Registered Charity No: 305326

STONE CROSS MEMORIAL HALL

ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31 DECEMBER 2025

Caladine

Chartered Certified Accountants

STONE CROSS MEMORIAL HALL
FOR THE YEAR ENDED 31 DECEMBER 2025

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CHARITY INFORMATION

Address	Stone Cross Memorial Hall Dittons Road Stone Cross BN24 5EL
Charity number	305326
Charity trustees	Mrs P Britton Mr G Baker (Deceased 4 March 2025) Mrs S Beck Mr J Blaker Mrs C Goddard (Appointed 17 June 2025) Mrs S Davies (Appointed 17 June 2025)
Bankers	HSBC 94 Terminus Road Eastbourne East Sussex BN21 3ND
Accountant	Caladine Limited Chartered Certified Accountants Chantry House 22 Upperton Road Eastbourne East Sussex BN21 1BF

Trustees' Report

The Trustees present their Annual Report and the Financial Statements of the Charity for the year ended 31 December 2025.

1 Constitution

The charity was formed by its governing document on 11 October 1963 amended by resolution dated 10 October 2016, and registered as a charitable trust on 22 October 1963.

2 Objectives and activities

The object of the charity is the provision and maintenance of a village hall for the use of the inhabitants of Westham, Hankham, and the surrounding neighbourhood, without distinction of sex, political, religious, or other opinions.
The hall is provided particularly for meetings, lectures, classes, and other forms of recreation and leisure-time occupation, with the objective of improving the conditions of life for those inhabitants.

The charity continues to have due regard for the Charity Commission's guidance on public benefit, ensuring:

- 1. All community events are open to the general public where reasonably possible.
- 2. Hire and use of the hall align with the charity's objectives.
- 3. Hire charges balance affordability for users with the need to sustain operations.
- 4. Facilities remain accessible to all members of the community, including those with disabilities.

3 Organisational structure

The charity is managed by a committee of up to fifteen trustees who are responsible for the strategic direction, governance, and oversight of the charity's operations.

4 The Trustees

The charity is managed by a committee of up to fifteen trustees consisting of: up to eight trustees elected at the Annual General Meeting, up to five trustees appointed by the main user-groups, and up to two co-opted trustees as needed during the year.

The trustees that served during the year were:

Mrs P Britton	
Mr G Baker	(Deceased 4 March 2025)
Mrs S Beck	
Mr J Blaker	
Mrs C Goddard	(Appointed 17 June 2025)
Mrs S Davies	(Appointed 17 June 2025)

5 Review of activities

During 2025, Stone Cross Memorial Hall continued to serve as an essential facility for the local community, providing a welcoming and affordable venue for social, educational, and recreational events. The trustees remained committed to maintaining the hall as a safe, accessible, and vibrant community space.

Key activities and developments in the year included:
- Trustee and Committee member changes: Following the sad passing of Trustee Geoff Baker early in the year the hall had to make some very timely changes to how Bookings and Maintenance were managed at the hall. Two additional Trustees and Two committee members were recruited from our Regular User groups to help ensure the continuation of the memorial hall.

Trustees' Report (continued)

- Funds Management: No major repairs or maintenance was scheduled in the year due to having to manage the fund levels and build these back up. The year was challenging to manage the cash flow, but the hall reserves are now slowly increasing to improve financial resilience.

- Increased community use: Hire income rose to £34,241 (2024: £27,111), reflecting consistent engagement by local groups such as Pre-school, Brownies, theatre clubs, and fitness classes and increased casual hires.

- Operational improvements: Trustees continued reviewing management and policy documents to ensure compliance with health, safety, and safeguarding legislation.

- Volunteer engagement: Trustees and local volunteers contributed many hours to maintenance, cleaning oversight, and fundraising activities, reinforcing the hall's community-run ethos.

6 Public benefit

The Trustees confirm that they have complied with the duty set out in section 17(5) of the Charities Act 2011 to have due regard to guidance issued by the Charity Commission on public benefit.
The hall's activities directly advance the charity's objectives by providing accessible facilities and supporting social cohesion, wellbeing, and lifelong learning for residents of Westham, Hankham, and surrounding areas.

7 Review of financial position

For the financial year ending 31 December 2025, the charity reported total income of £33,027 (2024: £50,431) and total expenditure of £39,223 (2024: £44,670), resulting in a net deficit of £6,196 (2024: £4,576 surplus).

Key financial highlights:
- Reduced Income: The decrease in income was primarily due to grant funding totalling £21,994 received in 2024, however, the actual Hall Hire income increased by £7k on the year.
- Expenditure changes: Expenditure reduced in line with the income as no major improvement works completed in 2025.

• Reserves and liquidity:
- Total cash reserves decreased to £7,704 (2024: £13,899), due to the completion and payment of the Floor renovation at the start of the year.
- The charity's accumulated funds at year-end stood at £7,755 (2024: £4,268).
- The charity reserves are below our policy levels and focus has been on managing cash flow and building these back to acceptable levels.

• Going Concern: The trustees consider the charity a going concern. The hall maintains sufficient liquid assets to meet short-term commitments and continues to attract regular bookings and community support.

The Trustees recognise the importance of maintaining an adequate level of unrestricted reserves to safeguard operations against unforeseen costs and will continue to review income generation opportunities and cost efficiencies.

8 Risk management

The trustees regularly review risks relating to health and safety, financial management, and compliance.
Key risk mitigations include:
- Regular maintenance and safety inspections of the premises.
- Financial oversight through monthly reporting and dual-authorised payments.
- Periodic policy reviews covering safeguarding, data protection, and volunteer management.

Trustees' Report (continued)

9 Reserves

The charity holds three designated banking accounts:

a) an operational account - for day-to-day income and expenditure.
b) a fundraising account - for improvements and major maintenance projects.
c) a reserves account - for emergencies or significant unforeseen costs.

Target balances:
- Operational: minimum of 3 months' expenditure, maximum of 6 months.
- Fundraising: variable, aligned to planned capital projects.
- Reserves: minimum of £10,000 to ensure operational continuity in case of major issues or loss of income.

10 Independent Examination

J R Caladine FCCA CTA FCIE was reapointed during the year to undertake the Independent Examination of the charity's financial statements.

Sue Beck
Trustee

Date: 15-09-2026

Independent Examiner's Report to the Trustees of Stone Cross Memorial Hall

I report to the charity trustees on my examination of the accounts of Stone Cross Memorial Hall for the year ended 31 December 2025, which are set out on pages 6 to 8.

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 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 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.

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 R Caladine FCCA
Caladine Limited
Chartered Certified Accountants
Chantry House, 22 Upperton Road
Eastbourne, BN21 1BF

Date: 22 September 2026

Receipts and Payment Account

	2025 £	2024 £
Receipts		
Hall Hire	32,964	28,233
Bank Interest	64	204
Grants and Donations	-	21,994
Total receipts	33,027	50,431
Payments		
Caretaker's wages	8,555	8,603
Tax and National Insurance	2,628	1,765
Electricity	1,853	1,645
Gas	4,200	4,114
Janitorial Expenses	1,324	1,678
Advertising/ Promotional	153	61
Insurances	981	1,151
Licences	342	285
Accountants/Independent Examination Fee	936	510
Bookkeeping	3,120	3,120
Consultancy Fees	-	2,200
Bookings Clerk	1,090	245
Business Rates	372	156
Waste Services	1,299	1,266
Telephone	355	327
Fire/Security/Electrical Safety Costs	226	326
Water	-	620
Printing, Postage and Stationery	-	2
General Repairs, Renewal and Maintenance	11,157	16,088
Sundry Expenses	116	18
PayPal Fees	274	151
Bank Charges	121	71
Subscriptions	120	120
Purchase of fixed asset	-	149
	39,223	44,670
Loan Repayments	-	1,185
Total payments	39,223	45,855
Net receipts/ (payments)	(6,196)	4,576
Cash funds brought forward 1 January 2025	13,899	9,323
Cash funds carried forward 31 December 2025	7,704	13,899

STONE CROSS MEMORIAL HALL
FOR THE YEAR ENDED 31 DECEMBER 2025

Statement of Assets and Liabilities

	2025 £	2024 £
ASSETS		
Cash at Bank and in hand -		
Current Account 1138	2,299	1,472
Deposit Account 3816	4,554	4,013
Fundraising Account 8279	-	7,634
PayPal	851	780
	7,704	13,899
Debtors		
Trade Debtors	3,216	1,738
Prepayments	688	567
Other debtors	-	-
	3,904	2,305
Assets retained for Charities own use		
Fixtures & Fittings	89	119
Machinery & Equipment	-	-
	89	119
LIABILITIES		
Creditors		
Trade Creditors	1,758	2,052
Hall fees and deposits received in advanced	600	400
Accruals	1,129	9,198
Other Creditors	456	405
	3,943	12,055

Approved by the Trustees on 15.09.2026

Susan J Beck
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Sue Beck
Trustee

NOTES TO THE FINANCIAL STATEMENTS

1. **Accounting Policies**
   The financial statements have been prepared as a Receipts and Payments account in accordance with section 133 of the Charities Act 2011.

   Funds
   General funds represent monies received that are not subject to any restrictions regarding their use and are available for applications on the general purposes of the charity.

2. **Related parties transactions**
   Payments of £878 (2024: £1,500) were made of Charisse Goddard (Trustee) for maintenance work as agreed with the Charity Commission.