Trustees' Annual Report for the period

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

Section A Reference and administration details

Charity name Hadleigh United Reformed Church

Other names charity is known by

Registered charity number (if any) 1151084

Charity's principal address
Market Place
Hadleigh, Ipswich
Suffolk
Postcode IP7 7DL

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	Claire Margaret Coster	Church Secretary		Church Meeting
2	Nigel Crisp			Church Meeting
3	Janet Mary Dicks			Church Meeting
4	Adam Earle	Minister		Church Meeting
5	Chloe Elizabeth Elmer			Church Meeting
6	David Rees	Minister		Church Meeting
7	Paul Simon			Church Meeting
8	Ann Swallow		1/1/2025 – 30/6/2025	Church Meeting
9	Charles Richard Lambert		1/1/2025 – 30/6/2025	Church Meeting
10				
11				
12				
13				
14				
15				
16				
17				
18				
19				

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

Name	Dates acted if not for whole year

Names and addresses of advisers (Optional information)

Type of adviser	Name	Address

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)	Association
Trustee selection methods (eg. appointed by, elected by)	Elected by 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.

The Constitution is confirmed by the Church Meeting of Hadleigh United Reformed Church (HURC) 20th March 2023.

The governance and trusteeship of the Charity is of the general funds of HURC comprising all assets and funds held by and on behalf of the Church (other than land and buildings held under the trusts declared in Schedule 2 of the URC Acts and those held on other specifically declared trusts), which are held upon trust for the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church and whose charity trustees are the members of the Elders' Meeting qualified to serve as such, acting in accordance with procedures laid down by the Church Meeting. (Re. Constitution §3.2.)

The oversight of the Charity is the concern both of the Local Church (HURC) and wider representative councils, viz. the Eastern Synod and the General Assembly of the United Reformed Church. (Re. Constitution §1.)

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

An annual review of the Safeguarding policy is carried out.

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. (Re Constitution §1 & §3.2.)
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 vision of HURC is stated as 'Providing Family, Celebrating Diversity and Serving the Community Through and For the **Love** of Jesus Christ'. The aim is to reflect this in the activities of the Charity. HURC became part of the Ipswich and East Pastorate on 1st January 2025 forming a group of churches (including Castle Hill URC Ipswich, St Johns URC Ipswich, Felixstowe URC and Saxmundum and Leiston United URC. This arrangement provides mutual support and shares two full-time stipendiary ministers: the Revd Adam Earle and the Revd David Rees A Mission Action Plan (MAP) which the Elders (Trustees) have worked on and which has been agreed by the Church Meeting. We have used the time writing the MAP to prioritise the activities that we undertake to reflect our aim and to benefit the people of Hadleigh. We are also a member of Churches Together in Hadleigh and work together with the other churches in the town to support the people in our community. Important for the community activities is shared support with the Ansell Centre Charity whose trustees are drawn form HURC and the community.

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.

We are amazed and so grateful for the many ways in which people volunteer their time for the work of the church. Without this time and dedication the church could not function.

Section D Achievements and performance

Summary of the main achievements of the charity during the year

The activities and achievements of Hadleigh United Reformed Church can be read in our annual report on the website www.hadleighurc.org.uk

On 1st January 2025 we joined the Ipswich and East Pastorate, holding a service of celebration on 9th February to which members of the other churches locally and in the pastorate were invited.

We have held weekly services of worship on a Sunday. These services are also streamed live and are also available on Youtube via the Church website. As part of our worship on the fourth Sunday of the month we hold an all age service and special services have included a harvest celebration, a Christingle Service, Café Style worship in the church and Ansell Centre and a community carol service. We hold a weekly midweek prayer service on a Wednesday morning. Volunteers from the church take assemblies in the local primary school.

Members from our church are involved with volunteering at two monthly lunch clubs for vulnerable adults and the weekly Memories Café for those living with Dementia. These all meet in the Ansell Centre.

We endeavour to support local events in the town – on 17th May we had a stand at the Hadleigh Show (an annual agricultural show) and offered refreshments, a time to rest and relax and children's activities for free. This is a huge undertaking for the Church, setting up a marquee, transporting all the equipment to the site and then baking cakes, serving refreshments all day, chatting to people and making them feel welcome and then clearing up and taking everything back to the church. This is an important part of our service to the community and it is very much appreciated by those who stop by. We also supported the Open Gardens event on Saturday 7th June and the Hadleigh Lighting Up Event on 6th December when the church was decorated with 'A Sky Full of Stars' and the building was open for people to come in and see all the stars and refreshments were served as well as children's activities provided.

Another important activity in May was a soup lunch held on a Sunday after worship to raise money for the Christian Aid Appeal. This was attended by members from the churches in Hadleigh and also from older people who appreciated having a lunch with others.

The church also supported Commitment For Life, Samara's Aid and Shaftesbury Icanho in Stowmarket as our chosen charities for 2025. Two fund raising events were held for Samara's Aid – an afternoon tea and a jacket potato lunch.

In July 2025 the Quinquennial Survey of the buildings was organised and we are now working through the recommendations of the report so that our buildings are in good order.

We have been awarded the Bronze Level Eco Church Award and we are continuing to make sure that we are using the world's resources as carefully as possible.

Section E Financial review

Brief statement of the charity's policy on reserves	The target is to hold £10,000 in our accounts as reserves to meet unexpected demands. Designated funds are held for mission, growth and projects.
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 prime sources of income are: free will offering, hire of premises, investment of leased premises and fundraising. A proportion of income (43%) is used for Ministry and Mission within the United Reformed Church. A proportion of income (5%) is used to support local, national and international charities. The manse, which was a particular drain on expenses during 2024, is on the market for sale by the custodian trust company. A proportion (80%) of the nett sale expected to come into HURC reserves in 2026. For 2025, the income was 73,088 and the expenditure was 77,850

Section F Other optional information

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)	Reverend David Rees	
Position (eg Secretary, Chair, etc)	Chair of Trustees	
Date	8th September 2026	

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31-Dec-25

Charity number 1151084

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TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 6 for the year ended 31 December 2025
Signed
Date

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

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 (which gives me cause to believe that in, any material respect

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:

Mark Wallace CTA FCA
Walter Wright
89 High Street
Hadleigh
IP7 5EA

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2024 £	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2025 £
INCOMING RESOURCES									
Incoming resources from generated funds:									
Voluntary income	2	32,273	80	2,000	34,353	31,615	20	-	31,635
Activities for generating funds	3	48,892	-	-	48,892	41,215	-	-	41,215
Investment income	4	233	-	-	233	238	-	-	238
Incoming resources from charitable activity		81,398	80	2,000	83,478	73,068	20	-	73,088
Other incoming resources		-	-	-	-	-	-	-	-
Total incoming resources		81,398	80	2,000	83,478	73,068	20	-	73,088
RESOURCES EXPENDED									
Ministerial Costs	5	32,371	-	-	32,371	34,699	-	-	34,699
Admin, Outreach and Communications		2,879	-	-	2,879	2,069	-	-	2,069
Charitable activities		54,502	40	250	54,792	40,982	100	-	41,082
Total resources expended		89,752	40	250	90,042	77,750	100	-	77,850
Net incoming/(outgoing) resources before transfers		(8,354)	40	1,750	(6,564)	(4,682)	(80)	-	(4,762)
Gross transfers between funds		-	-	-	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains and losses		(8,354)	40	1,750	(6,564)	(4,682)	(80)	-	(4,762)
Gains/(losses) on investment assets		-	-	-	-	-	-	-	-
Net movement in funds		(8,354)	40	1,750	(6,564)	(4,682)	(80)	-	(4,762)
Total funds b/fwd 1 January		30,802	14,207	-	45,009	22,448	14,247	1,750	38,445
Total funds c/fwd 31 December		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2024 £	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2025 £
FIXED ASSETS	6	-	-	-	-	-	-	-	-
CURRENT ASSETS									
Debtors	7	10,718	-	-	10,718	8,175	-	-	8,175
Bank and cash balances	8	13,935	14,247	1,750	29,932	11,935	14,167	1,750	27,852
		24,653	14,247	1,750	40,650	20,110	14,167	1,750	36,027
CURRENT LIABILITIES									
Creditors payable within one year	9	(2,205)	-	-	(2,205)	(2,345)	-	-	(2,345)
NET CURRENT ASSETS		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683
TOTAL ASSETS LESS CURRENT LIABILITIES		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683
Creditors payable after one year		-	-	-	-	-	-	-	-
TOTAL NET ASSETS		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		22,448	-	-	22,448	17,766	-	-	17,766
Designated		-	14,247	-	14,247	-	14,167	-	14,167
Total		22,448	14,247	-	36,695	17,766	14,167	-	31,933
Restricted income funds:		-	-	1,750	1,750	-	-	1,750	1,750
		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683

APPROVED by the Church Meeting held on:
and signed on:

T Gordon - Treasurer
27/10/2026

N Crisp - Trustee
27/10/2026

The notes on pages 3 to 6 form part of these financial statements

HADLEIGH UNITED REFORMED CHURCH

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 Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.
The presentation currency of the financial statements is in Pound Sterling (£) and rounded to the nearest pound.

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**

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province Trust who hold them upon trust for purposes connected with Hadleigh URC.
Expenditure incurred on the church and manse is written off in the year it is incurred.

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 generally 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**

As part of the United Reformed Church, the church is 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.

HADLEIGH UNITED REFORMED CHURCH

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

		Unrestricted Funds		Restricted	TOTAL	Unrestricted Funds		Restricted	TOTAL
		General	Designated	Funds	2024	General	Designated	Funds	2025
		£	£	£	£	£	£	£	£
2	**VOLUNTARY INCOME**								
	Cheques	100	-	-	100	560	-	-	560
	Envelopes	540	-	-	540	140	-	-	140
	Loose	3,114	-	-	3,114	3,266	-	-	3,266
	SO Not Carrying Gift Aid	3,595	-	-	3,595	4,080	-	-	4,080
	SO Carrying Gift Aid	13,863	-	-	13,863	15,360	-	-	15,360
	Donations General	1,607	80	-	1,687	2,629	20	-	2,649
	Funerals & Weddings	233	-	-	233	405	-	-	405
	Gift Aid Refund Received from HMRC	3,440	-	-	3,440	4,151	-	-	4,151
	Other Income	5,781	-	-	5,781	154	-	-	154
	Grants	-	-	2,000	2,000	870	-	-	870
		32,273	80	2,000	34,353	31,615	20	-	31,635
3	**ACTIVITIES FOR GENERATING FUNDS**								
	Church Lettings	25,360	-	-	25,360	26,786	-	-	26,786
	Monks Eleigh Lettings	-	-	-	-	58	-	-	58
	School House Rental Income	11,496	-	-	11,496	14,371	-	-	14,371
	Manse Rental Income	12,036	-	-	12,036	-	-	-	-
		48,892	-	-	48,892	41,215	-	-	41,215
4	**INVESTMENT INCOME**								
	Bank Interest	233	-	-	233	238	-	-	238
	Totals	81,398	80	2,000	83,478	73,068	20	-	73,088

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.

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

5 **CHARITABLE ACTIVITIES**

	Unrestricted Funds		Restricted	TOTAL	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	2024	General	Designated	Funds	2025
	£	£	£	£	£	£	£	£
MINISTERIAL COSTS								
Ministerial Expenses	535	-	-	535	3,427	-	-	3,427
Ministry and Mission Conntributions	31,836	-	-	31,836	31,272	-	-	31,272
	32,371	-	-	32,371	34,699	-	-	34,699
ADMIN, OUTREACH AND COMMUNICATIONS								
Pulpit Supply	905	-	-	905	905	-	-	905
Communications	1,974	-	-	1,974	1,164	-	-	1,164
	2,879	-	-	2,879	2,069	-	-	2,069
CHARITABLE ACTIVITIES								
Insurance Excluding Manse	5,352	-	-	5,352	6,170	-	-	6,170
Insurance Manse	766	-	-	766	206	-	-	206
Buildings Maintenance and Alterations Excl. Manse	5,669	-	-	5,669	2,877	-	-	2,877
Buildings Maintenance and Alterations, Manse	13,211	-	-	13,211	997	-	-	997
Charity Payments	-	-	-	-	5,721	-	-	5,721
Caretaking, Cleaning and Salaries	11,385	-	-	11,385	8,044	-	-	8,044
Council Tax and Water Rates Excl Manse	1,020	-	-	1,020	873	-	-	873
Council Tax and Water Rates. Manse	2,706	-	-	2,706	2,829	-	-	2,829
Heating & Lighting	10,644	-	-	10,644	9,745	-	-	9,745
Accountancy Fees	1,668	-	-	1,668	1,020	-	-	1,020
Misc Payments	2,080	40	250	2,370	2,500	100	-	2,600
	54,502	40	250	54,792	40,982	100	-	41,082
Total charitable activities	89,752	40	250	90,042	77,750	100	-	77,850

6 **TANGIBLE FIXED ASSETS**

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.

7 **DEBTORS**

	General	Designated	Restricted	2024	General	Designated	Restricted	2025
` Church Lettings	2,759	-	-	2,759	4,024	-	-	4,024
Gift Aid	7,959	-	-	7,959	4,151	-	-	4,151
	10,718	-	-	10,718	8,175	-	-	8,175

8 **BANK BALANCES**

Community Account	11,817	-	-	11,817	9,499	-	-	9,499
Business 10 Day notice	2,118	14,247	1,750	18,115	2,436	14,167	1,750	18,353
	13,935	14,247	1,750	29,932	11,935	14,167	1,750	27,852

9 **CURRENT LIABILITIES**

Other creditors	2,205	-	-	2,205	2,345	-	-	2,345
	2,205	-	-	2,205	2,345	-	-	2,345

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

10 **FUNDS**

Unrestriced funds are available for use at the discretion of the church in its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant. Designated funds are unrestricted funds earmarked by the Trustees for a particular project. Designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

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.

11 **DESIGNATED FUNDS**

The designated funds are split as follows:

	Church Worship £	Fellowship Fund £	Total Designated Fund £
INCOMING RESOURCES			
Voluntary income	-	20	20
RESOURCES EXPENDED			
Charitable activities	-	100	100
Net incoming/(outgoing) resources	-	(80)	(80)
Net movement in funds	-	(80)	(80)
Total funds b/fwd 1 January	14,035	212	14,247
Total funds c/fwd 31 December	14,035	132	14,167

12 **TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustee's remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

During the year expenses totalling £1,090 were reimbursed to trustees.

HADLEIGH UNITED REFORMED CHURCH

FINANCIAL STATEMENTS

TO

31-Dec-25

Charity number 1151084

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TREASURER'S STATEMENT

I have prepared the financial statements on pages 1 to 6 for the year ended 31 December 2025
Signed
Date

INDEPENDENT EXAMINER'S REPORT

Respective responsibilities

I report to the trustees on my examination of the accounts of the above charity ("the Trust") for the year ended 31 December 2025.

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 (which gives me cause to believe that in, any material respect

- the accounting records were not kept in accordance with section 130 of the Charities Act; or
- the accounts did not accord with the accounting records; or
- the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a 'true and fair' view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Signed by the Independent Examiner:

Mark Wallace CTA FCA
Walter Wright
89 High Street
Hadleigh
IP7 5EA

HADLEIGH UNITED REFORMED CHURCH

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 31 DECEMBER 2025

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2024 £	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2025 £
INCOMING RESOURCES									
Incoming resources from generated funds:									
Voluntary income	2	32,273	80	2,000	34,353	31,615	20	-	31,635
Activities for generating funds	3	48,892	-	-	48,892	41,215	-	-	41,215
Investment income	4	233	-	-	233	238	-	-	238
Incoming resources from charitable activity		81,398	80	2,000	83,478	73,068	20	-	73,088
Other incoming resources		-	-	-	-	-	-	-	-
Total incoming resources		81,398	80	2,000	83,478	73,068	20	-	73,088
RESOURCES EXPENDED									
Ministerial Costs	5	32,371	-	-	32,371	34,699	-	-	34,699
Admin, Outreach and Communications		2,879	-	-	2,879	2,069	-	-	2,069
Charitable activities		54,502	40	250	54,792	40,982	100	-	41,082
Total resources expended		89,752	40	250	90,042	77,750	100	-	77,850
Net incoming/(outgoing) resources before transfers		(8,354)	40	1,750	(6,564)	(4,682)	(80)	-	(4,762)
Gross transfers between funds		-	-	-	-	-	-	-	-
Net incoming/(outgoing) resources before other recognised gains and losses		(8,354)	40	1,750	(6,564)	(4,682)	(80)	-	(4,762)
Gains/(losses) on investment assets		-	-	-	-	-	-	-	-
Net movement in funds		(8,354)	40	1,750	(6,564)	(4,682)	(80)	-	(4,762)
Total funds b/fwd 1 January		30,802	14,207	-	45,009	22,448	14,247	1,750	38,445
Total funds c/fwd 31 December		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683

HADLEIGH UNITED REFORMED CHURCH

BALANCE SHEET
AS AT 31 DECEMBER 2025

	Note	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2024 £	Unrestricted Funds General £	Unrestricted Funds Designated £	Restricted Funds £	TOTAL 2025 £
FIXED ASSETS	6	-	-	-	-	-	-	-	-
CURRENT ASSETS									
Debtors	7	10,718	-	-	10,718	8,175	-	-	8,175
Bank and cash balances	8	13,935	14,247	1,750	29,932	11,935	14,167	1,750	27,852
		24,653	14,247	1,750	40,650	20,110	14,167	1,750	36,027
CURRENT LIABILITIES									
Creditors payable within one year	9	(2,205)	-	-	(2,205)	(2,345)	-	-	(2,345)
NET CURRENT ASSETS		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683
TOTAL ASSETS LESS CURRENT LIABILITIES		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683
Creditors payable after one year		-	-	-	-	-	-	-	-
TOTAL NET ASSETS		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683
THE FUNDS OF THE CHARITY									
Unrestricted income funds:									
General		22,448	-	-	22,448	17,766	-	-	17,766
Designated		-	14,247	-	14,247	-	14,167	-	14,167
Total		22,448	14,247	-	36,695	17,766	14,167	-	31,933
Restricted income funds:		-	-	1,750	1,750	-	-	1,750	1,750
		22,448	14,247	1,750	38,445	17,766	14,167	1,750	33,683

APPROVED by the Church Meeting held on:
and signed on:

T Gordon - Treasurer
27/10/2026

N Crisp - Trustee
27/10/2026

The notes on pages 3 to 6 form part of these financial statements

HADLEIGH UNITED REFORMED CHURCH

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 Statement of Recommended Practice: Accounting and Reporting by Charities (SORP 2005) issued by the Charity Commission, and the United Reformed Church guidance. The accruals basis of accounting has been adopted, and the principal accounting policies set out below are applied consistently.
The presentation currency of the financial statements is in Pound Sterling (£) and rounded to the nearest pound.

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**

Freehold property: The Trustees of the church and manse buildings are the URC Eastern Province Trust who hold them upon trust for purposes connected with Hadleigh URC.
Expenditure incurred on the church and manse is written off in the year it is incurred.

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 generally 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**

As part of the United Reformed Church, the church is 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.

HADLEIGH UNITED REFORMED CHURCH

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

		Unrestricted Funds		Restricted	TOTAL	Unrestricted Funds		Restricted	TOTAL
		General	Designated	Funds	2024	General	Designated	Funds	2025
		£	£	£	£	£	£	£	£
2	**VOLUNTARY INCOME**								
	Cheques	100	-	-	100	560	-	-	560
	Envelopes	540	-	-	540	140	-	-	140
	Loose	3,114	-	-	3,114	3,266	-	-	3,266
	SO Not Carrying Gift Aid	3,595	-	-	3,595	4,080	-	-	4,080
	SO Carrying Gift Aid	13,863	-	-	13,863	15,360	-	-	15,360
	Donations General	1,607	80	-	1,687	2,629	20	-	2,649
	Funerals & Weddings	233	-	-	233	405	-	-	405
	Gift Aid Refund Received from HMRC	3,440	-	-	3,440	4,151	-	-	4,151
	Other Income	5,781	-	-	5,781	154	-	-	154
	Grants	-	-	2,000	2,000	870	-	-	870
		32,273	80	2,000	34,353	31,615	20	-	31,635
3	**ACTIVITIES FOR GENERATING FUNDS**								
	Church Lettings	25,360	-	-	25,360	26,786	-	-	26,786
	Monks Eleigh Lettings	-	-	-	-	58	-	-	58
	School House Rental Income	11,496	-	-	11,496	14,371	-	-	14,371
	Manse Rental Income	12,036	-	-	12,036	-	-	-	-
		48,892	-	-	48,892	41,215	-	-	41,215
4	**INVESTMENT INCOME**								
	Bank Interest	233	-	-	233	238	-	-	238
	Totals	81,398	80	2,000	83,478	73,068	20	-	73,088

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.

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

5 **CHARITABLE ACTIVITIES**

	Unrestricted Funds		Restricted	TOTAL	Unrestricted Funds		Restricted	TOTAL
	General	Designated	Funds	2024	General	Designated	Funds	2025
	£	£	£	£	£	£	£	£
MINISTERIAL COSTS								
Ministerial Expenses	535	-	-	535	3,427	-	-	3,427
Ministry and Mission Conntributions	31,836	-	-	31,836	31,272	-	-	31,272
	32,371	-	-	32,371	34,699	-	-	34,699
ADMIN, OUTREACH AND COMMUNICATIONS								
Pulpit Supply	905	-	-	905	905	-	-	905
Communications	1,974	-	-	1,974	1,164	-	-	1,164
	2,879	-	-	2,879	2,069	-	-	2,069
CHARITABLE ACTIVITIES								
Insurance Excluding Manse	5,352	-	-	5,352	6,170	-	-	6,170
Insurance Manse	766	-	-	766	206	-	-	206
Buildings Maintenance and Alterations Excl. Manse	5,669	-	-	5,669	2,877	-	-	2,877
Buildings Maintenance and Alterations, Manse	13,211	-	-	13,211	997	-	-	997
Charity Payments	-	-	-	-	5,721	-	-	5,721
Caretaking, Cleaning and Salaries	11,385	-	-	11,385	8,044	-	-	8,044
Council Tax and Water Rates Excl Manse	1,020	-	-	1,020	873	-	-	873
Council Tax and Water Rates. Manse	2,706	-	-	2,706	2,829	-	-	2,829
Heating & Lighting	10,644	-	-	10,644	9,745	-	-	9,745
Accountancy Fees	1,668	-	-	1,668	1,020	-	-	1,020
Misc Payments	2,080	40	250	2,370	2,500	100	-	2,600
	54,502	40	250	54,792	40,982	100	-	41,082
Total charitable activities	89,752	40	250	90,042	77,750	100	-	77,850

6 **TANGIBLE FIXED ASSETS**

For the reasons stated in Accounting Policy note 1c, the church and manse buildings are not tangible fixed assets of the church. For insurance purposes the church buildings are insured by the church for £3,116,439, the manse £300,000 and the organ for £250,000. The church contents are insured for £20,000.

7 **DEBTORS**

	General	Designated	Restricted	2024	General	Designated	Restricted	2025
` Church Lettings	2,759	-	-	2,759	4,024	-	-	4,024
Gift Aid	7,959	-	-	7,959	4,151	-	-	4,151
	10,718	-	-	10,718	8,175	-	-	8,175

8 **BANK BALANCES**

Community Account	11,817	-	-	11,817	9,499	-	-	9,499
Business 10 Day notice	2,118	14,247	1,750	18,115	2,436	14,167	1,750	18,353
	13,935	14,247	1,750	29,932	11,935	14,167	1,750	27,852

9 **CURRENT LIABILITIES**

Other creditors	2,205	-	-	2,205	2,345	-	-	2,345
	2,205	-	-	2,205	2,345	-	-	2,345

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

10 **FUNDS**

Unrestriced funds are available for use at the discretion of the church in its charitable objectives. Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of the grant. Designated funds are unrestricted funds earmarked by the Trustees for a particular project. Designation has an administrative purpose only and does not legally restrict the trustees' discretion to apply the fund.

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.

11 **DESIGNATED FUNDS**

The designated funds are split as follows:

	Church Worship £	Fellowship Fund £	Total Designated Fund £
INCOMING RESOURCES			
Voluntary income	-	20	20
RESOURCES EXPENDED			
Charitable activities	-	100	100
Net incoming/(outgoing) resources	-	(80)	(80)
Net movement in funds	-	(80)	(80)
Total funds b/fwd 1 January	14,035	212	14,247
Total funds c/fwd 31 December	14,035	132	14,167

12 **TRUSTEES' REMUNERATION AND BENEFITS**

There were no trustee's remuneration or other benefits for the year ended 31 December 2025 nor for the year ended 31 December 2024.

During the year expenses totalling £1,090 were reimbursed to trustees.