



Trustees' Annual Report for the period

Period start date		To	Period end date		
From	1 st		31 st	December	2025
	January	2025			

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 Womersley URC until the closure of Womersley 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.

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. 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:-

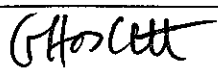
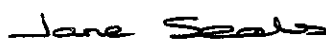
- Select suitable accounting policies and then apply them consistently.
- Make adjustments and estimates that are reasonable and prudent.
- Prepare the accounts on the ongoing concern basis unless it is inappropriate to assume that the charity will continue in operation.

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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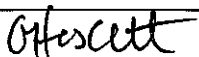
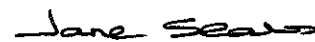
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B2 Breakdown of restricted funds	Details	to nearest £
	Group Fund	1
	Misison Support Fund	1,619
	Major projects	4,642
	Total restricted funds	6,262

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	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
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GU1 4XA



Date:19 May 2026.....