Charity registration number: 247545

THAXTED UNITED REFORMED CHURCH
TRUSTEES' REPORT AND
UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2025



Thaxted United Reformed Church
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Thaxted United Reformed Church
Reference and Administrative Details
For The Year Ended 31 December 2025

Trustees	Mrs Valerie Ward (appointed 17/11/2025) Mrs Susan Osborne (appointed 17/11/2025) Rev Mark Hayes Dame Kate Barker - Secretary Mrs Susan Freeman Mrs Julie Barnard Mr Richard Freeman
Secretary	Dame Kate Barker
Charity Number	247545
Principal Address	Bolford St Essex Thaxted CM6 2PY
Independent Examiner	Lynn Mandari ACCA Aston Shaw The Union Building 51-59 Rose Lane Norwich NR1 1BY

The trustees present their report and the financial statements for the year ended 31 December 2025.

Objectives and Activities

Public Benefit

The trustees have paid due regard to guidance issued by the Charity Commission 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.

Statement of Trustees' Responsibilities

The trustees are responsible for preparing the Trustees' Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing the financial statements the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgments and accounting estimates that are reasonable and prudent; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping adequate accounting records which disclose with reasonable accuracy at anytime the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Act 2011, the Charities (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the corporate and financial information included on the charity's website. Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

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

Kate Barker

Dame Kate Barker

Trustee
Date 30/10/26

Thaxted United Reformed Church
Independent Examiner's Report to the Trustees of Thaxted United Reformed Church
For The Year Ended 31 December 2025

I report to the trustees on my examination of the accounts of Thaxted United Reformed Church (the Charity) for the year ended 31 December 2025.

Responsibilities and Basis of Report

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

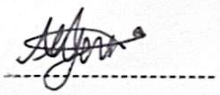
I report in respect of my examination of the Charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination, I have followed the applicable directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent Examiner's Statement

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

1. accounting records were not kept in respect of the Charity as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and contents 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.



Lynn Mandari ACCA
Date 07/10/2026
The Union Building
51-59 Rose Lane
Norwich
NR1 1BY

Thaxted United Reformed Church
Statement of Financial Activities
For The Year Ended 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Unrestricted funds £
INCOME AND ENDOWMENTS FROM:			
Donations and legacies	**3**	42,897	971
Charitable activities:	**4**		
Collections		12,035	9,888
Income from Church Hire		4,360	3,410
Income from Vestry Hire		150	1,765
Income from Car Park		150	100
Investments	**5**	3,607	3,708
		63,199	19,842
EXPENDITURE ON:			
Charitable activities:	**6**		
Ministerial expenses		(12,960)	(11,718)
Church costs		(44,005)	(17,451)
Sundry expenses		(794)	(1,044)
		(57,759)	(30,213)
NET INCOME/(EXPENDITURE)		5,440	(10,371)
NET MOVEMENT IN FUNDS		5,440	(10,371)
RECONCILIATION OF FUNDS:			
Total funds brought forward		46,500	56,871
TOTAL FUNDS CARRIED FORWARD	**14**	51,940	46,500

The notes on pages 6 to 11 form part of these financial statements.

Thaxted United Reformed Church
Statement of Financial Position
As At 31 December 2025

	Notes	2025 Unrestricted funds £	2024 Total funds £
FIXED ASSETS			
Fixed asset investments	**11**	24,425	26,925
		24,425	26,925
CURRENT ASSETS			
Debtors	**12**	679	615
Cash at bank and in hand		27,436	19,695
		28,115	20,310
Creditors: Amounts Falling Due Within One Year	**13**	(600)	(735)
NET CURRENT ASSETS (LIABILITIES)		27,515	19,575
TOTAL ASSETS LESS CURRENT LIABILITIES		51,940	46,500
NET ASSETS		51,940	46,500
FUNDS OF THE CHARITY			
Unrestricted Funds		51,940	46,500
TOTAL FUNDS	**14**	51,940	46,500

On behalf of the board

Kate Barker

Dame Kate Barker

Trustee
Date 3/12/26

The notes on pages 6 to 11 form part of these financial statements.

1. General Information

Thaxted United Reformed Church is an unincorporated charity registered with the Charity Commission, registered charity number 247545. The principal address is Bolford St, Essex, Thaxted, CM6 2PY.

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 Charities Act 2011.

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

2.2. Going Concern Disclosure

The trustees have not identified any material uncertainties related to events or conditions that may cast significant doubt about the charity's ability to continue as a going concern.

2.3. Fund Accounting

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Designated funds comprise unrestricted funds that have been set aside by the trustees for a specific purpose.

Restricted funds are to be used for specific purposes as laid down by the donor.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2.4. Incoming Resources

Income is recognised when the charity is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the charity has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

2.5. Resources Expended

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, 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 classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity.

Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset’s use.

2.6. Investments

Fixed asset investments are initially measured at cost and subsequently measured at cost less any accumulated impairment losses. The investments are assessed for impairment at each reporting date and any impairment losses or reversals of impairment losses are recognised immediately in net income/(expenditure) for the year.

2.7. 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.

2.8. Taxation

The charity is exempt from tax as all its income is charitable and applied for charitable purposes.

3. **Income from Donations and Legacies**

	2025 Unrestricted funds £	2024 Unrestricted funds £
Donations and gifts	274	971
Gift aid	10,033	-
Grants	32,590	-
	42,897	971

The following grants are included within the total income from donations and legacies above:

	2025 Unrestricted funds £	2024 Unrestricted funds £
Eastern Synod of the United Reformed Church	32,590	-

4. **Income from Charitable Activities**

	2025 Unrestricted funds £	2024 Unrestricted funds £
Collections:		
Collections - Cash	841	3,485
Collections - Covenants	10,700	6,403
Collections - Tea/Coffee	494	-
Income from Church Hire:		
Thaxted Festival	600	500
Thaxted Flower Club	700	450
Weddings	-	150
Thaxted Singers	1,950	1,950
Gardeners Weekend	125	100
Thaxted Sewers	170	210
BGC	-	50
Funeral	630	-
Catholic Church	125	-
Ian Barnard	60	-
Income from Vestry Hire:		
Bridge Club	150	615
UDC	-	1,150
Income from Car Park:		
Lettings	150	100
	16,695	15,163

5. **Investment Income**

	2025 Unrestricted funds £	2024 Unrestricted funds £
Charifund Units	2,828	2,820
CCLA Interest	773	882
Deposit account Interest	6	6
	3,607	3,708

6. **Analysis of Expenditure**

	Activities undertaken directly (see note 7) £	Support costs (see note 8) £	2025 Total £
Ministerial expenses	12,960	-	12,960
Church costs	44,005	-	44,005
Sundry expenses	-	794	794
	56,965	794	57,759

	Activities undertaken directly (see note 7) £	Support costs (see note 8) £	2024 Total £
Ministerial expenses	11,718	-	11,718
Church costs	17,451	-	17,451
Sundry expenses	-	1,044	1,044
	29,169	1,044	30,213

7. **Direct Costs**

	Ministerial expenses £	Church costs £	2025 Total £
General administration:			
Maintenance of the Ministry	11,460	-	11,460
Pulpit Supplies	450	-	450
Organist	1,050	-	1,050
Caretaker & materials	-	360	360
Repairs, renewals and maintenance	-	37,941	37,941
Insurance	-	2,652	2,652

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Water Rates	-	556	556
Electricity	-	2,232	2,232
Charity donations	-	264	264
	12,960	44,005	56,965

	Ministerial expenses	Church costs	2024 Total
	£	£	£
General administration:			
Maintenance of the Ministry	10,488	-	10,488
Pulpit Supplies	1,230	-	1,230
Caretaker & materials	-	960	960
Repairs, renewals and maintenance	-	7,614	7,614
Insurance	-	2,117	2,117
Water Rates	-	513	513
Electricity	-	6,062	6,062
Charity donations	-	185	185
	11,718	17,451	29,169

8. **Support Costs**

	2025 Sundry expenses
	£
General administration:	
ICO	47
Independent examiner's fees	600
Audit fees	147
	794

	2024 Sundry expenses
	£
General administration:	
Stationery & Photocopying	55
Miscellaneous	79
ICO	35
Audit fees	875
	1,044

9. **Independent Examiner's Remuneration**

	2025	2024
	£	£
Independent examination of the financial statements	600	-

10. **Average Number of Employees**

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

11. **Fixed asset investments**

	Equities Investment Fund for Charities	Charities Official Investment Fund	Total
	£	£	£
Cost			
As at 1 January 2025	26,866	59	26,925
Disposals	(2,500)	-	(2,500)
As at 31 December 2025	24,366	59	24,425
Provision			
As at 1 January 2025	-	-	-
As at 31 December 2025	-	-	-
Net Book Value			
As at 31 December 2025	24,366	59	24,425
As at 1 January 2025	26,866	59	26,925

Fair Value of Fixed Asset Investments	**Carrying amount**		**Fair value**	
	2025	**2024**	**2025**	**2024**
	£	**£**	**£**	**£**
Equities Investment Fund for Charities	24,366	26,866	51,276	46,127
Charities Official Investment Fund	59	59	204	214
	24,425	**26,925**	**51,480**	**46,341**

12. **Debtors**

	2025	2024
	£	£
Due within one year		
Prepayments and accrued income	679	615

13. **Creditors: Amounts Falling Due Within One Year**

	2025	2024
	£	£
Accruals	600	735

14. **Movement in Funds**

	As at 1 January 2025	Income	Expenditure	As at 31 December 2025
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	11,483	63,199	(57,759)	16,923
Designated:				
Legacy Fund	6,178	-	-	6,178
R Bennet Legacy	23,498	-	-	23,498
Trinity Mead Fund	5,341	-	-	5,341
	35,017	-	-	35,017
Total unrestricted funds	46,500	63,199	(57,759)	51,940
Total funds	46,500	63,199	(57,759)	51,940

	As at 1 January 2024	Income	Expenditure	As at 31 December 2024
	£	£	£	£
Unrestricted funds				
General:				
General unrestricted fund	21,854	19,842	(30,213)	11,483
Designated:				
Legacy Fund	6,178	-	-	6,178
R Bennet Legacy	23,498	-	-	23,498
Trinity Mead Fund	4,500	-	-	4,500
Stebbing U.R.C Memorial Fund	841	-	-	841
	35,017	-	-	35,017
Total unrestricted funds	56,871	19,842	(30,213)	46,500
Total funds	56,871	19,842	(30,213)	46,500

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.

16. **Related Party Disclosures**

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

Thaxted United Reformed Church
Detailed Statement of Financial Activities
For The Year Ended 31 December 2025

	2025 Total funds £	2024 Total funds £
INCOME AND ENDOWMENTS FROM:		
Donations and legacies		
Donations and gifts	274	971
Gift aid	10,033	-
Grants	32,590	-
	42,897	971
Charitable Activities:		
Collections		
Collections - Cash	841	3,485
Collections - Covenants	10,700	6,403
Collections - Tea/Coffee	494	-
	12,035	9,888
Income from Church Hire		
Thaxted Festival	600	500
Thaxted Flower Club	700	450
Weddings	-	150
Thaxted Singers	1,950	1,950
Gardeners Weekend	125	100
Thaxted Sewers	170	210
BGC	-	50
Funeral	630	-
Catholic Church	125	-
Ian Barnard	60	-
	4,360	3,410
Income from Vestry Hire		
Bridge Club	150	615
UDC	-	1,150
	150	1,765
Income from Car Park		
Lettings	150	100
	150	100
Investments		
Charifund Units	2,828	2,820
CCLA Interest	773	882
Deposit account Interest	6	6
	3,607	3,708
	63,199	19,842

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EXPENDITURE ON:		
Charitable Activities:		
Ministerial expenses		
Maintenance of the Ministry	(11,460)	(10,488)
Pulpit Supplies	(450)	(1,230)
Organist	(1,050)	-
	(12,960)	(11,718)
Church costs		
Caretaker & materials	(360)	(960)
Repairs, renewals and maintenance	(37,941)	(7,614)
Insurance	(2,652)	(2,117)
Water Rates	(556)	(513)
Electricity	(2,232)	(6,062)
Charity donations	(264)	(185)
	(44,005)	(17,451)
Sundry expenses		
Stationery & Photocopying	-	(55)
Miscellaneous	-	(79)
ICO	(47)	(35)
Independent examiner's fees	(600)	-
Audit fees	(147)	(875)
	(794)	(1,044)
	(57,759)	(30,213)
NET INCOME/(EXPENDITURE)	5,440	(10,371)