



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

<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.

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 phoneline (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 involved 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:-

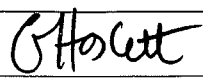
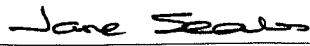
- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

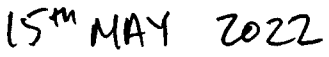
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Acts. They are also responsible for safeguarding the assets of the charity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

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	756	-	-	756	744
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	-	78,224	74,176
Cash funds this year end	50,403	27,255	-	77,658	78,224

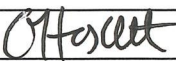

Section B Statement of assets and liabilities at the end of the period

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

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

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	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