



## Trustees' Annual Report for the period

From	Period start date			To	Period end date		
	1 <sup>st</sup>	January	2024		31 <sup>st</sup>	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 <sup>th</sup> 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 <sup>th</sup> 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 <sup>th</sup> 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>
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## 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:-

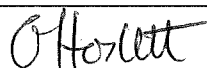

- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

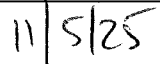
The Trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the accounts comply with the Charities Acts. They are also responsible for safeguarding the assets of the charity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

## 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 £
<b>A1 Receipts</b>					
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
<b>Total receipts (Gross income for AR)</b>	<b>68,257</b>	<b>55,649</b>	<b>-</b>	<b>123,906</b>	<b>114,202</b>



## A2 Payments

<b>MINISTERIAL COSTS</b>					
URC M&M and local ministry costs	28,072	-	-	28,072	28,057
Group expenses	-	# 9,103	-	9,103	8,012
<b>COSTS OF CHURCH ACTIVITIES</b>					
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
<b>Total payments</b>	<b>58,728</b>	<b>86,888</b>	<b>-</b>	<b>145,616</b>	<b>127,397</b>

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

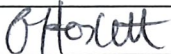

## Section B Statement of assets and liabilities at the end of the period

Categories	Details	Unrestricted funds to nearest £	Restricted funds to nearest £	Endowment funds to nearest £
<b>B1 Cash funds</b>	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	-	-	-
	<b>Total cash funds</b>	<b>42,718</b>	<b>916</b>	<b>-</b>
	(agree balances with receipts and payments account(s))	OK	OK	OK

	Details	Restricted funds to nearest £
<b>B2 Breakdown of restricted funds</b>	Group Fund	-
	Mision Support Fund	916
	CAP accounts	-
	<b>Total restricted funds</b>	<b>916</b>

	Details	Fund to which liability relates	Amount due
<b>B3 Liabilities</b>			-

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  
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t/a A J Bennewith & Co  
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18 Farnham Road  
Guildford  
Surrey  
GU1 4XA



Date: ..... 21 May 2025 .....