

WESTBOROUGH UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1130007

Details

Other names	WESTBOROUGH CHURCH
Status	Registered
Legal form	Previously excepted
Registered	2009-06-05
Register	View on the Charity Commission register

Contact

Address	Westborough United Reformed Church 4b Southway Guildford GU2 8DA
Phone	01483578842
Email	ADMIN@WESTBOROUGH.FREEUK.COM
Website	www.westborough-urc.co.uk

Activities

Objects: The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

Activities: Regular public worship open to all; teaching Christianity through sermons and in small groups to all ages. Bringing the love of Christ to the community; financial and practical help, provision of premises. Guildford Christians Against Poverty debt centre run in partnership with other local churches. Support to churches and individuals serving Christ in UK and overseas.

Classification

- **How:** Makes Grants To Individuals, Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services, Other Charitable Activities
- **What:** The Prevention Or Relief Of Poverty, Religious Activities
- **Who:** The General Public/mankind

Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL.
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2025-12-31	£161,008	£151,279	-	-
2024-12-31	£123,906	£145,616	-	-
2023-12-31	£114,202	£127,397	-	-
2022-12-31	£112,852	£111,971	-	-
2021-12-31	£108,179	£108,745	-	-
2020-12-31	£112,029	£107,981	-	-

Trustees

Name	Role	Appointed
Andrew James Cribbin		2024-11-17
Anne Merritt-Harrison		2023-11-19
DOUGLAS HOGG CARLYLE		2021-11-07
Jane Lesley SEALS		2025-11-16
Paul Christopher Evans		2020-12-20
REVD GRAHAM JOHN HOSLETT BSC BD		
Sally Ingrid Jessica Staniforth		2019-11-24

WESTBOROUGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130007

Accounts



Trustees' Annual Report for the period						
From	Period start date			To	Period end date	
	1 st	January	2025		31 st	December

Section A Reference and administration details

Charity name Westborough United Reformed Church Charity

Other names charity is known by Westborough Church

Registered charity number 1130007

Charity's principal address

4b Southway	
Guildford	
Surrey	
Postcode	GU2 8DA

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	Rev'd Graham Hoslett	Minister		
2	Mrs Jane Seals	Treasurer	16 th November -31 st December 2025	Church Meeting
3	Mrs Sally Staniforth			Church Meeting
4	Mr Paul Evans			Church Meeting
5	Mrs Anne Merritt-Harrison			Church Meeting
6	Mrs Heather Sims		1 st January to 16 th November 2025	Church Meeting
7	Mr. Douglas Carlyle			Church Meeting
8	Mr Andrew Cribbin			Church Meeting

Names and addresses of advisers

Type of adviser	Name	Address
Independent examiner	A. J. Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA	Upper Ground Floor, 18 Farnham Road, Guildford, Surrey GU1 4XA

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Trusts distilled from the United Reformed Church Acts of Parliament (1972 and 1982) and the Scheme of Union (1972). The church adopted a new constitution at its meeting on 7 th November 2021.
How the charity is constituted	Charity
Trustee selection methods	Elected by Church Meeting and the minister is a trustee ex officio

Additional governance issues

Directions relating to the Church are made by the Trustees, who are the Minister and Elders, responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set by the church and monitored by the Trustees. The powers of appointment or removal of Trustees rest with the church membership. New trustees are selected from the members of the church, which means the trustee body is wholeheartedly involved in seeing the mission of the church worked out in practice. The trustees meet once a month to discuss the business of the church and occasionally for mutual support, prayer and fellowship. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Westborough Church is a congregation of the United Reformed Church and is in a joint pastorate with Emmanuel Church, Normandy. The joint pastorate included Wonersh URC until the closure of Wonersh URC in October 2025. Westborough Church works in partnership with other churches in and around Guildford, particularly in relation to the running of the Guildford Christians Against Poverty Debt Centre, Job Club and Life Skills Courses.

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

An annual review of all church policies is undertaken by the Trustees in conjunction with staff and volunteers responsible for the area of activity.

Summary of the objects of the charity set out in its governing document

The object of the charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The New Testament reveals the Church as a community of people, properly taught and cared for, who are committed to love and care for each other and to bring a blessing to the area in which they live. Members of the church are encouraged to join one of the housegroups that exist within the church to foster deeper fellowship, to encourage more committed discipleship, and to enable and foster personal and corporate evangelistic concern.

Vision: Our vision is to be a God-centred, vibrant, growing church, full of passionate disciples, living 'life in all its fullness' John 10:10

Worship: Fulfilling the objectives in preaching, teaching and showing practical care in the community, in the normal teaching in the Church on Sundays at our weekly 10.00am service, and in the housegroups. Messy Church continued, monthly on Saturdays. The monthly Church Prayer Meeting continued. Many of the sermons delivered in worship are available on a YouTube playlist..

Bringing the love of Christ to the community: Finance, produce and practical voluntary help was given to other charitable organisations operating in the Guildford area such as Besom, Matrix Trust and the Guildford Foodbank, as well as on occasion to individuals through a designated Hardship Fund, administered by the church treasurer, an additional Elder, and a church member. Monday coffee mornings were held weekly and the bi-monthly Lunch Club was well attended. The Guildford Christians Against Poverty (CAP) Debt Centre continued in partnership with other local churches, hosted at Grace Church Guildford. We gave regular financial support to CAP and supported the Guildford CAP Job Club and Life Skills Courses being run in other churches in Guildford.

'Gospel and Testimony' evenings were held during the year on some Saturday evenings, being opportunities to invite local residents to hear the Good News of Jesus Christ and make response to it. This included a 'Gospel and Craft' evening which was held in December.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The church supports missionary endeavour overseas through relationships with particular individuals and the churches or agencies they work through, based in France, Zimbabwe, and Redhill (UK). Monthly collections were made for the purpose of financial support and news shared in our worship to encourage our praying.

Youth & Children: The toddler group (Kangaroo Club) is led by the minister. Childminders, parents and children are welcome at the Monday Coffee Mornings. An Explorers group (Sunday School) was held on the first Sunday of most months.

The Trustees have read the guidance on public benefit issued by the Charity Commission and have had regard to it when planning the activities for the forthcoming year.

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)

Additional details of objectives and activities

Lettings have remained consistent over the year. Besom carries out its local provision of donated goods from the church garage. Kumon Maths and English classes are held one afternoon per week and Dance Mama met once a week. Guildford Action held family outreach afternoons in the church hall and Slimming World also held weekly meetings during much of the year. Potters House Church continues to meet in the building on Sunday afternoons and evenings and other local congregations use the premises occasionally for baptisms and other meetings.

Whilst the Church enjoys the services of an ordained minister, it is the work of every member of the Church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done by 'being salt and light' amongst the people we interact with every day; by praying, by visiting the sick and others in need, by being involved in training others, by public teaching and worship and also in administration. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Worship: The preaching on Sundays focussed on the themes in a book by Nicky Gumbel, "The Jesus Lifestyle" in February, March and into April, then on readings in Acts from the end of April through to the beginning of June; followed by an Old Testament theme throughout the Summer and Autumn. From the middle of November into Advent the theme was "Christ is coming", with a Christmas Event being held on 14th December. Communion was generally shared on the second Sunday of each month. A Sunday School, Explorers, met on the first Sunday of most months. Along with the Minister and guest speakers, several church members preached in the year.

The church held a prayer meeting monthly except in August.

Four adult housegroups continued to meet.

Messy Church met on the third Saturday of the month (mostly), with 12 households and 30 children on average attending.

Bringing the love of Christ to the community: The WhatsApp group has continued to enable contact, fellowship, and prayer. Leaflets were distributed to the community and visiting several roads in the neighbourhood has begun. Several church members are involved in the work of the Guildford Christians Against Poverty Debt Centre.

Youth & Children: The parent and toddler group offered children the chance to share together in Christian songs and fun activities. A family fun day was held one Saturday in August which was well attended. A couple of local families regularly attended Explorers. In addition we have regularly supported the work of Matrix Trust.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The minister and his wife and one elder travelled to Zimbabwe to offer fellowship and support in January and the church has continued to contribute to and support the work in Zimbabwe making financial gifts and providing prayer support. Otherwise, overseas support has been primarily through personal relationships with individuals and the churches or agencies they work through, based in France and the UK.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Trustees have set a policy of retaining reserves sufficient for the foreseeable needs of the Church, in the region of 6 months anticipated essential expenditure. There was an overall surplus this year of £9729. The minister is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of his ministry.

Trustees' Responsibilities

Charity law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit and loss of the charity for that period. In preparing these accounts, the Trustees are required to:-

- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

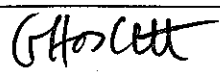
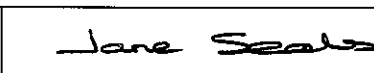
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Acts. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees confirm that the accounts comply with current statutory requirements.

Section F

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)	Graham John Hoslett	Jane Lesley Seals
Position (eg Secretary, Chair, etc)	Minister	Treasurer
Date	10th May 2026	

Westborough United Reformed Church

Receipts and payments accounts

For the period from 1st January 2025 to 31st December 2025

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Tithes and offerings	35,204	21,526	-	56,730	58,243
Income tax refunds under Gift Aid	9,399	4,392	-	13,791	14,116
Church lettings	13,487	-	-	13,487	15,874
Bank interest	1,068	-	-	1,068	1,150
Activities	2,752	-	-	2,752	3,452
CAP Centre income	-	-	-	-	29,273
Grants	7,240	64,981	-	72,221	993
Other income	959	-	-	959	805
Total receipts (Gross income for AR)	70,109	90,899	-	161,008	123,906

A2 Payments

MINISTERIAL COSTS					
URC M&M and local ministry costs	26,243	-	-	26,243	28,072
Group expenses	-	# 11,612	-	11,612	9,103
COSTS OF CHURCH ACTIVITIES					
Church costs:					
Insurance	3,723	-	-	3,723	3,507
Water rates	738	-	-	738	493
Buildings maintenance and cleaner	4,270	-	-	4,270	5,131
Gas	2,177	-	-	2,177	2,537
Electricity	4,061	-	-	4,061	4,360
Telephone	648	-	-	648	630
Teaching costs:					
Pulpit supply	370	-	-	370	265
Children & young people	148	-	-	148	136
Administration:					
Office & Administration	9,127	-	-	9,127	8,733
Catering	85	-	-	85	93
Publicity	238	-	-	238	238
Other	280	-	-	280	955
Other programmes:					
Major projects	-	60,339	-	60,339	314
Events	805	-	-	805	759
Messy Church	808	-	-	808	631
Evangelism & books	67	-	-	67	8
Training	50	-	-	50	156
CAP Centre costs	-	-	-	-	15,154
CAP transfer to Grace Church	-	-	-	-	35,994
Governance	840	-	-	840	840
Grants payable and restricted donations passed on	1,368	23,282	-	24,650	27,507
Total payments	56,046	95,233	-	151,279	145,616

Net of receipts/(payments)	14,063	- 4,334	-	9,729	- 21,710
A3 Transfers between funds	- 9,680	9,680	-	-	-
A4 Cash funds last year end	42,718	916	-	43,634	65,344
Cash funds this year end	47,101	6,262	-	53,363	43,634

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank - CAF Cash a/c	4,137		-
	CAF Bank Gold a/c	41,627	6,262	-
	CAF Bank CAP a/c	-		-
	Lloyds Bank	973		-
	Cash in hand	364		-
	Total cash funds		47,101	6,262

(agree balances with receipts and payments account(s))

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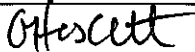
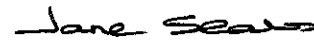
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Categories	Details	Restricted funds to nearest £
B2 Breakdown of restricted funds	Group Fund	1
	Misison Support Fund	1,619
	Major projects	4,642
	Total restricted funds	

Categories	Details	Fund to which liability relates	Amount due
B3 Liabilities			-

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Graham Hoslett	10/5/26
	Jane Seals	10/5/26

**Independent Examiner's Report to the Trustees of
Westborough United Reformed
Church Charity**

Independent examiner's report to the trustees of Westborough United Reformed Church Charity

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

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 Trust 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 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.

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
Bennewith 2018 Limited
t/a A J Bennewith & Co
Upper Ground Floor
18 Farnham Road
Guildford
Surrey
GU1 4XA



Date:19 May 2026.....

WESTBOROUGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130007

Accounts



Trustees' Annual Report for the period

	Period start date				Period end date		
From	1 st	January	2024	To	31 st	December	2024

Section A Reference and administration details

Charity name Westborough United Reformed Church Charity

Other names charity is known by Westborough Church

Registered charity number 1130007

Charity's principal address

4b Southway	
Guildford	
Surrey	
Postcode	GU2 8DA

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	Rev'd Graham Hoslett	Minister		
2	Mrs Jane Seals	Treasurer	To 16 th November 2024	Church Meeting
3	Mrs Sally Staniforth			Church Meeting
4	Mr Paul Evans			Church Meeting
5	Mrs Anne Merritt-Harrison			Church Meeting
6	Mrs Heather Sims			Church Meeting
7	Mr. Douglas Carlyle			Church Meeting
8	Mr Andrew Cribbin		17 th November 2024 to date	Church Meeting

Names and addresses of advisers

Type of adviser	Name	Address
Independent examiner	A. J. Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA	Upper Ground Floor, 18 Farnham Road, Guildford, Surrey GU1 4XA

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Trusts distilled from the United Reformed Church Acts of Parliament (1972 and 1982) and the Scheme of Union (1972). The church adopted a new constitution on 7 th November 2021.
How the charity is constituted	Charity
Trustee selection methods	Elected by Church Meeting and the minister is a trustee ex officio

Additional governance issues

<p>Directions relating to the Church are made by the Trustees, who are the Minister and Elders, responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set by the church and monitored by the Trustees. The powers of appointment or removal of Trustees rest with the church membership. New trustees are selected from the members of the church, which means the trustee body is wholeheartedly involved in seeing the mission of the church worked out in practice. The trustees meet monthly to discuss the business of the church and for mutual support, prayer and fellowship. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.</p> <p>Westborough Church is a congregation of the United Reformed Church and is in a joint pastorate with Emmanuel Church, Normandy and with Womersley URC. Westborough Church works in partnership with other churches in and around Guildford, particularly in relation to the running of the Guildford Christians Against Poverty Debt Centre and Job Club.</p> <p>All major insurable risks are subject to normal churches' and employers' insurance.</p> <p>An annual review of all church policies is undertaken by the Trustees in conjunction with staff and volunteers responsible for the area of activity.</p>

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The New Testament reveals the Church as a community of people, properly taught and cared for, who are committed to love and care for each other and to bring a blessing to the area in which they live. Members of the church are encouraged to join one of the housegroups that exist within the church to foster deeper fellowship, to encourage more committed discipleship, and to enable and foster personal and corporate evangelistic concern.

Vision: Our vision is to be a God-centred, vibrant, growing church, full of passionate disciples, living 'life in all its fullness' John 10:10

Worship: Fulfilling the objectives in preaching, teaching and showing practical care in the community, in the normal teaching in the Church on Sundays at our weekly 10.00am service, and in the housegroups. Messy Church continued, monthly on Saturdays. The monthly Church Prayer Meeting continued. A Community Carols in the Car Park was held. Worship was livestreamed onto the church Facebook page but this has now been discontinued.

Bringing the love of Christ to the community: Finance, produce and practical voluntary help was given to other charitable organisations operating in the Guildford area such as Besom, Matrix Trust and the North Guildford Foodbank, as well as on occasion to individuals through a designated Hardship Fund, administered by the church treasurer, an additional Elder, and a church member. Monday coffee mornings were held weekly and the bi-monthly Lunch Club was well attended. The Guildford Christians Against Poverty (CAP) Debt Centre continued in partnership with other local churches, hosted on Westborough Church premises until the end of June 2024 and then transferred to Grace Church Guildford. We gave regular financial support to CAP and supported the Guildford CAP Job Club and Life Skills Courses being run in other churches in Guildford.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The church supports missionary endeavour overseas through relationships with particular individuals and the churches or agencies they work through, based in France, Zimbabwe, and Redhill (UK). Monthly collections were made for the purpose of financial support and news shared in our worship to encourage our praying.

Youth & Children: The toddler group (Kangaroo Club) is led by the minister. Childminders, parents and children were welcome at the Monday Coffee Mornings. We hold an Explorers group (Sunday School) on the first Sunday of every month.

The Trustees have read the guidance on public benefit issued by the Charity Commission and have had regard to it when planning the activities for the forthcoming year.

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)

Additional details of objectives and activities

Lettings have remained consistent over the year. Besom carries out its local provision of donated goods from the church garage, Guildford Action hold family outreach afternoons in the church hall, Kumon Maths and English classes are held one afternoon per week and Slimming World hold weekly meetings. Potters House Church continues to meet in our building on Sunday afternoons and evenings and other local congregations use our premises occasionally for baptisms and other meetings.

Whilst the Church enjoys the services of an ordained minister, it is the work of every member of the Church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done by 'being salt and light' amongst the people we interact with every day; by praying, by visiting the sick and others in need, by being involved in training others, by public teaching and worship and also in administration. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Worship: The preaching on Sundays focussed on the themes of the Explorer Sunday School the first Sunday of the month, the main elements of the church vision statement on the second Sunday of each month on which Communion was generally shared, and the readings on other Sunday mornings followed the Revised Common Lectionary. Communion was offered monthly.

A Sunday School, Explorers, met on the first Sunday of every month except in August.

Along with the Minister and guest speakers, several church members preached in the year.

The church held a prayer meeting monthly except in August.

Five adult housegroups continued to meet.

Messy Church met on the third Saturday of the month (mostly), with 12 households and 30 children on average attending.

Bringing the love of Christ to the community: The WhatsApp group has continued to enable contact, fellowship, and prayer.

Youth & Children: The parent and toddler group offered children the chance to share together in Christian songs and fun activities. The family fun day was well attended. A small number of local families are attending Explorers.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The minister and one elder travelled to Zimbabwe to offer fellowship and support in January and the church has continued to contribute to and support the work in Zimbabwe making financial gifts and providing prayer support. Otherwise, overseas support has been primarily through personal relationships with individuals and the churches or agencies they work through, based in France and the UK. In addition we have regularly supported the work of Matrix Trust.

Section E Financial review

Brief statement of the charity's policy on reserves

The Trustees have set a policy of retaining reserves sufficient for the foreseeable needs of the Church, in the region of 6 months anticipated essential expenditure. There was an overall surplus this year of £165. Two trustees were paid expenses during the year. The minister is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of his ministry. Jane Seals was paid travel expenses and was reimbursed for other expenses incurred in the fulfilment of her role as CAP Centre manager.

Trustees' Responsibilities

Charity law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit and loss of the charity for that period. In preparing these accounts, the Trustees are required to:-

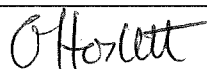
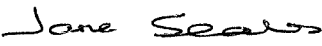
- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Acts. 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 confirm that the accounts comply with current statutory requirements.

Section F 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)	Graham John Hoslett	Jane Lesley Seals
Position (eg Secretary, Chair, etc)		Minister	Treasurer

Date 11/5/25

Westborough United Reformed Church

Receipts and payments accounts

For the period from 1st January 2024 to 31st December 2024

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Tithes and offerings	36,863	21,380	-	58,243	48,282
Income tax refunds under Gift Aid	9,120	4,996	-	14,116	11,962
Church lettings	15,874	-	-	15,874	13,452
Bank interest	1,150	-	-	1,150	942
Activities	3,452	-	-	3,452	3,857
CAP Centre income	-	29,273	-	29,273	24,668
Grants	993	-	-	993	10,765
Other income	805	-	-	805	274
Total receipts (Gross income for AR)	68,257	55,649	-	123,906	114,202

A2 Payments

MINISTERIAL COSTS					
URC M&M and local ministry costs	28,072	-	-	28,072	28,057
Group expenses	-	# 9,103	-	9,103	8,012
COSTS OF CHURCH ACTIVITIES					
Church costs:					
Insurance	3,507	-	-	3,507	3,308
Water rates	493	-	-	493	222
Buildings maintenance and cleaner	5,131	-	-	5,131	11,356
Gas	2,537	-	-	2,537	2,729
Electricity	4,360	-	-	4,360	2,635
Telephone	630	-	-	630	677
Teaching costs:					
Pulpit supply	265	-	-	265	320
Children & young people	136	-	-	136	207
Administration:					
Office & Administration	8,733	-	-	8,733	7,437
Catering	93	-	-	93	51
Publicity	238	-	-	238	195
Other	955	-	-	955	671
Other programmes:					
Major projects	314	-	-	314	7,719
Events	759	-	-	759	2,511
Messy Church	631	-	-	631	794
Evangelism & books	8	-	-	8	26
Training	156	-	-	156	158
CAP Centre costs	-	15,154	-	15,154	26,492
CAP transfer to Grace Church	-	35,994	-	35,994	
Governance	840	-	-	840	720
Grants payable and restricted donations passed on	870	26,637	-	27,507	23,100
Total payments	58,728	86,888	-	145,616	127,397

Net of receipts/(payments)	9,529	- 31,239	-	- 21,710	- 13,195
A3 Transfers between funds	- 8,074	8,074	-	-	-
A4 Cash funds last year end	41,263	24,081	-	65,344	78,539
Cash funds this year end	42,718	916	-	43,634	65,344

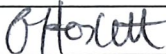

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank - CAF Cash a/c	2,735		-
	CAF Bank Gold a/c	39,627	916	-
	CAF Bank CAP a/c	-		-
	Lloyds Bank	356		-
	Cash in hand	-	-	-
	Total cash funds		42,718	916
(agree balances with receipts and payments account(s))		OK	OK	OK

Details	to nearest £
B2 Breakdown of restricted funds Group Fund	-
Mision Support Fund	916
CAP accounts	-
Total restricted funds	916

Details	Fund to which liability relates	Amount due
B3 Liabilities		-

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Graham Hoslett	11/5/25
	Jane Seals	11/5/25

Independent Examiner's Report to the Trustees of
Westborough United Reformed
Church Charity

Independent examiner's report to the trustees of Westborough United Reformed Church Charity

I report to the charity trustees on my examination of the accounts of the Westborough United Reformed Church Charity (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 Trust 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 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.

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
Bennewith 2018 Limited
t/a A J Bennewith & Co
Upper Ground Floor
18 Farnham Road
Guildford
Surrey
GU1 4XA



Date: 21 May 2025

WESTBOROUGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130007

Accounts



Trustees' Annual Report for the period

		Period start date					Period end date		
From	1 st	January	2023	To	31 st	December	2023		

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number

Charity's principal address

4b Southway	
Guildford	
Surrey	
Postcode	GU2 8DA

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	Rev'd Graham Hoslett	Minister		
2	Mrs Jane Seals	Treasurer		Church Meeting
3	Mrs Sally Staniforth			Church Meeting
4	Mr Paul Evans			Church Meeting
5	Mrs Anne Merritt-Harrison		19 th November 2023 to date	Church Meeting
6	Mrs Heather Sims			Church Meeting
7	Mr. Douglas Carlyle			Church Meeting

Names and addresses of advisers

Type of adviser	Name	Address
Independent examiner	A. J. Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA	Upper Ground Floor, 18 Farnham Road, Guildford, Surrey GU1 4XA

Section B

Structure, governance and management

Description of the charity's trusts

Type of governing document	Trusts distilled from the United Reformed Church Acts of Parliament (1972 and 1982) and the Scheme of Union (1972). The church adopted a new constitution at its meeting on 7 th November 2021.
How the charity is constituted	Charity
Trustee selection methods	Elected by Church Meeting and the minister is a trustee ex officio

Additional governance issues

<p>Directions relating to the Church are made by the Trustees, who are the Minister and Elders, responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set by the church and monitored by the Trustees. The powers of appointment or removal of Trustees rest with the church membership. New trustees are selected from the members of the church, which means the trustee body is wholeheartedly involved in seeing the mission of the church worked out in practice. The trustees meet twice a month to discuss the business of the church and for mutual support, prayer and fellowship. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.</p> <p>Westborough Church is a congregation of the United Reformed Church and is in a joint pastorate with Emmanuel Church, Normandy and with Womersley URC. Westborough Church works in partnership with other churches in and around Guildford, particularly in relation to the running of the Guildford Christians Against Poverty Debt Centre and Job Club.</p> <p>All major insurable risks are subject to normal churches' and employers' insurance.</p> <p>An annual review of all church policies is undertaken by the Trustees in conjunction with staff and volunteers responsible for the area of activity.</p>

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The New Testament reveals the Church as a community of people, properly taught and cared for, who are committed to love and care for each other and to bring a blessing to the area in which they live. Members of the church are encouraged to join one of the housegroups that exist within the church to foster deeper fellowship, to encourage more committed discipleship, and to enable and foster personal and corporate evangelistic concern.

Vision: Our vision is to be a God-centred, vibrant, growing church, full of passionate disciples, living 'life in all its fullness' John 10:10

Worship: Fulfilling the objectives in preaching, teaching and showing practical care in the community, in the normal teaching in the Church on Sundays at our weekly 10.00am service, and in the housegroups. Messy Church continued, monthly on Saturdays. The monthly Church Prayer Meeting continued. A Community Carols in the Car Park was held. Worship was livestreamed onto the church Facebook page but this has now been discontinued.

Bringing the love of Christ to the community: Finance, produce and practical voluntary help was given to other charitable organisations operating in the Guildford area such as Besom, Matrix Trust and the North Guildford Foodbank, as well as on occasion to individuals through a designated Hardship Fund, administered by the church treasurer, an additional Elder, and a church member. Monday coffee mornings were held weekly and the bi-monthly Lunch Club was well attended. The Guildford Christians Against Poverty (CAP) Debt Centre continued in partnership with other local churches, hosted on Westborough Church premises. We gave regular financial support to CAP and supported the Guildford CAP Job Club and Life Skills Courses being run in other churches in Guildford.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The church supports missionary endeavour overseas through relationships with particular individuals and the churches or agencies they work through, based in France, Zimbabwe, and Redhill (UK). Monthly collections were made for the purpose of financial support and news shared in our worship to encourage our praying.

Youth & Children: The toddler group (Kangaroo Club) is led by the minister. Childminders, parents and children were welcome at the Monday Coffee Mornings. In November the church started an Explorers group (Sunday School) on the first Sunday of every month.

The Trustees have read the guidance on public benefit issued by the Charity Commission and have had regard to it when planning the activities for the forthcoming year.

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)

Additional details of objectives and activities

Lettings have remained consistent over the year. Besom carries out its local provision of donated goods from the church garage, Guildford Action hold their family outreach afternoons in the church hall, Kumon Maths and English classes are held one afternoon per week and Slimming World hold weekly meetings. Potters House Church continues to meet in our building on Sunday afternoons and evenings and other local congregations use our premises occasionally for baptisms and other meetings.

Whilst the Church enjoys the services of an ordained minister, it is the work of every member of the Church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done by 'being salt and light' amongst the people we interact with every day; by praying, by visiting the sick and others in need, by being involved in training others, by public teaching and worship and also in administration. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Worship: The preaching on Sundays largely followed readings taken from Essential 100 by Whitney T. Kuniholm.

Communion was offered monthly.

Along with the Minister and guest speakers, several church members preached in the year.

The church held a prayer meeting monthly except in August.

Five adult housegroups continued to meet.

Messy Church met on the third Saturday of the month (mostly), with 12 households and 25 children on average attending.

Bringing the love of Christ to the community: The WhatsApp group has continued to enable contact, fellowship, and prayer. Daily Bible Readings were made available on Facebook and YouTube twice a week.

Youth & Children: The parent and toddler group offered children the chance to share together in Christian songs and fun activities. Two family fun days were very well attended. Four local families started attending Explorers.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The minister and one elder travelled to Zimbabwe to offer fellowship and support in January and the church has continued to contribute to and support the work in Zimbabwe making financial gifts and providing prayer support. Otherwise, overseas support has been primarily through personal relationships with individuals and the churches or agencies they work through, based in France and the UK. In addition we have regularly supported the work of Matrix Trust.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Trustees have set a policy of retaining reserves sufficient for the foreseeable needs of the Church, in the region of 6 months anticipated essential expenditure. There was an overall loss this year of £13195. Two trustees were paid expenses during the year. The minister is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of his ministry. Jane Seals is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of her role as CAP Centre manager. A trustee's son continued employment as church cleaner until September.

Trustees' Responsibilities

Charity law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit and loss of the charity for that period. In preparing these accounts, the Trustees are required to:-

- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

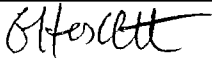

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Acts. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees confirm that the accounts comply with current statutory requirements.

Section F

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)	Graham John Hoslett	Jane Lesley Seals
Position (eg Secretary, Chair, etc)	Minister	Treasurer
Date	12th May 2024	

Westborough United Reformed Church

Receipts and payments accounts

For the period from 1st January 2023 to 31st December 2023

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Tithes and offerings	32,595	15,687	-	48,282	51,675
Income tax refunds under Gift Aid	7,847	4,115	-	11,962	12,777
Church lettings	13,452	-	-	13,452	13,847
Bank interest	942	-	-	942	216
Activities	3,857	-	-	3,857	4,632
CAP Centre income	-	24,668	-	24,668	26,529
Grants	10,765	-	-	10,765	-
Other income	274	-	-	274	3,176
Total receipts (Gross income for AR)	69,732	44,470	-	114,202	112,852

A2 Payments

MINISTERIAL COSTS					
URC M&M and local ministry costs	28,057	-	-	28,057	28,050
Group expenses	-	# 8,012	-	8,012	9,908
COSTS OF CHURCH ACTIVITIES					
Church costs:					
Insurance	3,308	-	-	3,308	3,491
Water rates	222	-	-	222	554
Buildings maintenance and cleaner	11,356	-	-	11,356	6,380
Gas	2,729	-	-	2,729	3,060
Electricity	2,635	-	-	2,635	1,917
Telephone	677	-	-	677	609
Teaching costs:					
Pulpit supply	320	-	-	320	362
Children & young people	207	-	-	207	178
Administration:					
Office & Administration	7,437	-	-	7,437	7,687
Catering	51	-	-	51	137
Publicity	195	-	-	195	203
Other	671	-	-	671	893
Other programmes:					
Major projects	7,719	-	-	7,719	231
Events	2,511	-	-	2,511	753
Messy Church	794	-	-	794	633
Evangelism & books	26	-	-	26	-
Training	158	-	-	158	100
CAP Centre costs	-	26,492	-	26,492	26,320
Governance	720	-	-	720	768
Grants payable and restricted donations passed on	795	22,305	-	23,100	19,737
Total payments	70,588	56,809	-	127,397	111,971

Net of receipts/(payments)	- 856	- 12,339	-	- 13,195	881
A3 Transfers between funds	- 7,800	7,800	-	-	-
A4 Cash funds last year end	49,919	28,620	-	78,539	77,658
Cash funds this year end	41,263	24,081	-	65,344	78,539

Section B Statement of assets and liabilities at the end of the period

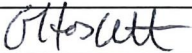

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank - CAF Cash a/c	574	1,048	-
	CAF Bank Gold a/c	40,351	18,000	-
	CAF Bank CAP a/c	-	3,875	-
	Lloyds Bank	-	1,158	-
	Cash in hand	338	-	-
	Total cash funds		41,263	24,081
(agree balances with receipts and payments account(s))		OK	OK	OK

Restricted funds

Details	to nearest £
B2 Breakdown of restricted funds Group Fund	2
Mision Support Fund	2,204
CAP accounts	21,875
Total restricted funds	24,081

Details	Fund to which liability relates	Amount due
B3 Liabilities		-

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Graham Hoslett	12/5/24
	Jane Seals	12/5/24

Independent Examiner's Report to the Trustees of
Westborough United Reformed
Church Charity

Independent examiner's report to the trustees of Westborough United Reformed Church Charity

I report to the charity trustees on my examination of the accounts of the Westborough United Reformed Church Charity (the Trust) for the year ended 31 December 2023.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 Trust 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 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.

A J Bennewith FCA, FCPA, FFA, FFTA, FIPA, DChA, FRSA
Bennewith 2018 Limited
t/a A J Bennewith & Co
Upper Ground Floor
18 Farnham Road
Guildford
Surrey
GU1 4XA



Date: 24 May 2024

WESTBOROUGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130007

Accounts



Trustees' Annual Report for the period

	Period start date		Period end date
From	1 st January 2022	To	31 st December 2022

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number

Charity's principal address

4b Southway	
Guildford	
Surrey	
Postcode	GU2 8DA

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	Rev'd Graham Hoslett	Minister		
2	Mrs Jane Seals	Treasurer		Church Meeting
3	Mrs Sally Staniforth			Church Meeting
4	Mr Paul Evans			Church Meeting
5	Mrs Pamela Cribbin		1 st January 2022 – 27 th November 2022	Church Meeting
6	Mrs Heather Sims			Church Meeting
7	Mr. Douglas Carlyle			Church Meeting

Names and addresses of advisers

Type of adviser	Name	Address
Independent examiner	A. J. Bennewith FCA, FCPA, FFA, FRSA	3 Wey Court, Mary Road, Guildford GU1 4QU

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Trusts distilled from the United Reformed Church Acts of Parliament (1972 and 1982) and the Scheme of Union (1972). The church adopted a new constitution at its meeting on 7 th November 2021.
How the charity is constituted	Charity
Trustee selection methods	Elected by Church Meeting and the minister is a trustee ex officio

Additional governance issues

Directions relating to the Church are made by the Trustees, who are the Minister and Elders, responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set by the church and monitored by the Trustees. The powers of appointment or removal of Trustees rest with the church membership. New trustees are selected from the members of the church, which means the trustee body is wholeheartedly involved in seeing the mission of the church worked out in practice. The trustees meet twice a month to discuss the business of the church and for mutual support, prayer and fellowship. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Westborough Church is a congregation of the United Reformed Church and is in a joint pastorate with Emmanuel Church, Normandy and with Womersley URC. Westborough Church works in partnership with other churches in and around Guildford, particularly in relation to the running of the Guildford Christians Against Poverty Debt Centre and Job Club.

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

An annual review of all church policies is undertaken by the Trustees in conjunction with staff and volunteers responsible for the area of activity.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The New Testament reveals the Church as a community of people, properly taught and cared for, who are committed to love and care for each other and to bring a blessing to the area in which they live. Members of the church are encouraged to join one of the housegroups that exist within the church to foster deeper fellowship, to encourage more committed discipleship, and to enable and foster personal and corporate evangelistic concern.

Vision: During the course of the year the church reviewed and reformulated its vision. Our vision is to be a God-centred, vibrant, growing church, full of passionate disciples, living 'life in all its fullness' John 10:10

Worship: Fulfilling the objectives in preaching, teaching and showing practical care in the community, in the normal teaching in the Church on Sundays at our weekly 10.00am service, and in the housegroups. Messy Church continued, monthly on Saturdays. The monthly Church Prayer Meeting continued. A Community Carols in the Car Park was held. Worship continued to be livestreamed onto the church Facebook page, an audio version of the Sermon being available on the church Sermon for Today phonenumber (01483) 959616 most Sunday afternoons.

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)

Bringing the love of Christ to the community: Finance, produce and practical voluntary help was given to other charitable organisations operating in the Guildford area such as Besom, Matrix Trust and the North Guildford Foodbank, as well as on occasion to individuals through a designated Hardship Fund, administered by the church treasurer, an additional Elder, and a church member. Monday coffee mornings were held weekly and the bi-monthly Lunch Club was well attended. The Guildford Christians Against Poverty (CAP) Debt Centre continued in partnership with other local churches, hosted on Westborough Church premises. We gave regular financial support to CAP and supported the Guildford CAP Job Club and Life Skills Courses being run in other churches in Guildford. During the year the post of Church and Community Worker was advertised and, although an appointment was made, the person appointed has not been able to take up the post due to ill health.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The church supports missionary endeavour overseas through relationships with particular individuals and the churches or agencies they work through, based in France, Zimbabwe, and Redhill (UK). Monthly collections were made for the purpose of financial support and news shared in our worship to encourage our praying.

Youth & Children: The toddler group (Kangaroo Club) is led by the minister. Childminders, parents and children were welcome at the Monday Coffee Mornings.

The Trustees have read the guidance on public benefit issued by the Charity Commission and have had regard to it when planning the activities for the forthcoming year.

Additional details of objectives and activities

Lettings have increased over the year. Besom carries out its local provision of donated goods from the church garage, Guildford Action held their family outreach afternoons in the church hall, Kumon Maths and English classes resumed one afternoon per week and Slimming World held weekly meetings. Potters House Church continued to meet in our building on Sunday afternoons and evenings.

Whilst the Church enjoys the services of an ordained minister, it is the work of every member of the Church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done by 'being salt and light' amongst the people we interact with every day; by praying, by visiting the sick and others in need, by being involved in training others, by public teaching and worship and also in administration. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Worship: The preaching on Sundays largely followed the Revised Common Lectionary readings.

Communion was offered monthly.

Along with the Minister and guest speakers, several church members preached in the year.

The church held a prayer meeting monthly except in August.

Five adult housegroups continued to meet.

Messy Church met on the third Saturday of the month (mostly), with 12 households and 30 children on average attending.

Bringing the love of Christ to the community: The WhatsApp group has continued to enable contact, fellowship, and prayer. Daily Bible Readings were made available on Facebook and YouTube twice a week, using the Lectionary readings. A dedicated telephone number was maintained to host the Daily Bible Readings on weekdays and the Sunday Sermons on Sunday afternoons, with those not online in mind.

Youth & Children: The parent and toddler group offered children the chance to share together in Christian songs and fun activities.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: It was not possible for members of the church to travel to Zimbabwe to offer fellowship and support during the year, but the church has continued to contribute to and support the work in Zimbabwe making financial gifts and providing prayer support. Otherwise, overseas support has been primarily through personal relationships with individuals and the churches or agencies they work through, based in France and the UK. In addition we have regularly supported the work of Matrix Trust.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Trustees have set a policy of retaining reserves sufficient for the foreseeable needs of the Church, in the region of 6 months anticipated expenditure. There was an overall excess of income over expenditure this year of £881.

Two trustees were paid expenses during the year. The minister is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of his ministry. Jane Seals is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of her role as CAP Centre manager. The minister's wife was also paid expenses in her role as CAP debt coach until she stepped down in May. A trustee's son continued employment as church cleaner.

Trustees' Responsibilities

Charity law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit and loss of the charity for that period. In preparing these accounts, the Trustees are required to:-

- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

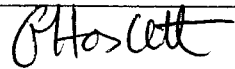
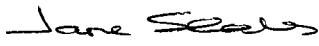
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Acts. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The Trustees confirm that the accounts comply with current statutory requirements.

Section F

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)	Graham John Hoslett	Jane Lesley Seals
Position (eg Secretary, Chair, etc)	Minister	Treasurer
Date	7 TH MAY 2023	

Westborough United Reformed Church

Receipts and payments accounts

For the period from 1st January 2022 to 31st December 2022

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Tithes and offerings	32,961	18,714	-	51,675	57,366
Income tax refunds under Gift Aid	9,260	3,517	-	12,777	12,109
Church lettings	13,847	-	-	13,847	4,701
Bank interest	216	-	-	216	17
Activities	4,632	-	-	4,632	2,494
CAP Centre income	-	26,529	-	26,529	22,034
Grants	-	-	-	-	25
Other income	3,176	-	-	3,176	9,433
Total receipts (Gross income for AR)	64,092	48,760	-	112,852	108,179

A2 Payments

MINISTERIAL COSTS					
URC M&M and local ministry costs	28,050	-	-	28,050	28,087
Group expenses	-	9,908	-	9,908	7,518
COSTS OF CHURCH ACTIVITIES					
Church costs:					
Insurance	3,491	-	-	3,491	3,121
Water rates	554	-	-	554	159
Buildings maintenance and cleaner	6,380	-	-	6,380	12,200
Gas	3,060	-	-	3,060	1,929
Electricity	1,917	-	-	1,917	1,066
Telephone	609	-	-	609	496
Teaching costs:					
Pulpit supply	362	-	-	362	175
Children & young people	178	-	-	178	65
Administration:					
Office & Administration	7,687	-	-	7,687	6,757
Catering	137	-	-	137	58
Publicity	203	-	-	203	240
Other	893	-	-	893	628
Other programmes:					
Major projects	231	-	-	231	-
Events	753	-	-	753	-
Messy Church	633	-	-	633	282
Evangelism & books	-	-	-	-	28
Training	100	-	-	100	-
CAP Centre costs	-	26,320	-	26,320	24,787
Governance	768	-	-	768	756
Grants payable and restricted donations passed on	770	18,967	-	19,737	20,393
Total payments	56,776	55,195	-	111,971	108,745

<i>Net of receipts/(payments)</i>	7,316	- 6,435	-	881	- 566
A3 Transfers between funds	- 7,800	7,800	-	-	-
A4 Cash funds last year end	50,403	27,255	-	77,658	78,224
<i>Cash funds this year end</i>	49,919	28,620	-	78,539	77,658

Section B Statement of assets and liabilities at the end of the period

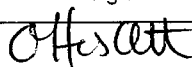
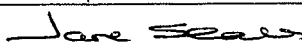
Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank - CAF Cash a/c	2,491	-	-
	CAF Bank Gold a/c	45,967	4,921	-
	CAF Bank CAP a/c	-	18,405	-
	Shawbrook Bank	-	5,294	-
	Lloyds Bank	1,461	-	-
	Cash in hand	-	-	-
	Total cash funds		49,919	28,620

(agree balances with receipts and payments account(s))

Details	Restricted funds to nearest £
B2 Breakdown of restricted funds	
Group Fund	1,225
Mision Support Fund	3,696
CAP accounts	23,699
Total restricted funds	28,620

Details	Fund to which liability relates	Amount due
B3 Liabilities		-

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Graham Hoslett	7/5/2023
	Jane Seals	7/5/23

**Independent Examiner's Report to the Trustees of
Westborough United Reformed
Church Charity**

Independent examiner's report to the trustees of Westborough United Reformed Church Charity

I report to the charity trustees on my examination of the accounts of the Westborough United Reformed Church Charity (the Trust) for the year ended 31 December 2022.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 Trust 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 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.

A J Bennewith FCA, FCPA, FFA, FFTA, DChA, FRSA
Bennewith 2018 Limited
t/a A J Bennewith & Co
3 Wey Court
Mary Road
Guildford
Surrey
GU1 4QU



Date:

WESTBOROUGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130007

Accounts



Trustees' Annual Report for the period

	Period start date			To	Period end date		
From	1 st	January	2021		31 st	December	2021

Section A Reference and administration details

Charity name	Westborough United Reformed Church Charity
Other names charity is known by	Westborough Church
Registered charity number	1130007
Charity's principal address	4b Southway
	Guildford
	Surrey
	Postcode GU2 8DA

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	Rev'd Graham Hoslett	Minister		
2	Mrs Jane Seals	Treasurer		Church Meeting
3	Mrs Sally Staniforth			Church Meeting
4	Mr Paul Evans			Church Meeting
5	Mrs Pamela Cribbin			Church Meeting
6	Mrs Heather Sims			Church Meeting
7	Mrs Beryl Botly		1 st January 2021 to 7 th November 2021	Church Meeting
8	Mr. Douglas Carlyle		7 th November 2021 to 31 st December 2021	Church Meeting

Names and addresses of advisers

Type of adviser	Name	Address
Independent examiner	A. J. Bennewith FCA, FCPA, FFA, FRSA	3 Wey Court, Mary Road, Guildford GU1 4QU

Section B

Structure, governance and management

Description of the charity's trusts

Type of governing document	Trusts distilled from the United Reformed Church Acts of Parliament (1972 and 1982) and the Scheme of Union (1972). The church adopted a new constitution at its meeting on 7 th November 2021.
How the charity is constituted	Charity
Trustee selection methods	Elected by Church Meeting and the minister is a trustee ex officio

Additional governance issues

Directions relating to the Church are made by the Trustees, who are the Minister and Elders, responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set by the church and monitored by the Trustees. The powers of appointment or removal of Trustees rest with the church membership. New trustees are selected from the members of the church, which means the trustee body is wholeheartedly involved in seeing the mission of the church worked out in practice. The trustees meet twice a month to discuss the business of the church and for mutual support, prayer and fellowship. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Westborough Church is a congregation of the United Reformed Church and is in a joint pastorate with Emmanuel Church, Normandy and with Womersley URC. Westborough Church works in partnership with other churches in and around Guildford, particularly in relation to the running of the Guildford Christians Against Poverty Debt Centre and Job Club.

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

An annual review of all church policies is undertaken by the Trustees in conjunction with staff and volunteers responsible for the area of activity.

Section C

Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The New Testament reveals the Church as a community of people, properly taught and cared for, who are committed to love and care for each other and to bring a blessing to the area in which they live. Members of the church are encouraged to join one of the housegroups that exist within the church to foster deeper fellowship, to encourage more committed discipleship, and to enable and foster personal and corporate evangelistic concern.

During 2021 the Coronavirus pandemic continued to impact the activities of the church.

Worship: Fulfilling the objectives in preaching, teaching and showing practical care in the community, in the normal teaching in the Church on Sundays at our weekly 10.00am service, and in the housegroups. In 2021 Messy Church continued, meeting on Zoom for all but three of the months when it was possible to meet in person. The monthly Church Prayer Meeting continued, meeting on the premises when possible and otherwise on Zoom. A Community Carols in the Car Park planned for 11th December took place inside due to poor weather. Worship continued to be livestreamed onto the church Facebook page, an audio version of the Sermon being available on the church Sermon for Today phonenumber (01483) 959616 most Sunday afternoons.

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)

Bringing the love of Christ to the community: Finance, produce and practical voluntary help was given to other charitable organisations operating in the Guildford area such as Besom, Matrix Trust and the North Guildford Foodbank, as well as on occasion to individuals through a designated Hardship Fund, administered by the church treasurer, an additional Elder, and a church member. Monday coffee morning restarted at the end of June and the bi-monthly Lunch Club met again in October and December. The Guildford Christians Against Poverty (CAP) Debt Centre continued in partnership with other local churches, hosted on Westborough Church premises, appointments with clients taking place remotely for part of the year. We gave regular financial support to CAP and supported the Guildford CAP Job Club and Life Skills Course being run in other churches in Guildford. During the year the post of Church and Community Worker was advertised but it was not possible to make an appointment.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The church supports missionary endeavour overseas through relationships with particular individuals and the churches or agencies they work through, based in France, Zimbabwe, and Redhill (UK). Monthly collections were made for the purpose of financial support and news shared in our worship to encourage our praying.

Youth & Children: The toddler group (Kangaroo Club) was suspended for most of the year, but restarted under the leadership of the minister at the beginning of September. Childminders, parents and children were also welcomed back as part of the Monday Coffee Morning at the beginning of November.

The Trustees have read the guidance on public benefit issued by the Charity Commission and have had regard to it when planning the activities for the forthcoming year.

Additional details of objectives and activities

For some of the year the buildings have been closed to members of the public and community group use as a result of the pandemic. But during 2021 Besom recommenced their local provision of donated goods from the church garage and in the Autumn Guildford Action re-started their family outreach afternoons in the church hall and other hall lettings have slowly resumed. Potters House Church continued to meet in our building when face to face meetings were allowed.

Whilst the Church enjoys the services of an ordained minister, it is the work of every member of the Church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done by 'being salt and light' amongst the people we interact with every day; by praying, by visiting the sick and others in need, by being involved in training others, by public teaching and worship and also in administration. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Worship: During the year a Risk Assessment for use of the building remained under regular review as government guidelines varied during the continuing pandemic.

The preaching followed a series of themes agreed in the Elders' meeting, beginning with the Letters to the 7 Churches in Revelation 1 to 3. A CAP (Christians Against Poverty) Sunday was held in March, and in May a theme "We Three Kings" spread over three Sundays looking at Kings Saul, David, and Solomon. On and following Pentecost Sunday we considered Unleashed Power, People, Presence, Potential, and Participators, before following a series looking at Women of God in the Old Testament during the rest of the summer. For the rest of the year, worship generally followed the Revised Common Lectionary readings for Year B, except notably the Service on 24th October when one of the church's missionary partners preached on Ecology and the Gospel to mark COP26.

Communion was offered monthly.

Along with the Minister and guest speakers, several church members preached in the year.

The church held a prayer meeting monthly except in August, held mostly on Zoom.

Five adult housegroups continued to meet.

Messy Church met on the third Saturday of the month (mostly) in January, February, March, April, May, June, July, and December on Zoom, with 12 households and 30 children on average attending online. Messy met in person in September and October, with numbers of households attending being limited to 15, typically 55 individuals (not including helpers) being present.

Bringing the love of Christ to the community: For much of the year it was a challenge to maintain contact and offer support to local people.

Section D

Achievements and performance

However, the WhatsApp group has continued to enable contact, fellowship, and prayer. Daily Bible Readings were made available on Facebook and YouTube on weekdays, reading a chapter of the New Testament a day and consequently reading through the entire New Testament in the year. A dedicated telephone number was maintained to host the Daily Bible Readings on weekdays and the Sunday Sermons on Sunday afternoons, with those not online in mind.

Youth & Children: The parent and toddler group recommenced in the year, offering children the chance to share together in Christian songs and fun activities.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: It was not possible for members of the church to travel to Zimbabwe to offer fellowship and support during the year, but the church has continued to contribute to and support the work in Zimbabwe making financial gifts and providing prayer support. Otherwise, overseas support has been primarily through personal relationships with individuals and the churches or agencies they work through, based in France and the UK. In addition we have regularly supported the work of Matrix Trust.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Trustees have set a policy of retaining reserves sufficient for the foreseeable needs of the Church, in the region of 6 months anticipated expenditure. There was an overall excess of expenditure over income this year of £566.

Two trustees were paid expenses during the year. The minister is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of his ministry. Jane Seals is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of her role as CAP Centre manager. The minister's wife is also paid expenses in her role as CAP debt coach. A trustee's son was appointed church cleaner (the trustee was not involvement in the appointment process).

Trustees' Responsibilities

Charity law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit and loss of the charity for that period. In preparing these accounts, the Trustees are required to:-

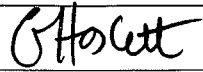
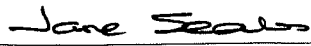
- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Acts. 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 confirm that the accounts comply with current statutory requirements.

Section F 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)	Graham John Hoslett	Jane Lesley Seals
Position (eg Secretary, Chair, etc)	Minister	Treasurer
Date	15 th MAY 2022	

Westborough United Reformed Church

Receipts and payments accounts

For the period from 1st January 2021 to 31st December 2021

Section A Receipts and payments

	Unrestricted funds	Restricted funds	Endowment funds	Total funds	Last year
	to the nearest £	to the nearest £	to the nearest £	to the nearest £	to the nearest £
A1 Receipts					
Tithes and offerings	43,116	14,250	-	57,366	54,513
Income tax refunds under Gift Aid	7,953	4,156	-	12,109	14,407
Church lettings	4,701	-	-	4,701	4,800
Bank interest	17	-	-	17	114
Activities	2,494	-	-	2,494	6,732
CAP Centre income	-	22,034	-	22,034	25,684
Grants	25	-	-	25	5,779
Other income	9,433	-	-	9,433	-
Total receipts (Gross income for AR)	67,739	40,440	-	108,179	112,029

A2 Payments

MINISTERIAL COSTS					
URC M&M and local ministry costs	28,087	-	-	28,087	28,145
Group expenses	-	7,518	-	7,518	6,915
Children & Young Families Worker	-	-	-	-	-
COSTS OF CHURCH ACTIVITIES					
Church costs:					
Insurance	3,121	-	-	3,121	2,950
Water rates	159	-	-	159	104
Buildings maintenance and cleaner	12,200	-	-	12,200	7,385
Gas	1,929	-	-	1,929	1,293
Electricity	1,066	-	-	1,066	1,390
Telephone	496	-	-	496	616
Teaching costs:					
Pulpit supply	175	-	-	175	190
Children & young people	65	-	-	65	287
Administration:					
Office & Administration	6,757	-	-	6,757	7,953
Catering	14	44	-	58	19
Publicity	240	-	-	240	541
Other	628	-	-	628	1,878
Other programmes:					
Major projects	-	-	-	-	1,504
Events	-	-	-	-	162
Messy Church	282	-	-	282	298
Evangelism & books	28	-	-	28	20
Training	-	-	-	-	-
CAP Centre costs	-	24,787	-	24,787	24,437
Governance					
Governance	756	-	-	756	744
Grants payable and restricted donations passed on					
Grants payable and restricted donations passed on	823	19,570	-	20,393	21,150
Total payments	56,826	51,919	-	108,745	107,981

Net of receipts/(payments)	10,913	-	11,479	-	-	566	4,048
A3 Transfers between funds	-	7,800	7,800	-	-	-	-
A4 Cash funds last year end	47,290	30,934	30,934	-	78,224	78,224	74,176
Cash funds this year end	50,403	27,255	27,255	-	77,658	77,658	78,224

Section B Statement of assets and liabilities at the end of the period



Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank - CAF Cash a/c	4,703	-	-
	CAF Bank Gold a/c	13,146	3,766	-
	CAF Bank CAP a/c	-	11,029	-
	Shawbrook Bank	-	5,294	-
	Lloyds Bank	1,912	-	-
	Skipton Building Society	30,642	7,166	-
	Cash in hand	-	-	-
	Total cash funds	50,403	27,255	-
(agree balances with receipts and payments account(s))		OK	OK	OK

Restricted funds

Details	to nearest £
B2 Breakdown of restricted funds Group Fund	1,605
Mision Support Fund	2,161
CAP accounts	23,489
Total restricted funds	27,255

Details	Fund to which liability relates	Amount due
B3 Liabilities		-

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Graham Hoslett	15/5/2022
	Jane Seals	15/5/22

Independent Examiner's Report to the Trustees of
Westborough United Reformed
Church Charity

Independent examiner's report to the trustees of Westborough United Reformed Church Charity

I report to the charity trustees on my examination of the accounts of the Westborough United Reformed Church Charity (the Trust) for the year ended 31 December 2021.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 Trust 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 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.

A J Bennewith FCA, FCPA, FFA, FFTA, DChA, FRSA
Bennewith 2018 Limited
t/a A J Bennewith & Co
3 Wey Court
Mary Road
Guildford
Surrey
GU1 4QU



Date: 27 May 2022

WESTBOROUGH UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130007

Accounts



Trustees' Annual Report for the period

Period start date			To	Period end date		
From	1 st	January		2020	31 st	December

Section A Reference and administration details

Charity name

Other names charity is known by

Registered charity number

Charity's principal address

4b Southway	
Guildford	
Surrey	
Postcode	GU2 8DA

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	Rev'd Graham Hoslett	Minister		
2	Mrs Jane Seals	Treasurer		Church Meeting
3	Mrs Sally Staniforth			Church Meeting
4	Mr Paul Evans		20 th December 2020 – 31 st December 2020	Church Meeting
5	Mrs Pamela Cribbin			Church Meeting
6	Mrs Heather Sims			Church Meeting
7	Mr Ian Dance		1 st January 2020 – 20 th December 2020	Church Meeting
8	Mrs Beryl Botly			Church Meeting

Names and addresses of advisers

Type of adviser	Name	Address
Independent examiner	A. J. Bennewith FCA, FCPA, FFA, FRSA	3 Wey Court, Mary Road, Guildford GU1 4QU

Section B Structure, governance and management

Description of the charity's trusts

Type of governing document	Trusts distilled from the United Reformed Church Acts of Parliament (1972 and 1982) and the Scheme of Union (1972)
How the charity is constituted	Charity
Trustee selection methods	Elected by Church Meeting and the minister is a trustee ex officio

Additional governance issues

Directions relating to the Church are made by the Trustees, who are the Minister and Elders, responsible for governing the life and teaching of the church. Day to day decisions on expenditure and activities are decided by the staff and volunteers in charge of different areas of the church, with budgets set by the church and monitored by the Trustees. The powers of appointment or removal of Trustees rest with the church membership, on the recommendation of the trustees. New trustees are selected from the members of the church, which means the trustee body is wholeheartedly involved in seeing the mission of the church worked out in practice. The trustees meet twice a month to discuss the business of the church and for mutual support, prayer and fellowship. On being appointed, new trustees spend time with the existing trustees to ensure they understand their responsibilities and the legal and financial framework in which the church operates.

Westborough Church is a congregation of the United Reformed Church and is in a joint pastorate with Emmanuel Church, Normandy and with Womersley URC. Westborough Church works in partnership with other churches in and around Guildford, particularly in relation to the running of the Guildford Christians Against Poverty Debt Centre.

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

An annual review of all church policies is undertaken by the Trustees in conjunction with staff and volunteers responsible for the area of activity.

Section C Objectives and activities

Summary of the objects of the charity set out in its governing document

The object of the charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

The New Testament reveals the Church as a community of people, properly taught and cared for, who are committed to love and care for each other and to bring a blessing to the area in which they live. Members of the church are encouraged to join one of the housegroups that exist within the church to foster deeper fellowship, to encourage more committed discipleship, and to enable and foster personal and corporate evangelistic concern.

During 2020 the Coronavirus pandemic impacted all of the activities of the church.

Worship: Fulfilling the objectives in preaching, teaching and showing practical care in the community, in the normal teaching in the Church on Sundays at our weekly 10.00am service, and in the housegroups. In 2020 Messy Church continued to meet monthly on Saturday afternoons in January and February, and on Zoom from September onwards. The monthly Church Prayer Meeting, held on the first Wednesday of the month continued, meeting on the premises when possible and otherwise on Zoom. On 12th December a Community Carols on the Car Park was held.

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)

Bringing the love of Christ to the community: Finance, produce and practical voluntary help was given to other charitable organisations operating in the Guildford area such as Besom, Matrix Trust, North Guildford Foodbank and the No. 5 Project, as well as on occasion to individuals at the discretion of the minister. We also set up a hardship fund to assist those known to us who are struggling and this was used to purchase a cooker for a family in need. Monday coffee morning continued in January and February but was suspended thereafter because of the pandemic, as was the bi-monthly Lunch Club and monthly Film Club. The Guildford Christians Against Poverty (CAP) Debt Centre continued in partnership with other local churches, hosted on Westborough Church premises, visits with clients taking place remotely for most of the year. We gave regular financial support to CAP and supported the Guildford CAP Job Club.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The church supports missionary endeavour overseas through relationships with particular individuals and the churches or agencies they work through, based in France, Zimbabwe, and Redhill (UK). Monthly collections were made for the purpose of financial support and news shared in our worship to encourage our praying.

Youth & Children: The toddler group (Kangaroo Club) met during January and February, but has been suspended since. During the year the post of Lay Pastoral/Outreach Worker was advertised but it was not possible to make an appointment during 2020.

In 2012 the church adopted a living church profile, as part of the URC's Local Mission and Ministry Review process, which is being used by the Trustees to guide developments in key areas of church life. The priorities and objectives identified in the profile continue to guide the church in its

life, worship and witness.

The Trustees have read the guidance on public benefit issued by the Charity Commission and have had regard to it when planning the activities for the forthcoming year.

Additional details of objectives and activities

Whilst Covid-secure procedures have been put in place, for much of the year the buildings have been closed to members of the public and community group use as a result of the pandemic. Besom have continued to run their local furniture provision from the church garage. An English and Mathematics tutoring service, Kumon, used the premises two afternoons a week during January and February, and during those months Guildford Action continued to use the building for a weekly family outreach afternoon. Wey Valley College used a room for drama classes. Potters House Church also started using our building for services when face to face meetings were allowed.

Whilst the Church enjoys the services of an ordained minister, it is the work of every member of the Church, whether employed or not, that will make the difference in the Church achieving its great commission. This is done by 'being salt and light' amongst the people we interact with every day; by praying, by visiting the sick and others in need, by being involved in training others, by public teaching and worship and also in administration. Much of this work is done privately, without recognition, and the hours and value of that time cannot be quantified. We seek to encourage this private service in our housegroups.

Section D

Achievements and performance

Summary of the main achievements of the charity during the year

Worship: During the year England entered two periods of lockdown, and government guidelines varied with the situation in the nation. A risk assessment was carried out and measures were implemented to allow worship to take place on the premises, which recommenced in July 2020 following suspension in March. But with the deepening crisis the Trustees took the decision to close the building for worship when the local area entered Tier 3 in December.

At the beginning of the pandemic a Facebook page was set up and a Zoom account procured to allow services to be available on Zoom and also livestreamed onto the church Facebook page. When the church met physically for worship, services were livestreamed onto the Facebook page only.

The preaching followed themes drawn from the lectionary in January, and a preacher was welcomed from Christian Solidarity Worldwide to speak to the church about their work of advocacy for persecuted people around the world. In March the theme of the preaching was events in the last week of Jesus' ministry in the lead up to the first Easter.

In May the Services focussed on the Fruit of the Spirit listed in Galatians 5:22,23, and then in June and July we considered "Old Testament Journeys" as a way of reflecting on the present difficulties facing society.

In September and October we considered what it meant to put on the Armour of God listed in Ephesians 6, and in November considered key issues in Mental Health. Advent readings were shared in December.

Communion was offered monthly, continuing online when necessary. Along with the Minister and guest speakers, several church members preached in the year.

The church held a prayer meeting monthly except in August, held mostly

Section D

Achievements and performance

on Zoom.

Adult housegroups continued to meet where possible, mostly virtually. Messy Church met on the third Saturday of the month in January and February at church, and then on Zoom in October, November and December, with 12 households and 30 children on average attending online.

Bringing the love of Christ to the community: With the suspension of the bi-monthly Lunch Club, monthly Film Club, and weekly Coffee Morning, it has been a challenge to maintain contact and offer support to local people. However, a WhatsApp group was set up in the year which has enabled contact, fellowship, and prayer. Daily Bible Readings were made available on Facebook and YouTube on weekdays, reading through the Book of Psalms from February to November, and then offering Advent Readings. Postcards were printed and sent regularly to those not online, giving messages of encouragement and support from the Sunday Services. In addition, a dedicated telephone number was set up to host the Daily Bible Readings on weekdays and the Sunday Sermons on Sunday afternoons, with those not online in mind.

The church is registered with a Christian student outreach organisation, Fusion UK, and invitations and an offer of help were emailed to students moving to the area.

The Minister was heavily involved in leading funeral services in the community, especially during February to June.

Youth & Children: The parent and toddler group was not able to meet for most of the year. However, Messy Church was able to continue online, after a suspension from March to September.

Bringing support to churches and individuals serving Christ elsewhere in the UK and overseas: The Minister and the Church Treasurer were able to travel to Zimbabwe in January to offer fellowship and support. Otherwise, the support has been primarily through personal relationships with individuals and the churches or agencies they work through, based in France, Zimbabwe, and the UK. In addition we have regularly supported the work of Matrix Trust.

Section E

Financial review

Brief statement of the charity's policy on reserves

The Trustees have set a policy of retaining reserves sufficient for the foreseeable needs of the Church, in the region of 6 months anticipated expenditure. Although there was a reduction in income during the year, mainly due to the lack of lettings, there was also a reduction in expenditure, partly because of the failure to recruit a lay pastoral/outreach worker and partly due to reduced running costs for the building. The church cleaner was furloughed for the periods when the building was closed and claims were made under the Coronavirus Job Retention Scheme. There was an overall surplus this year of £4048. Two trustees were paid expenses during the year. The minister is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of his ministry. Jane Seals is paid travel expenses and is reimbursed for other expenses incurred in the fulfilment of her role as CAP Centre manager. The minister's wife is also paid expenses in her role as CAP debt coach.

Trustees' Responsibilities

Charity law requires the Trustees to prepare accounts for each financial year which give a true and fair view of the state of affairs of the charity and of the profit and loss of the charity for that period. In preparing these accounts, the Trustees are required to:-


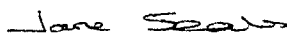
- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Acts. 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 confirm that the accounts comply with current statutory requirements.

Section F 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)	Graham John Hoslett	Jane Lesley Seals
Position (eg Secretary, Chair, etc)	Minister	Treasurer
Date	18/5/21	

Westborough United Reformed Church

Receipts and payments accounts

For the period from 1st January 2020 to 31st December 2020

Section A Receipts and payments

	Unrestricted funds to the nearest £	Restricted funds to the nearest £	Endowment funds to the nearest £	Total funds to the nearest £	Last year to the nearest £
A1 Receipts					
Tithes and offerings	37,742	16,771	-	54,513	59,060
Income tax refunds under Gift Aid	10,030	4,377	-	14,407	12,784
Church lettings	4,800	-	-	4,800	9,610
Bank interest	114	-	-	114	258
Activities	6,732	-	-	6,732	5,062
CAP Centre income	-	25,684	-	25,684	25,367
Grants	5,779	-	-	5,779	6,411
Total receipts (Gross income for AR)	65,197	46,832	-	112,029	118,552

A2 Payments

MINISTERIAL COSTS					
URC M&M and local ministry costs	28,145	-	-	28,145	27,223
Group expenses	-	6,915	-	6,915	8,675
Children & Young Families Worker	-	-	-	-	4,343
COSTS OF CHURCH ACTIVITIES					
Church costs:					
Insurance	2,950	-	-	2,950	2,788
Water rates	104	-	-	104	319
Buildings maintenance and cleaner	7,385	-	-	7,385	16,339
Gas	1,293	-	-	1,293	2,229
Electricity	1,390	-	-	1,390	1,386
Telephone	616	-	-	616	694
Teaching costs:					
Pulpit supply	190	-	-	190	195
Children & young people	287	-	-	287	569
Administration:					
Office & Administration	7,953	-	-	7,953	7,680
Catering	19	-	-	19	269
Publicity	541	-	-	541	190
Other	1,878	-	-	1,878	879
Other programmes:					
Major projects	1,504	-	-	1,504	3,610
Events	162	-	-	162	380
Messy Church	298	-	-	298	997
Evangelism & books	20	-	-	20	376
Training	-	-	-	-	185
CAP Centre costs	-	24,437	-	24,437	24,360
Governance	744	-	-	744	720
Grants payable and restricted donations passed on	820	20,330	-	21,150	21,721
Total payments	56,299	51,682	-	107,981	126,127

Net of receipts/(payments)	8,898	- 4,850	-	4,048	- 7,575
A3 Transfers between funds	- 7,800	7,800	-	-	-
A4 Cash funds last year end	46,192	27,984	-	74,176	81,751
Cash funds this year end	47,290	30,934	-	78,224	74,176

Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
B1 Cash funds	CAF Bank - CAF Cash a/c	3,364	-	-
	CAF Bank Gold a/c	12,583	4,692	-
	CAF Bank CAP a/c	-	13,809	-
	Shawbrook Bank	-	5,270	-
	Lloyds Bank	342	-	-
	Skipton Building Society	30,626	7,163	-
	Cash in hand	375	-	-
	Total cash funds		47,290	30,934

(agree balances with receipts and payments account(s))

OK

OK

OK


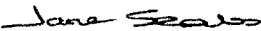
B2 Breakdown of restricted funds

Details	to nearest £
Group Fund	1,775
Mision Support Fund	2,917
CAP accounts	26,242
Total restricted funds	30,934

B3 Liabilities

Details	Fund to which liability relates	Amount due
		-

Signed by two trustees on behalf of all the trustees

Signature	Print Name	Date of approval
	Graham Hoslett	18/5/21
	Jane Seals	18/5/21

Independent Examiner's Report to the Trustees of
Westborough United Reformed
Church Charity

Independent examiner's report to the trustees of Westborough United Reformed Church Charity

I report to the charity trustees on my examination of the accounts of the Westborough United Reformed Church Charity (the Trust) for the year ended 31 December 2020.

Responsibilities and basis of report

As the charity trustees of the Trust 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 Act and in carrying out my examination I have followed all 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 Trust 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 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.

A J Bennewith FCA, FCPA, FFA, FFTA, DChA, FRSA
Bennewith 2018 Limited
t/a A J Bennewith & Co
3 Wey Court
Mary Road
Guildford
Surrey
GU1 4QU



Date: 9 July 2021