



Trustees' Annual Report for the period

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

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		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.

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:-


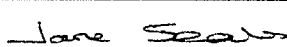
- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

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

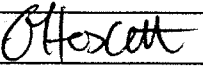
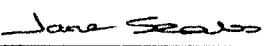
Section B Statement of assets and liabilities at the end of the period

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

	Details	to nearest £
B2 Breakdown of restricted funds	Group Fund	1,775
	Misison Support Fund	2,917
	CAP accounts	26,242
	Total restricted funds	30,934

	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	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