12)
Other costs	0	(66)
Transfer to General Fund	(946)	0
Balance c/f 31 Dec	0	887

19 Bank Balances

	2025 £	2024 £
General Fund	47,800	58,704
Benevolent Fund	1,028	1,028
Outreach Fund	24,204	26,543
Girls Brigade	60	60
Parents and Toddlers	169	75
Womens Guild	359	839
Boys Brigade	0	887
Youth Club	784	697
	74,404	88,833

20 Analysis of Funds

	2025 £	2024 £
General Fund	56,310	61,965
Benevolent Fund	1,028	1,028
Outreach Fund	19,433	26,741
Girls Brigade	60	60
Parents and Toddlers	169	75
Womens Guild	359	839
Boys Brigade	0	887
Youth Club	784	697
	78,143	92,292

TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 11 for the year ended 31 December 2025

Name: Nicholas Tustian Signature:

Date: 10 Oct 26

INDEPENDENT EXAMINER'S REPORT

I report on the financial statements of HYTHE URC for the year ended 31 December 2025, which are set out on pages 1 to 11.

Respective responsibilities

The church is responsible for the preparation of the financial statements, and considers that the audit requirement of Section 43(2) of the Charities Act 1993 (the Act) does not apply. It is my responsibility to state, on the basis of procedures specified in the General Directions given by the Charity Commissioners under Section 43(7)(b) of the Act, 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 of the Charity Commissioners. An examination includes a review of the accounting records kept by the church and a comparison of the accounts presented with those records. It also includes consideration of any unusual items or disclosures in the financial statements, and seeking explanations concerning any such matters. The procedures undertaken do not provide all the evidence that would be required in an audit, and consequently I do not express an audit opinion on the view given by the financial statements.

Independent Examiner's statement

In connection with my examination of the church funds, nothing came to my attention which gave me cause to believe otherwise than that the financial statements accord with the accounting records of the church, and that those records satisfied the requirements of the Act. I am not aware of any matter to which attention should be drawn in order to enable a proper understanding of the financial statements to be reached. However, with the ongoing loan liability and the pressure of higher operating costs the General Fund remains vulnerable. There is a strong reliance on members donations and increases in this income remains limited so where possible other sources of income should continue to be sourced.

Signed by the Independent Examiner: A Smith date: 17/10/2026

Name and address of the Independent Examiner: MR ANDREW SMITH CPFA