

GUILDFORD UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1130808

Details

Other names GUILDFORD UNITED REFORMED CHURCH

Status Registered

Legal form Previously excepted

Registered 2009-07-28

Register [View on the Charity Commission register](#)

Contact

Address Guildford United Reformed Church
83 Portsmouth Road
Guildford
GU2 4BS

Phone 01483458689

Email treasurer@guildfordurc.org.uk

Website www.guildfordurc.org.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: We are an open and inclusive Christian community Where we extend a warm and unconditional welcome Where we expect to be challenged in encountering God and each other Where we nurture a non-judgmental, progressive environment for exploring faith Where by the power of love we resist all that divides Where we share generously the goodness we have received

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** 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	£247,854	£330,437	-	-
2024-12-31	£279,027	£284,558	-	-
2023-12-31	£890,671	£228,864	£943,833	3
2022-12-31	£238,618	£203,534	-	-
2021-12-31	£229,029	£209,285	-	-

Trustees

Name	Role	Appointed
Alison Ruth Marshall		2023-03-05
Harold Trevor Jones		2025-03-24
Helen Michael Davies		2023-03-05
RAYMOND MICHAEL DUNNETT		
Rev Wayne Christopher Hawkins		2020-08-01
Sara Caroline Badger		2024-04-14

GUILDFORD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130808

Accounts



Guildford
United
Reformed
Church

ANNUAL REPORT and ACCOUNTS

For the YEAR ENDED 31 DECEMBER 2025

FOR

**GUILDFORD UNITED REFORMED CHURCH
CHARITY**

Registered Charity Number: 1130808

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**ANNUAL REPORT and ACCOUNTS
For the Year Ended 31 December 2025***LEGAL AND ADMINISTRATIVE INFORMATION***Name and Registered Number of Charity**

The Charity is known as "Guildford United Reformed Church Charity". Its registered number is 1130808.

Administration and Management of Charity

The charity is administered by the Trustees of Guildford United Reformed Church who represent the members of the Church and are the Minister of the Church and elected Elders of the Church.

Appointment of Trustees

The Trustees are all appointed by Church Members at the Annual General Meeting of the Church or at a specially called meeting of Church Members. In the case of the Elders they are appointed for three years and may be elected to serve for a further three years before retiring for at least one year and, in exceptional circumstances, for a further year, except for the Church Secretaries and Church Treasurer for whom there is no time limit. Any Minister remains in situ after the call to the pastorate until he or she leaves for another pastorate or retirement.

Scope of Report and Accounts

This report and the annexed accounts relate to the operations of the Trustees for the year ended 31 December 2025.

Governing Document

The Charity operates under the 1972, 1981 and 1990 United Reformed Church Acts of Parliament.

Name of Trustees

The Trustees serving for the full year were: Mrs S Badger, Mrs H M Davies, Mr R M Dunnett, Reverend W C Hawkins (only until 31 Dec 2025), Miss A Marshall.

The following Trustee served for lesser periods as stated:

Mrs W A Dunnett, Mr A Green (to 16 Mar 2025)

Mr H T Jones (from 16 Mar 2025)

Principal Address

83 Portsmouth Road, GUILDFORD GU2 4BS

Other Relevant Organisations or Persons**INDEPENDENT EXAMINER**

Nicola Willshire
Accounting Services (Guildford) Limited
Mulberry Cottage
Goose Rye Road
WORPLESDON
GU3 3RJ

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
WEST MALLING
ME19 4JQ

ANNUAL REPORT and ACCOUNTS (continued) **For the Year Ended 31 December 2025**

NARRATIVE INFORMATION

Origin and Historical Review

The Church was formed in 1662 in Guildford as a Free Church initially worshipping in Black Horse Lane and then in Chapel Street. It became a Congregational Church in about 1706. The Church moved to North Street in 1865 and to its present site in Portsmouth Road in 1965.

When the Congregational Church in England and Wales and the Presbyterian Church in England united in 1972 to become the United Reformed Church, Guildford Congregational Church became Guildford United Reformed Church.

Mission and Objective

Guildford United Reformed Church is an open and inclusive Christian community.

The Elders are committed to enabling as many people as possible to worship at our church and to become part of the community which uses our premises. The Elders maintain an overview of worship and make suggestions on how the many groups that are involved in the life of the church can participate in our services. Our worship puts faith into practice through prayer, scripture, music and sacrament.

The Elders have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion when planning activities to enable anyone to live out their faith as part of our community through:

- Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus.

- Provision of pastoral care for people connected with the church.

- Mission and outreach work.

To facilitate this work it is important that we maintain the fabric of the church building.

Achievements and Performance

Worship and Prayer

Family worship is normally held every Sunday morning. An informal all-age service is held in the afternoon on one (since November two) Sundays of most months. Services continue to be live-streamed as well as being available as a recording. The average attendance in church has been around 30 with an unknown number joining online. Messy Church is normally held on the first Saturday of each month, with an average attendance of about 60. A children's Holiday Club for over 70 children was held in July. There is an Open Table (LBGTQ+) service or discussion held monthly in the church or at St Mary's Church as part of our commitment to being an Inclusive Church.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief, give thanks for the life which is now complete in this world and commend the person to God's keeping.

Pastoral Care

Through a network of pastoral visitors, regular care is maintained for those associated with the church.

ANNUAL REPORT and ACCOUNTS (continued)
For the Year Ended 31 December 2025

On two Saturdays every month the Church has continued to run the only Contact Centre in Guildford to enable children whose parents have split to meet the non-resident parent.

The church is a collection point for food bank donations and home to various social need groups including about fifteen 12-Step groups.

Mission and Evangelism

Helping those in need is a demonstration of our faith. The church has again made donations to Guildford Town Centre Chaplaincy and Cherry Trees (a local organisation providing a safe place and respite care for children with disabilities,) both in part through another successful Christmas Tree Festival. The church also raised sizeable sums for Christian Aid, including through the URC's Commitment for Life project. A large number of charities use our premises either free or at reduced rates.

Ecumenical Relationships

The church is connected with many other churches in the town through the Guildford Town Centre Chaplaincy. There are especially close links with a local Anglican church, St Nicolas' with which we hold a number of joint services. We are involved in the local Inter-Faith Forum and also welcome a Muslim group for their daily prayers.

Children and Families Worker employed jointly with St Nicolas' Church Guildford

The post is split 75% with us and 25% with St Nicolas' although the cost of joint activities is split equally. She has run monthly Messy Church with growing numbers, another very successful joint Holiday Club in July and a monthly group for 11-16 year-olds, as joint activities, as well as various groups in our church for younger children.

Community Worker

Community work has continued with an increasing emphasis on support for those with dementia and their carers through weekly sessions with a mixture of musical activities, games playing and informal coffee and chat as well as a monthly lunch club preceded by an Inter-Generational Music session, open to a wider range of older people. There was also a two-day Holiday at Home in August and a one-day one in December both for around 40 people. Another very successful Community Day was held in August with a range of activities, performance displays and stalls which attracted around 400 people of all ages. Ways of further widening our community outreach are being investigated.

Volunteers

Much of the community, outreach and mission work is done by members and others associated with the church.

Application of Income

The Church's income is used for the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

In addition to this the premises of the Church are used by numerous local and national organisations, many of them charities in their own right.

ANNUAL REPORT and ACCOUNTS (continued)

For the Year Ended 31 December 2025

Review of Year's Activities

During the year eleven meetings of Trustees have been held together with five meetings of Church Members, including the Annual General Meeting.

Reserve Policy

The Trustees having considered the needs of the Church into the future feel that a General Fund reserve of approximately one half of one year's expenditure is a reasonable reserve to aim for, with the Designated Long Term Maintenance Fund providing a reserve of about £100,000 for significant maintenance costs which arise from time to time, especially given the size and age of the building.

Financial Review

As the church's income was below £250,000 the accounts reverted to receipts and payments basis from accruals basis in 2024. This report is confined to an overview of the financial performance in the year under review and of the position at 31st December 2025.

The opening balance at 1st January 2025 of all funds was £943,889 (General & Designated Funds £899,761, Restricted Funds £44,128). The closing balance was £870,495 (General & Designated Funds £828,927, Restricted Funds £41,568).

The opening balance of General Fund was £154,577, with income of £229,431, expenditure of £226,704, gain in investments of £10,561 and a transfer of £5,000 to the Long Term Maintenance Fund, a transfer of £23,400 to the Children & Families Worker Fund and a transfer of £10,000 from the Legacy Fund. These all resulted in the Fund decreasing by £5,112 to £149,465.

The opening balance of the Long Term Maintenance Fund was £99,678. There was expenditure of £16,309 and £5,000 was transferred in from the General Fund with a carried forward balance of £88,369.

The opening balance of the Children & Families Worker Fund which receives income from St Nicolas' Church and Guildford URC was £841. It had income of £11,105 with a transfer in of £23,400 and made payments of £33,793 with a carried forward balance of £1,553.

An unexpected and very substantial legacy was received in 2024 and 2025. This has been put in a designated Legacy Fund. Whilst some has been used for work done with those suffering from dementia, for looking at ways to improve the premises and for AV improvements, the bulk is being retained until the church decides how to put it to best use. The opening balance was £644,665. It had income of £1,442 and made payments of £46,568 plus a transfer to the General Fund of £10,000 with a carried forward balance of £589,539.

The opening balance of the Organ Fund was £33,122. Income was £1,057 with no expenditure. There was a negative movement in investments during the year of £1,373, resulting in a balance of £32,806.

The opening balance of the Restricted Fund was £11,006. Receipts amounted to £4,819 and payments to £7,063. These activities resulted in the balance decreasing by £2,244 to £8,762

ANNUAL REPORT and ACCOUNTS (continued)
For the Year Ended 31 December 2025

To fit with current financial practice:

The Organ Fund has been re-classified from being restricted Fund to being designated. investments of £85,000 have been re-allocated from the General Fund to the Long Term Maintenance Fund balanced with the same amount in cash going in the opposite direction

Balance Sheet

Total net assets at 31st December 2025 were £870,495, a decrease of £73,394 on the value at 31st December 2024.

Conclusion

The Trustees are of the opinion that the Charity's finances are sound.

This annual report was approved by the Trustees on 8th April 2026

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GUILDFORD UNITED REFORMED CHURCH CHARITY**For the Year Ended 31 December 2025****Charity Number: 1130808**

I report to the trustees on my examination of the accounts of the above charity ("the Foundation") for the year ended 31st December 2025, which are set out on pages 8 to 13.

Responsibilities and basis of report:

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 2011 Act and in carrying out my examination, I have followed all the 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 which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed by the Independent Examiner

dated: 16th March 2026*N Willshire*

Nicola Willshire
Accounting Services (Guildford) Limited
Mulberry Cottage
Goose Rye Road
WORPLESDON
GU3 3RJ

STATEMENT OF FINANCIAL ACTIVITIES

For the Year Ended 31 December 2025

	Note	General Fund	Designated Funds	Restricted Fund	2025 Total Funds	2024 Total Funds
		£	£	£	£	£
Receipts						
Collections & Freewill Offerings		44,634	801	-	45,435	47,228
Special Collections		7,599	-	-	7,599	5,417
Donations, Grants & Legacies	3	30,470	2,042	3,525	36,037	54,348
Gift Aid		13,121	161	123	13,405	14,262
Other income		4,235	9,539	1,099	14,873	19,869
Activities generating income	2	92,237	-	-	92,237	96,440
Investment Income		8,552	774	-	9,326	8,996
Bank Interest	2	28,583	287	72	28,942	32,467
Total	10	229,431	13,604	4,819	247,854	279,027
Payments						
Ministerial Costs	5	48,131	-	-	48,131	46,470
Worship Activities		12,269	10,448	-	22,717	22,182
Church Running Costs	4	88,747	56,118	678	145,543	109,079
Salaries & pensions		62,282	30,104	-	92,386	85,888
Recitals & Concerts		-	-	4,935	4,935	5,939
Donations and grants	6	15,275	-	1,450	16,725	15,000
Total	10	226,704	96,670	7,063	330,437	284,558
Net gains (losses) on investments	8 10	10,561	(1,373)	-	9,188	5,587
Net receipts/(payments)		13,288	(84,439)	(2,244)	(73,395)	56
Transfers between Funds	6.1 10	(18,400)	18,400	-	-	-
Net movement in funds		(5,112)	(66,039)	(2,244)	(73,395)	56
Reconciliation of funds						
Balance b/fwd	10	154,577	778,307	11,006	943,890	943,833
FUNDS this year end		£149,465	£712,268	£8,762	£870,495	£943,889

BALANCE SHEET
As at 31 December 2025

	Notes	General £	Designated Funds £	Restricted Fund £	2025 Total Funds £	2024 Total £
Current Assets						
At Bank		2,085	4,922	273	7,280	10,840
On deposit		35,018	596,877	8,449	640,344	712,014
Petty Cash		90	-	40	130	304
Current investments	8	112,272	110,469	-	222,741	213,553
Debtors and accrued income	7.1	-	-	-	-	9,904
Total current assets		£149,465	£712,268	£8,762	£870,495	£946,615
Creditors: amounts falling due within one year	7.2	-	-	-	-	(2,726)
TOTAL FUNDS		£149,465	£712,268	£8,762	£870,495	£943,889

All the Charity's activities are classed as continuing.

There are no liabilities or tangible assets of any value.

- The Notes on Pages 11-14 form part of these accounts
- These Accounts were approved by the Trustees on 8th April 2026
-

Trustee Name	Signature	Date
S Badger	<i>S Badger</i>	8 th April 2026
R M Dunnett	<i>R M Dunnett</i>	8 th April 2026

NOTES TO THE ACCOUNTS

For the Year Ended 31 December 2025

1. ACCOUNTING POLICIES

1.1 Scope and basis of the financial statements

The financial statements are prepared in accordance with the Statement of Recommended Practice applicable for charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2024).

1.2 Fund Accounting

General and Designated Funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subject to restrictions on the expenditure imposed by the donors or contained in the terms of a grant. The church has no endowment funds.

1.3 Incoming Resources & Resources Expended

The accounts are produced on a receipts and payments basis. Much of the management and activity of the church is carried out by volunteers. The tangible cost is not included in the financial statements as this contribution to the life of the church is incalculable.

1.4 Tangible Fixed Assets

Freehold Property The owner of the church and manse buildings is the United Reformed Church (Wessex) Trust Limited (Charity 282729) which holds them on trust for purposes connected with Guildford United Reformed Church.

Equipment The cost of new furniture and equipment is written off in the year of purchase.

1.5 Investments

Investments are stated at mid-market value and are considered to be current assets rather than long term investments.

1.6 Government grants

None have been received

2. ACTIVITIES GENERATING INCOME (General Fund only)

	2025	2024
	£	£
Use of rooms	73,148	79,224
Car park licence fees	19,089	17,216
	£92,237	£96,440

3. DONATIONS, LEGACIES & GRANTS RECEIVED

	General Fund	Designated Funds	Restricted Fund	2025 Total	2024 Total
	£	£	£	£	£
Badminton Club	720	-	-	720	700
Bowls Club	1,000	-	-	1,000	-
David Williamson Trust	-	-	-	-	274
Emmaus – The	500	-	-	500	350
John Beane's Charity	9,367	720	-	10,087	14,189
Scutt & Durrant Trust	12,526	-	-	12,526	12,280
St Nicolas 9th Guildford Scouts	600	-	-	600	-
XY Strings & Music Society	700	-	-	700	1,300
URC Wessex	-	1,000	-	1,000	-
Legacies	-	-	-	-	20,000
Miscellaneous donations	5,057	322	3,525	8,904	5,255
	£30,470	£2,042	£3,525	£36,037	£54,348

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2025

4. CHURCH RUNNING COSTS

	General Fund	Designated Funds	Restricted Fund	2025 Total	2024 Total
	£	£	£	£	£
Administration, publicity	6,408	516	678	7,602	8,513
Governance	1,300	-	-	1,300	1,300
Gas and electricity	21,967	-	-	21,967	19,080
Insurance, council tax, water	12,741	-	-	12,741	10,888
Premises maintenance	24,709	55,601	-	80,310	48,990
Cleaning Contract	17,972	-	-	17,972	16,969
Other running costs	3,650	-	-	3,650	3,339
	£88,747	£56,117	£678	£145,542	£109,079

5. MINISTERIAL COSTS (General Fund only)

	2025	2024
	£	£
Ministry & Mission Fund	40,680	37,800
Manses running expenses	4,703	7,477
less Synod allowance	(480)	(1,232)
Car running costs & travel	1,873	1,498
Ministerial expenses	622	522
Pulpit Supply	733	405
	£48,131	£46,470

6. DONATIONS AND GRANTS MADE

	General Fund	Designated Funds	Restricted Fund	2025 Total	2024 Total
	£	£	£	£	£
Cherry Trees	2,250	-	-	2,250	2,000
Christian Aid (incl. Myanmar appeal)	3,600	-	-	3,600	2,290
Commitment for Life	3,500	-	-	3,500	2,020
Christians Against Poverty	1,000	-	-	1,000	1,000
Guildford Action	500	-	-	500	500
Guildford Town Centre Chaplaincy	2,250	-	-	2,250	2,000
Médecins sans Frontières	500	-	-	500	500
Oakleaf	500	-	-	500	500
URC (Jamaica appeal – 2024 Myanmar)	1,125	-	-	1,125	1,000
Misc. small donations	50	-	1,450	1,500	3,190
	£15,275	£-	£1,450	£16,725	£15,000

The Church offers free or reduced rates for room use to charities and community organisations amounting to at least £26,000 (2024: £26,000)

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2025

7. DEBTORS & CREDITORS (not applicable in 2025, General only in 2024)

7.1 Debtors and accrued income	2024 General £	7.2 Creditors	2024 General £
Room lettings	6,692	Car park rent prepaid	1,439
Insurance pre-payment	2,921	Electricity/Gas	1,225
Miscellaneous	291	Other	62
	£9,904		£2,726

8. INVESTMENTS (none in restricted funds)

	General Fund £	Designated Funds £	2025 Total £	2024 Total £
Value at 1 st January	186,711	26,842	213,553	207,966
Gain/(Loss) in year	10,561	(1,373)	9,188	5,588
Transfer	(85,000)	85,000	-	-
Value at 31 st December	£112,272	£110,469	£222,741	£213,554
Historical Cost at 31 st December	£39,900	£33,149	£73,049	£73,049

Values are at the mid-market rate at the close of business on the charity's Balance Sheet date. There were no purchases or sales during the year. At year end values 53.2% of investments were in M&G Charifunds and 46.8% in the CCLA COIF Ethical Investment Fund.

9. TRUSTEES

- 9.1 Three trustees were reimbursed for receipted expenditure. None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity as was the case in 2024
- 9.2 Trustees Indemnity Insurance is included in the church's insurance policy.

NOTES TO THE ACCOUNTS (continued)

For the Year Ended 31 December 2025

10. FUNDS

10.1 Description

Designated Funds

Children & Families Worker Fund	For joint worker with St Nicolas' Church, Guildford
Long Term Maintenance Fund	For occasional major items of maintenance and renewal becoming increasingly needed on a sixty year old building.
Legacy Fund	Temporary fund for large legacy until its use is decided
Organ Fund	For major repairs or alterations to the organ

Restricted Fund

Music Society	For the spread of the appreciation of music
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10.2 Movement of Designated Funds

	Children & Families Worker	Legacy Fund	Long Term Maintenance Fund	Organ Fund	Totals
	£	£	£	£	£
Balance as at 1 January	841	644,665	99,678	33,123	778,307
Income during year	11,105	1,442	-	1,057	13,604
Transfers in during year	23,400	-	5,000	-	24,800
	35,346	646,107	104,678	34,180	820,311
Expenditure during year	33,793	46,568	16,309	-	96,670
Transfers out during year	-	10,000	-	-	10,000
Movement on Investments	-	-	-	(1,373)	(1,373)
Balance as at 31 December	£1,553	£589,539	£88,369	£32,807	£712,268

10.3 Movement of Restricted Fund

	Music Society
	£
Balance as at 1 January	11,006
Income during year	4,819
Transfers in during year	-
	15,825
Expenditure during year	7,063
Transfers out during year	-
Movement on Investments	-
Balance as at 31 December	£8,762

GUILDFORD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130808

Accounts



Guildford
United
Reformed
Church

ANNUAL REPORT and ACCOUNTS

For the YEAR ENDED 31 DECEMBER 2024

FOR

**GUILDFORD UNITED REFORMED CHURCH
CHARITY**

Registered Charity Number: 1130808

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Scope of Report and Accounts

This report and the annexed accounts relate to the operations of the Trustees for the year ended 31 December 2024.

Governing Document

The Charity operates under the 1972, 1981 and 1990 United Reformed Church Acts of Parliament.

Name of Trustees

The Trustees serving for the full year were: Mrs H M Davies, Mr R M Dunnett, Mrs W A Dunnett, Mr A Green, Reverend W C Hawkins, Miss A Marshall

The following Trustee served for lesser periods as stated:

Mr G Baxter (1 Jan 2024 - 14 Apr 2024)

Mrs S Badger (from 14 Apr 2024)

Principal Address

83 Portsmouth Road, GUILDFORD, GU2 4BS

Other Relevant Organisations or Persons

INDEPENDENT EXAMINER

Chris Lowry CPA
Chamberlains Accountancy Ltd
Elm House
Shackleford Road
Elstead
GU8 6LB

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
WEST MALLING
ME19 4JQ

ANNUAL REPORT and ACCOUNTS (continued) For the Year Ended 31 December 2024

NARRATIVE INFORMATION

Origin and Historical Review

The Church was formed in 1662 in Guildford as a Free Church initially worshipping in Black Horse Lane and then in Chapel Street. It became a Congregational Church in about 1706. The Church moved to North Street in 1865 and to its present site in Portsmouth Road in 1965.

When the Congregational Church in England and Wales and the Presbyterian Church in England united in 1972 to become the United Reformed Church, Guildford Congregational Church became Guildford United Reformed Church.

Mission and Objective

Guildford United Reformed Church is an open and inclusive Christian community.

The Elders are committed to enabling as many people as possible to worship at our church and to become part of the community which uses our premises. The Elders maintain an overview of worship and make suggestions on how the many groups that are involved in the life of the church can participate in our services. Our worship puts faith into practice through prayer, scripture, music and sacrament.

The Elders have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion when planning activities to enable anyone to live out their faith as part of our community through:

- Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people connected with the church.
- Mission and outreach work.

To facilitate this work it is important that we maintain the fabric of the church building.

Achievements and Performance

Worship and Prayer

Family worship is normally held every Sunday morning except on the last Sunday of most months when an informal all-age service is held in the afternoon. Services continue to be live-streamed as well as being available as a recording. The average attendance in church has been around 30 with an unknown number joining online. Messy Church is normally held on the first Saturday of each month, with an average attendance of about 60. A children's Holiday Club for about 70 children was held in July. There is an Open Table (LGBTQ+) service on the first Sunday afternoon of each month as part of our commitment to being an Inclusive Church.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief, give thanks for the life which is now complete in this world and commend the person to God's keeping.

Pastoral Care

Through a network of pastoral visitors, regular care is maintained for those associated with the church.

ANNUAL REPORT and ACCOUNTS (continued)

For the Year Ended 31 December 2024

On two Saturdays every month the Church has continued to run the only Contact Centre in Guildford to enable children whose parents have split to meet the non-resident parent.

The church is a collection point for food bank donations and home to various social need groups including about fifteen 12-Step groups. During winter months the church has been open weekday mornings under the Warm Welcome/Warm Hub project.

Mission and Evangelism

Helping those in need is a demonstration of our faith. The church has again made donations to Guildford Town Centre Chaplaincy and Cherry Trees (a local organisation providing a safe place and respite care for children with disabilities,) both in part through another successful Christmas Tree Festival. The church also raised sizeable sums for Christian Aid, including through the URC's Commitment for Life project. A large number of charities use our premises either free or at reduced rates.

Ecumenical Relationships

The church is connected with many other churches in the town through the Guildford Town Centre Chaplaincy. There are especially close links with a local Anglican church, St Nicolas' with which we hold a number of joint services and study groups. We are involved in the local Inter-Faith Forum and also welcome a Muslim group for their daily prayers.

Children and Families Worker employed jointly with St Nicolas' Church Guildford

The post is split 75% with us and 25% with St Nicolas' although the cost of joint activities is split equally. She has run monthly Messy Church with growing numbers, another very successful joint Holiday Club in July and a monthly group for 11-16 year-olds, as joint activities, as well as various groups in our church for younger children.

Community Worker

Community work has continued with an increasing emphasis on support for those with dementia and their carers through weekly sessions with a mixture of musical activities, games playing and informal coffee and chat as well as a monthly lunch club, open to a wider range of older people. There was also a two-day Holiday at Home in August and a one-day one in December both for around 50 people. A very successful Community Day was held in August with a range of activities, performance displays and stalls which attracted around 400 people of all ages. Ways of further widening our community outreach are being investigated.

Volunteers

Much of the community, outreach and mission work is done by members and others associated with the church.

Application of Income

The Church's income is used for the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

In addition to this the premises of the Church are used by numerous local and national organisations, many of them charities in their own right.

ANNUAL REPORT and ACCOUNTS (continued)

For the Year Ended 31 December 2024

Review of Year's Activities

During the year eleven meetings of Trustees have been held together with six meetings of Church Members, including the Annual General Meeting.

Reserve Policy

The Trustees having considered the needs of the Church into the future feel that a General Fund reserve of approximately one half of one year's expenditure is a reasonable reserve to aim for, with the Designated Long Term Maintenance Fund providing a reserve of about £100,000 for significant maintenance costs which arise from time to time, especially given the size and age of the building.

Financial Review

As last year the church's income exceeded £250,000 so the accounts are again in accruals basis and this report is confined to an overview of the financial performance in the year under review and of the position at 31st December 2024.

The opening balance at 1st January 2024 of all funds was £943,833 (General & Designated Funds £904,759, Restricted Funds £39,074). The closing balance was £943,889 (General & Designated Funds £899,761, Restricted Funds £44,128).

The opening balance of General Fund was £149,644, with income of £222,766, expenditure of £208,829, gain in investments of £4,870 and a transfer of £7,000 to the Long Term Maintenance Fund, a net transfer of £9,874 to the Children & Families Worker Fund and a transfer of £3,000 from the Legacy Fund. These all resulted in the Fund increasing by £4,933 to £154,577.

The opening balance of the Long Term Maintenance Fund was £105,084. There was expenditure of £12,406 and £7,000 was transferred in from the General Fund with a carried forward balance of £99,678.

The opening balance of the Children & Families Worker Fund which receives income from St Nicolas' Church and Guildford URC was £31. It had income of £23,167 with a transfer in of £22,554 and made payments of £32,231 with a net transfer out of £12,680 with a carried forward balance of £841.

An unexpected and very substantial legacy was received mainly in 2023 with a further £20,000 in 2024. This has been put in a designated Legacy Fund. Whilst a comparatively small amount has been used for work done with those suffering from dementia and for looking at ways to improve the premises, the bulk is being retained until the church decides how to put it to best use. The opening balance was £650,000. It had income of £20,493 and made payments of £22,828 plus a transfer to the General Fund of £3,000 with a carried forward balance of £644,665.

The opening balance of the Restricted Funds including investments was £39,074. Receipts amounted to £12,601 and payments to £8,264. There was a positive movement in investments during the year of £717. These activities resulted in the balance being increased by £5,054 to £44,128.

Balance Sheet

Total net assets at 31st December 2024 were £943,889, an increase of £56 on the value at 31st December 2023.

ANNUAL REPORT and ACCOUNTS (continued)
For the Year Ended 31 December 2024**Conclusion**

The Trustees are of the opinion that the Charity's finances are sound.

This annual report was approved by the Trustees on 7th March 2025

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GUILDFORD UNITED REFORMED CHURCH CHARITY**For the Year Ended 31 December 2024****Charity Number: 1130808**

I report to the trustees on my examination of the accounts of the above charity ("the Foundation") for the year ended 31st December 2024, which are set out on pages 8 to 13.

Responsibilities and basis of report:

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 2011 Act and in carrying out my examination, I have followed all the 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 which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed by the Independent Examiner

C S Lowry

dated: 24 March 2025

Chris Lowry CPA
Chamberlains Accountancy Ltd
Elm House
Shackleford Road
Elstead
GU8 6LB

STATEMENT OF FINANCIAL ACTIVITIES For the Year Ended 31 December 2024

	Note	General Fund	Designated Funds	Restricted Funds	2024 Total Funds	2023 General Fund	2023 Designated Funds	2023 Restricted Funds	2023 Total Funds
		£	£	£	£				£
Income									
Collections & Freewill Offerings		46,586	642	-	47,228	44,656	548	-	45,204
Special Collections		5,417	-	-	5,417	11,138	-	-	11,138
Donations, Grants & Legacies	4	16,766	33,863	3,719	54,348	33,979	650,560	3,747	688,286
Gift Aid		14,058	-	204	14,262	12,538	-	110	12,648
Other income		3,164	9,151	7,554	19,869	2,556	6,061	3,254	11,821
Activities generating income	3	96,440	-	-	96,440	110,223	-	-	110,223
Investment Income		8,231	4	761	8,996	7,907	-	747	8,654
Bank Interest		32,104	-	363	32,467	2,380	-	267	2,647
Total		222,766	43,660	12,601	279,027	225,377	657,169	8,125	890,671
Expenditure									
Ministerial Costs	6	46,470	-	-	46,470	52,239	-	-	52,239
Worship Activities		11,006	11,176	-	22,182	13,650	2,519	-	16,169
Church Running Costs	5	80,357	27,907	815	109,079	69,364	1,602	682	71,648
Salaries & pensions	13	57,506	28,382	-	85,888	41,366	18,020	-	59,386
Recitals & Concerts		-	-	5,939	5,939	-	-	6,099	6,099
Donations and grants	7	13,490	-	1,510	15,000	21,385	348	1,590	23,323
Total		208,829	67,465	8,264	284,558	198,004	22,489	8,371	228,864
Net gains (losses) on investments		4,870	-	717	5,587	6,351	-	2,336	8,687
Net income/ (expenditure)		18,807	(23,805)	5,054	56	33,724	634,680	2,090	670,494
Transfers between Funds	7.1	(13,874)	13,874	-	-	(19,750)	19,750	-	-
Net movement in funds		4,933	(9,931)	5,054	56	13,974	654,430	2,090	670,494
Reconciliation of funds									
Balance b/fwd		149,644	755,115	39,074	943,833	135,670	100,685	36,984	273,339
FUNDS this year end		£154,577	£745,184	£44,128	£943,889	£149,644	£755,115	£39,074	££943,833

BALANCE SHEET
As at 31 December 2024

	Notes	General	Designated Funds	Restricted Funds	2024 Total Funds	2023 General	2023 Designated	2023 Restricted	2023 Total
		£	£	£	£				£
Current Assets									
At Bank	9	(94,115)	100,519	4,436	10,840	(97,937)	105,115	645	7,823
On deposit	9	54,539	644,665	12,810	712,014	59,676	380,000	12,264	451,940
Petty Cash	9	264	-	40	304	65	-	40	105
Current investments	10	186,711	-	26,842	213,553	181,841	-	26,125	207,966
Debtors and accrued income	8.1	9,904	-	-	9,904	10,493	270,000		280,493
Total current assets		£157,303	£745,184	£44,128	£946,615	£154,138	£755,115	£39,074	£948,327
Creditors: amounts falling due within one year	8.2	(2,726)	-	-	(2,726)	(4,494)		-	(4,494)
TOTAL FUNDS		£154,577	£745,184	£44,128	£943,889	£149,644	£755,115	£39,074	£943,833

All the Charity's activities are classed as continuing.

There are no liabilities or tangible assets of any value.

- The Notes on Pages 10-13 form part of these accounts
- These Accounts were approved by the Trustees on xxth 2025

Trustee Name	Signature	Date
Revd. W C Hawkins	<i>W C Hawkins</i>	7 March 2025
R M Dunnett	<i>R M Dunnett</i>	7 March 2025

NOTES TO THE ACCOUNTS

For the Year Ended 31 December 2024

1. ACCOUNTING POLICIES

1.1 Scope and basis of the financial statements

The financial statements are prepared in accordance with the Statement of Recommended Practice applicable for charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2023).

1.2 Fund Accounting

General and Designated Funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subject to restrictions on the expenditure imposed by the donors or contained in the terms of a grant. The church has no endowment funds.

1.3 Incoming Resources & Resources Expended

The accounts are produced on an accruals basis. Much of the management and activity of the church is carried out by volunteers. The tangible cost is not included in the financial statements as this contribution to the life of the church is incalculable.

1.4 Tangible Fixed Assets

Freehold Property The owner of the church and manse buildings is the United Reformed Church (Wessex) Trust Limited (Charity 282729) which holds them on trust for purposes connected with Guildford United Reformed Church.

Equipment The cost of new furniture and equipment is written off in the year of purchase.

1.5 Investments

Investments are stated at mid-market value and are considered to be current assets rather than long term investments.

1.6 Income:

The standard list of accounting policies has been applied

1.7 Government grants

None have been received

2. RISK EXPOSURE

2.1 2024 debtors are almost entirely groups who hire rooms with amounts only invoiced late December. With one exception groups are long-term users, almost all who paid in January 2025. Any amount still not paid is very small in relation to assets.

Investment risks are very small given size of the Charity funds in which the investments are held

2.2 2023 debtors are almost entirely groups who hire rooms with amounts only invoiced late December. All groups are long-term users, almost all who paid in January 2024. Any amount still not paid is very small (c £300) in relation to assets.

Investment risks are very small given the size of the Charity funds in which the investments are held

3. ACTIVITIES GENERATING INCOME (General Fund only)

	2024	2023
	£	£
Use of rooms	79,224	91,240
Car park licence fees	17,216	18,983
	£96,440	£110,223

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2024

4. DONATIONS, LEGACIES & GRANTS RECEIVED

	General Fund	Designated Funds	Restricted Funds	2024 Total	2023 General	2023 Designated	2023 Restricted	2023 Total
	£	£	£	£	£	£	£	£
Badminton Club	700	-	-	700	600	-	-	600
Bowls Club	-	-	-	-	500	-	-	500
David Williamson Trust	184	90	-	274	356	60	-	416
Emmaus – The Moss Trust	350	-	-	350	700	-	-	700
John Beane's Charity	6,589	7,600	-	14,189	17,598	500	-	18,098
Scutt & Durrant Trust	6,500	5,780	-	12,280	8,430	-	-	8,430
XY Strings & Music Society	1,300	-	-	1,300	1,100	-	-	1,100
Legacies	-	20,000	-	20,000	1,000	650,000	-	651,000
Miscellaneous donations	1,143	393	3,719	5,255	3,695	-	3,747	7,442
	£16,766	£33,863	£3,719	£54,348	£33,979	£650,560	£3,747	£688,286

5. CHURCH RUNNING COSTS

	General Fund	Designated Funds	Restricted Funds	2024 Total	2023 General	2023 Designated	2023 Restricted	2023 Total
	£	£	£	£	£	£	£	£
Administration, publicity	6,892	806	815	8,513	7,001	1,602	682	9,285
Governance	1,300	-	-	1,300	1,200	-	-	1,200
Gas and electricity	19,080	-	-	19,080	16,773	-	-	16,773
Insurance, council tax, water	10,888	-	-	10,888	7,959	-	-	7,959
Premises maintenance	21,889	27,101	-	48,990	14,983	-	-	14,983
Cleaning Contract	16,969	-	-	16,969	16,730	-	-	16,730
Other running costs	3,339	-	-	3,339	4,718	-	-	4,718
	£80,357	£27,907	£815	£109,079	£69,364	£1,602	£682	£71,648

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2024

6. MINISTERIAL COSTS (General Fund only)

	2024	2023
	£	£
Ministry & Mission Fund	37,800	44,180
Manses running expenses	7,477	5,729
less Synod allowance	(1,232)	(311)
Car running costs & travel	1,498	1,539
Ministerial expenses	522	1,028
Pulpit Supply	405	74
	£46,470	£52,239

7 DONATIONS AND GRANTS MADE

	General Fund	Designated Funds	Restricted Funds	2024 Total	2023 General	2023 Designated	2023 Restricted	2023 Total
	£	£	£	£	£	£	£	£
Cherry Trees	2,000	-	-	2,000	2,130	48	-	2,178
Christian Aid	2,290	-	-	2,290	6,260	-	-	6,260
Commitment for Life	2,020	-	-	2,020	2,100	-	-	2,100
Christians Against Poverty	1,000	-	-	1,000	1,000	-	-	1,000
Disability Challengers	505	-	-	505	-	-	-	-
Guildford Action	500	-	-	500	500	-	-	500
Guildford Town Centre Chaplaincy	2,000	-	-	2,000	3,680	-	-	3,680
Médecins sans Frontières	500	-	-	500	900	-	-	900
Oakleaf	500	-	-	500	500	-	-	500
URC (Gaza & Myanmar appeals)(2023 Nurse Training)	1,000	-	-	1,000	3,280	-	-	-
Young People's Trust for the Environmen	500	-	-	500	-	-	-	-
Misc. small donations	675	-	1,510	1,975	1,035	300	1,590	5,715
	£13,490	£-	£1,510	£15,000	£21,385	£348	£1,590	£23,323

The Church offers free or reduced rates for room use to charities and community organisations amounting to at least £26,000 (2023: £26,000)

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2024

8 DEBTORS & CREDITORS

8.1 Debtors (all recoverable within one year) **and accrued income**

	General Fund	Designated Funds	Restricted Funds	2024 Total	2023 General	2023 Designated	2023 Restricted	2023 Total
	£	£	£	£	£	£		£
Room lettings	6,692	-	-	6,692	7,615	-	-	7,615
Insurance pre-payment	2,921	-	-	2,921	2,878	-	-	2,878
Miscellaneous	291	-	-	291	-	-	-	-
Accrued Legacy Income	-	-	-	-	-	270,000	-	270,000
	£9,904	£-	£-	£9,904	£10,493	£270,000	£-	£280,493

8.2 Creditors (all falling due within 1 year)

	General Fund	Designated Funds	Restricted Funds	2024 Total	2023 General	2023 Designated	2023 Restricted	2023 Total
	£	£	£	£	£	£	£	£
Car park rent prepaid	1,439	-	-	1,439	1,418	-	-	1,418
Glencross cleaning	-	-	-	-	1,081	-	-	1,081
Electricity/Gas	1,225	-	-	1,225	1,783	-	-	1,783
Other	62	-	-	62	1,224	-	-	212
	£2,726	£-	£-	£2,726	£4,494	£-	£-	£4,494

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2024

9 CASH AT BANK AND IN HAND

	General Fund	Designated Funds	Restricted Funds	2024 Total	2023 General	2023 Designated	2023 Restricted	2023 Total
	£	£	£	£	£	£	£	£
At Bank - CAF	(94,115)	100,519	-	6,404	(97,937)	105,115	-	7,178
- Lloyds	-	-	4,436	4,436	-	-	645	645
On deposit - COIF	37,955	644,665	6,280	688,900	12,692	380,000	5,234	397,926
- CAF Gold	16,584	-	-	16,584	46,984	-	-	46,984
- Lloyds	-	-	6,530	6,530	-	-	7,030	7,030
Petty Cash	264	-	40	304	65	-	40	105
	(39,312)	£745,184	£17,286	£723,158	£(38,196)	£485,115	£12,949	£459,868

10 INVESTMENTS

	General Fund	Designated Funds	Restricted Funds	2024 Total	2023 General	2023 Designated	2023 Restricted	2023 Total
	£	£	£	£	£	£	£	£
Value at 1 st January	181,841	-	26,125	207,966	175,490	-	23,789	199,279
Gain/(Loss) in year	4,870	-	717	5,588	6,351	-	2,336	8,687
Value at 31 st December	£186,711	£-	£26,842	£213,553	£181,841	£-	£26,125	£207,966
Historical Cost at 31 st December	£59,900	£-	£13,149	£73,049	£59,900	£-	£13,149	£73,049

Values are at the mid-market rate at the close of business on the charity's Balance Sheet date. There were no purchases or sales during the year. At year end values 48.0% of investments were in M&G Charifunds and 52.0% in the CCLA COIF Ethical Investment Fund.

11. TRUSTEES

11.1 Three trustees were reimbursed for receipted expenditure. None of the trustees have been paid any remuneration or received any other benefits from an employment with their charity or a related entity as was the case in 2023

11.2 Trustees Indemnity Insurance is included in the church's insurance policy.

NOTES TO THE ACCOUNTS (continued)

For the Year Ended 31 December 2024

12. FUNDS

12.1 Description

Designated Funds

Children & Families Worker Fund	For joint worker with St Nicolas' Church, Guildford
Long Term Maintenance Fund	For occasional major items of maintenance and renewal becoming increasingly needed on a sixty year old building.
Legacy Fund	Temporary fund for large legacy until its use is decided

Restricted Funds

Organ Fund	For major repairs or alterations to the organ
Music Society	For the spread of the appreciation of music

12.2 Movement of Funds

	Designated Funds			Restricted Funds	
	Children & Families Worker	Legacy Fund	Long Term Maintenance Fund	Music Society	Organ Fund
	£	£	£	£	£
Balance as at 1 January	31	650,000	105,084	7,714	31,360
Income during year	23,167	20,493	-	11,555	1,046
Transfers in during year	22,554	-	7,000	-	-
	45,752	670,493	112,084	19,269	32,406
Expenditure during year	32,231	22,828	12,406	8,264	-
Transfers out during year	12,680	3,000	-	-	-
Movement on Investments	-	-	-	-	717
Balance as at 31 December	£841	£644,665	£99,678	£11,005	£33,123

13. EMPLOYEES

13.1 Costs (none in Restricted Funds)

	General Fund	Designated Funds	2024 Total	2023 General	2023 Designated	2023 Total
	£	£	£	£	£	£
Salaries and wages	54,430	26,775	81,205	38,714	17,000	55,714
Social security costs			-			-
Pension costs (defined contribution scheme)	3,076	1,607	4,683	2,651	1,020	3,671
Other employee benefits	-	-	-	-	-	-
Total staff costs	£57,506	£28,382	£85,888	£41,375	£18,020	£59,385

13.2 No employee earned £60,000 or more (previous year: 0)

13.3 Average number of employees in the year: 4.5 (previous year: 3)

GUILDFORD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130808

Accounts



Guildford
United
Reformed
Church

ANNUAL REPORT and ACCOUNTS

For the YEAR ENDED 31 DECEMBER 2023

FOR

GUILDFORD UNITED REFORMED CHURCH
CHARITY

Registered Charity Number: 1130808

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For the Year Ended 31 December 2023

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**ANNUAL REPORT and ACCOUNTS
For the Year Ended 31 December 2023**

LEGAL AND ADMINISTRATIVE INFORMATION

Name and Registered Number of Charity

The Charity is known as "Guildford United Reformed Church Charity". Its registered number is 1130808.

Administration and Management of Charity

The charity is administered by the Trustees of Guildford United Reformed Church who represent the members of the Church and are the Minister of the Church and elected Elders of the Church.

Appointment of Trustees

The Trustees are all appointed by Church Members at the Annual General Meeting of the Church or at a specially called meeting of Church Members. In the case of the Elders they are appointed for three years and may be elected to serve for a further three years before retiring for at least one year and, in exceptional circumstances, for a further year, except for the Church Secretaries and Church Treasurer for whom there is no time limit. Any Minister remains in situ after the call to the pastorate until he or she leaves for another pastorate or retirement.

Scope of Report and Accounts

This report and the annexed accounts relate to the operations of the Trustees for the year ended 31 December 2023.

Governing Document

The Charity operates under the 1972, 1981 and 1990 United Reformed Church Acts of Parliament.

Name of Trustees

The Trustees serving for the full year were: Mr G Baxter, Mr R M Dunnett, Mrs W A Dunnett, Mr A Green, Reverend W C Hawkins, Miss A Marshall

The following Trustee served for lesser periods as stated:

(1 Jan - 5 Mar) Mrs A Chase, Mr I Cornish, Mrs F Dorling, Mr I Hitchcock, Mr H T Jones, Ms H Smith
(from 5 Mar) Mrs H M Davies, Miss A Marshall

Principal Address

83 Portsmouth Road, GUILDFORD, GU2 4BS

Other Relevant Organisations or Persons

INDEPENDENT EXAMINER

P. Chamberlain FCA
Chamberlains Accountancy
Elm House, Tanshire Park
Shackleford
Elstead
GU8 6LB

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
WEST MALLING
ME19 4JQ

**ANNUAL REPORT and ACCOUNTS (continued)
For the Year Ended 31 December 2023**

NARRATIVE INFORMATION

Origin and Historical Review

The Church was formed in 1662 in Guildford as a Free Church initially worshipping in Black Horse Lane and then in Chapel Street. It became a Congregational Church in about 1706. The Church moved to North Street in 1865 and to its present site in Portsmouth Road in 1965.

When the Congregational Church in England and Wales and the Presbyterian Church in England united in 1972 to become the United Reformed Church, Guildford Congregational Church became Guildford United Reformed Church.

Mission and Objective

Guildford United Reformed Church is an open and inclusive Christian community.

The Elders are committed to enabling as many people as possible to worship at our church and to become part of the community which uses our premises. The Elders maintain an overview of worship and make suggestions on how the many groups that are involved in the life of the church can participate in our services. Our worship puts faith into practice through prayer, scripture, music and sacrament.

The Elders have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion when planning activities to enable anyone to live out their faith as part of our community through:

- Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people connected with the church.
- Mission and outreach work.

To facilitate this work it is important that we maintain the fabric of the church building.

Achievements and Performance

Worship and Prayer

Family worship is normally held every Sunday morning except on the last Sunday of most months when an informal all-age service is held in the afternoon. Services continue to be live-streamed as well as being available as a recording. The average attendance in church has been around 30 with an unknown number joining online. Messy Church is normally held on the first Saturday of each month, with an average attendance of about 35. A children's Holiday Club for about 60 children was held in August. There is an Open Table (LGBTQ+) service on the first Sunday afternoon of each month as part of our commitment to being an Inclusive Church.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief, give thanks for the life which is now complete in this world and commend the person to God's keeping.

Pastoral Care

Through a network of pastoral visitors, regular care is maintained for those associated with the church.

On two Saturdays every month the Church has continued to run the only Contact Centre in Guildford to enable children whose parents have split to meet the non-resident parent.

**ANNUAL REPORT and ACCOUNTS (continued)
For the Year Ended 31 December 2023**

The church is a collection point for food bank donations and home to various social need groups including about fifteen 12-Step groups. During winter months the church has been open weekday mornings under the Warm Welcome/Warm Hub project

Mission and Evangelism

Helping those in need is a demonstration of our faith. The church has again made donations to Guildford Town Centre Chaplaincy and Cherry Trees (a local organisation providing a safe place for children with disabilities,) both in part through another successful Christmas Tree Festival. The church also raised money to pay for the training of some nurses in Malawi through links with an ex-member as well as sizeable sums for Christian Aid, mainly through the URC's Commitment for Life project. A large number of charities use our premises either free or at reduced rates.

Ecumenical Relationships

The church is connected with many other churches in the town through the Guildford Town Centre Chaplaincy. There are especially close links with a local Anglican church, St Nicolas' with which we hold a number of joint services and study groups. We are involved in the local Inter-Faith Forum and also welcome a Muslim group for their daily prayers.

Children and Families Worker employed jointly with St Nicolas' Church Guildford

Initially the minister and others carried on the joint work, before a new appointment was made in April with the post split 75% with us and 25% with St Nicolas' although the cost of joint activities is split equally. She has run monthly Messy Church with growing numbers, another very successful joint Holiday Club in July and a monthly group for 11-16 year-olds, as joint activities, as well as various groups in our church for younger children.

Community Worker

Community work has continued with an increasing emphasis on support for those with dementia and their carers through weekly sessions with a mixture of musical activities, games playing and informal coffee and chat as well as a monthly lunch club, open to a wider range of older people. There was also a two-day Holiday at Home in August and a one-day one in December both for around 50 people. Ways of widening our community outreach are being investigated.

Application of Income

The Church's income is used for the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

In addition to this the premises of the Church are used by numerous local and national organisations, many of them charities in their own right.

Reserve Policy

The Trustees having considered the needs of the Church into the future feel that a General Fund reserve of approximately one half of one year's expenditure is a reasonable reserve to aim for, with the Designated Long Term Maintenance Fund providing a reserve of about £100,000 for significant maintenance costs which arise from time to time, especially given the size and age of the building.

Review of Year's Activities

During the year eleven meetings of Trustees have been held together with six meetings of Church Members, including the Annual General Meeting.

**ANNUAL REPORT and ACCOUNTS (continued)
For the Year Ended 31 December 2023**

Financial Review

As this year's income exceeds £250,000 the accounts are on an accruals basis unlike in the past few years when they were on a receipts and payments basis and this report is confined to an overview of the financial performance in the year under review and of the position at 31st December 2023.

The opening balance at 1st January 2023 of all funds was £273,339 (General & Designated Funds £236,355 Restricted Funds £36,984). The closing balance was £943,833 (General & Designated Funds £904,759, Restricted Funds £39,074).

The very large increase in the overall balance was almost entirely to a completely unexpected and very substantial legacy from the survivor of a couple who were married in our church in 1966 but appear to have had no contact since. The major part (£380,000) was received in the autumn. An additional amount of £270,000 was received in February 2024 and has been treated as an accrual of income in these accounts. Whilst the church decides how to put this to best use, a designated "Legacy" fund has been created.

The opening balance of General Fund was £135,670, with income of £225,377, expenditure of £198,004, gain in investments of £6,351 and transfers of £5,000 to the Long Term Maintenance Fund and £14,750 to the Children & Families Worker Fund. These all resulted in the Fund increasing by £13,974 to £149,644.

The opening balance of the Long Term Maintenance Fund was £100,084. There was no expenditure and £5,000 was transferred in from the General Fund with a carried forward balance of £105,085.

The opening balance of the Children & Families Worker Fund which receives income from St Nicolas' Church and Guildford URC was £601. It had income of £7,169 plus a transfer in of £14,750 and made payments of £22,489 with a carried forward balance of £31.

The new Legacy Fund just has the £650,000 previously mentioned.

The opening balance of the Restricted Funds including investments was £36,984. Receipts amounted to £8,125 and payments to £8,371. There was a positive movement in investments during the year of £2,336. These activities resulted in the balance being increased by £2,090 to £39,074.

Balance Sheet

Total net assets at 31st December 2023 were £943,833, an increase of £670,494 on the value at 31st December 2022.

Conclusion

The Trustees are of the opinion that the Charity's finances are sound.

This annual report was approved by the Trustees on 13th April 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GUILDFORD UNITED REFORMED CHURCH CHARITY

For the Year Ended 31 December 2023

Charity Number: 1130808

I report to the trustees on my examination of the accounts of the above charity ("the Foundation") for the year ended 31st December 2023, which are set out on pages 8 to 13.

Responsibilities and basis of report:

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 2011 Act and in carrying out my examination, I have followed all the 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 which gives me cause to believe that in, any material respect,;

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed by the Independent Examiner

dated: 26th April 2024

P J Chamberlain

P. J. Chamberlain FCA
Chamberlains Accountancy
Elm House, Tanshire Park
Shackleford
Elstead
GU8 6LB

STATEMENT OF FINANCIAL ACTIVITIES
For the Year Ended 31 December 2023

	Notes	General Fund	Designated Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
		£	£	£	£	£
Income						
Collections & Freewill Offerings		44,656	548	-	45,204	43,609
Special Collections		11,138	-	-	11,138	9,266
Donations, Grants & Legacies	2	33,979	650,560	3,747	688,286	33,541
Gift Aid		12,538	-	110	12,648	11,536
Other income		2,556	6,061	3,254	11,871	14,609
Activities generating income	3	110,223	-	-	110,223	117,323
Investment Income		7,907	-	747	8,654	8,474
Bank Interest		2,380	-	267	2,647	260
Total		225,377	657,169	8,125	890,671	238,618
Expenditure						
Ministerial Costs	4	52,239	-	-	52,239	52,448
Worship Activities		13,650	2,519	-	16,179	11,500
Church Running Costs	5	69,364	1,602	682	71,648	65,522
Salaries & pensions		41,366	18,020	-	59,386	51,515
Recitals & Concerts		-	-	6,099	6,099	5,539
Donations and grants	6	21,385	348	1,590	23,323	17,010
Total		198,004	22,489	8,371	228,864	203,534
Net gains (losses) on investments		6,351		2,336	8,687	(20,857)
Net income/(expenditure)		33,724	634,680	2,090	670,494	14,227
Transfers between Funds	7.1	(19,750)	19,750	-	-	-
Net movement in funds		13,974	654,430	2,090	670,494	14,227
Reconciliation of funds						
Balance Bfwd		135,670	100,685	36,984	273,339	259,112
FUNDS this year end		£149,644	£755,115	£39,074	£943,833	£273,339

BALANCE SHEET
As at 31 December 2023

	Notes	General	Designated Funds	Restricted Funds	2023 Total Funds	2022 Total Funds
		£	£	£	£	£
Current Assets						
At Bank	9	(97,937)	105,115	645	7,823	21,207
On deposit	9	59,676	380,000	12,264	451,940	52,722
Petty Cash	9	65	-	40	105	131
Current investments	10	181,841	-	26,125	207,966	199,279
Debtors and accrued income	8.1	10,493	270,000	-	280,493	
Total current assets		£154,138	£755,115	£39,074	£948,327	£273,339
Creditors: amounts falling due within one year	8.2	(4,494)	-	-	(4,494)	
Creditors: Amounts falling after one year		-	-	-	-	-
TOTAL FUNDS		£149,644	£755,115	£39,074	£943,833	£273,339

All the Charity's activities are classed as continuing.
There are no liabilities or tangible assets of any value.

- The Notes on Pages 10-13 form part of these accounts
- These Accounts were approved by the Trustees on xxth April 2024

Trustee Name	Signature	Date
Rev. W C Hawkins	<i>W C Hawkins</i>	13 th April 2024
R M Dunnett	<i>R M Dunnett</i>	13 th April 2024

NOTES TO THE ACCOUNTS
For the Year Ended 31 December 2023

1. ACCOUNTING POLICIES

1.1 Scope and basis of the financial statements

The financial statements are prepared in accordance with the Statement of Recommended Practice applicable for charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2022).

1.2 Fund Accounting

General and Designated Funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subject to restrictions on the expenditure imposed by the donors or contained in the terms of a grant. The church has no endowment funds.

1.3 Incoming Resources & Resources Expended

The accounts are produced on an accruals basis, so income is recognised when receivable and expenditure is recognised when the liability is incurred. In previous years, due to the charity being smaller, the accounts were produced on a receipts and payments basis, and the comparative figures are shown on that basis. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this contribution to the life of the church is incalculable.

1.4 Tangible Fixed Assets

Freehold Property The owner of the church and manse buildings is the United Reformed Church (Wessex) Trust Limited (Charity 282729) which holds them on trust for purposes connected with Guildford United Reformed Church.

Equipment The cost of new furniture and equipment is written off in the year of purchase.

1.5 Investments

Investments are stated at mid-market value and are considered to be current assets rather than long term investments.

2. DONATIONS, LEGACIES & GRANTS RECEIVED

	General Fund	Designated Funds	Restricted Funds	2023	2022
	£	£	£	£	£
Badminton Club	600	-	-	600	600
Bowls Club	500	-	-	500	500
David Williamson Trust	356	60	-	416	328
Emmaus – The Moss Trust	700	-	-	700	-
John Beane's Charity	17,598	500	-	18,098	14,199
Scutt & Durrant Trust	8,430	-	-	8,430	8,500
St Nicolas 9th Guildford Scouts	250	-	-	250	250
URC Wessex (Community worker)	-	-	-	-	2,000
XY Strings & Music Society	1,100	-	-	1,100	1,300
Legacies	1,000	650,000	-	651,000	-
Miscellaneous donations	3,445	-	3,747	7,192	5,864
	£33,979	£650,560	£3,747	£688,286	£33,541

3. ACTIVITIES GENERATING INCOME (General Fund only)

	2023	2022
	£	£
Use of rooms	91,240	78,512
Car park licence fees	18,893	38,811
	£110,223	£117,323

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2023

4. **MINISTERIAL COSTS (General Fund only)**

	2023	2022
	£	£
Ministry & Mission Fund	44,180	44,484
Manses running expenses	5,729	5,760
less Synod allowance	(311)	(1,066)
Car running costs & travel	1,539	2,010
Ministerial expenses	1,028	862
Pulpit Supply	74	398
	£52,239	£52,448

5. **CHURCH RUNNING COSTS**

	General Fund	Designated Funds	Restricted Funds	2023	2022
	£	£	£	£	£
Administration & Office	7,150	1,602	682	9,434	6,286
Administrator costs	825	-	-	825	304
Gas and electricity	16,773	-	-	16,773	13,571
Insurance, council tax, water	7,959	-	-	7,959	10,342
Premises maintenance	14,983	-	-	14,983	16,250
Cleaning Contract	16,730	-	-	16,730	14,316
Publicity	226	-	-	226	357
Other running costs	4,718	-	-	4,718	4,096
	£69,364	£1,602	£682	£71,648	£65,522

6. **DONATIONS AND GRANTS MADE**

	General Fund	Designated Funds	Restricted Funds	2023	2022
	£	£		£	£
Cherry Trees	2,130	48	-	2,178	640
Cheryl King Trust	-	-	490	490	500
Christian Aid	6,260	-	-	6,260	1,340
Commitment for Life	2,100	-	-	2,100	1,920
Christians Against Poverty (Westborough)	1,000	-	-	1,000	2,250
DEC Appeals	-	-	-	-	3,285
Guildford Action	500	-	-	500	500
Guildford Town Centre	3,680	-	-	3,680	3,000
Malawi Nurse's training	3,280	-	-	3,280	500
Médecins sans Frontières	900	-	-	900	-
Oakleaf	500	-	-	500	500
Misc. small donations	1,035	300	1,100	2,435	2,575
	£21,385	£348	£1,590	£23,323	£17,010

The Church offers free or reduced rates for room use to charities and community organisations which in the year amounted to at least £26,000 (2022: £26,000)

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2023

7. FUNDS

7.1 Description

Designated Funds

Children & Families Worker Fund	For joint worker with St Nicolas' Church, Guildford
Long Term Maintenance Fund	For occasional major items of maintenance and renewal becoming increasingly needed on a fifty year old building.
Legacy Fund	Temporary fund for large legacy until its use is decided

Restricted Funds

Organ Fund	For major repairs or alterations to the organ
Music Society	For the spread of the appreciation of music

7.1 Movement of Funds

	Designated Funds			Restricted Funds	
	Children & Families Worker	Legacy Fund	Long Term Maintenance Fund	Music Society	Organ Fund
	£	£	£	£	£
Balance as at 1 January	601	-	100,085	8,910	4,285
Income during the year	7,169	380,000	-	7,176	949
Transfers in during the year	14,750	-	5,000	-	-
	22,520	380,000	105,084	16,086	5,234
Expenditure during the year	22,489	-	-	8,371	-
Transfers out during the year	-	-	-	-	-
Balance as at 31 December	£31	£380,000	£105,085	£7,715	£5,234

The Organ Fund also had investments valued at £26,125 making its total value £31,359

8 DEBTORS & CREDITORS

8.1 Debtors and accrued income

	General Fund	Designated Funds	Restricted Funds	2023	2022
	£	£	£	£	£
Room lettings	7,615	-	-	7,615	-
Insurance pre-payment	2,878	-	-	2,878	-
Accrued Legacy Income	-	270,000	-	270,000	-
	£10,493	£270,000		£280,493	

8.2 Creditors

	General Fund	Designated Funds	Restricted Funds	2023	2022
	£	£	£	£	£
Car park rent prepaid	1,418	-	-	1,418	-
Glencross cleaning	1,081	-	-	1,081	-
Electricity/Gas	1,783	-	-	1,783	-
Other	1,224	-	-	1,224	-
	£4,494			£4,494	

9 **CASH AT BANK AND IN HAND**

	General Fund	Designated Funds	Restricted Funds	2023	2022
	£	£	£	£	£
At Bank - CAF	(97,937)	105,115	-	7,178	20,149
- Lloyds	-	-	645	645	1,059
On deposit - COIF	12,692	380,000	5,234	397,926	12,928
- CAF Gold	46,984	-	-	46,984	31,982
- Lloyds	-	-	7,030	7,030	7,811
Petty Cash	65	-	40	105	131
	£(38,196)	£485,115	£12,949	£459,868	£74,060

10. **INVESTMENTS**

	General Fund	Restricted Funds	2023	2022
	£	£	£	£
Value at 1 st January	175,490	23,789	199,279	220,136
Gain/(Loss) in year	6,351	2,336	8,687	(20,857)
Value at 31 st December	£181,841	£26,125	£207,966	£199,279
Historical Cost at 31 st December	£59,900	£13,149	£73,049	£73,049

Values are at the mid-market rate at the close of business on the charity's Balance Sheet date. There were no purchases or sales during the year. At year end values 48.0 % of investments were in M&G Charifunds and 52.0% in the CCLA COIF Ethical Investment Fund.

11. **TRUSTEES AND EMPLOYEES**

11.1 Five trustees were reimbursed for receipted expenditure.

11.2 Trustees Indemnity Insurance is included at no extra cost in the church's insurance policy.

11.3 Average number of employees in the year: 3 (previous year: 3)

GUILDFORD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130808

Accounts



Guildford
United
Reformed
Church

ANNUAL REPORT and ACCOUNTS

For the YEAR ENDED 31 DECEMBER 2022

FOR

GUILDFORD UNITED REFORMED CHURCH
CHARITY

Registered Charity Number: 1130808

CONTENTS OF THE ACCOUNTS
For the Year Ended 31 December 2022

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Assets & Liabilities	8
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**ANNUAL REPORT and ACCOUNTS
For the Year Ended 31 December 2022**

LEGAL AND ADMINISTRATIVE INFORMATION

Name and Registered Number of Charity

The Charity is known as "Guildford United Reformed Church Charity". Its registered number is 1130808.

Administration and Management of Charity

The charity is administered by the Trustees of Guildford United Reformed Church who represent the members of the Church and are the Minister of the Church and elected Elders of the Church.

Appointment of Trustees

The Trustees are all appointed by Church Members at the Annual General Meeting of the Church or at a specially called meeting of Church Members. In the case of the Elders they are appointed for three years and may be elected to serve for a further three years before retiring for at least one year and, in exceptional circumstances, for a further year, except for the Church Secretaries and Church Treasurer for whom there is no time limit. Any Minister remains in situ after the call to the pastorate until he or she leaves for another pastorate or retirement.

Scope of Report and Accounts

This report and the annexed accounts relate to the operations of the Trustees for the year ended 31 December 2022.

Governing Document

The Charity operates under the 1972, 1981 and 1990 United Reformed Church Acts of Parliament.

Name of Trustees

The Trustees serving for the full year were: Mr G Baxter, Mrs A Chase, Mr I Cornish, Mrs F Dorling, Mr R M Dunnett, Mrs W A Dunnett, Mr A Green, Reverend W C Hawkins, Mr I Hitchcock, Mr H T Jones, Ms H Smith

The following Trustee served for lesser periods as stated:

Miss A Marshall (1 Jan - 1 Feb)

Principal Address

83 Portsmouth Road, GUILDFORD, GU2 4BS

Other Relevant Organisations or Persons

INDEPENDENT EXAMINER

Mrs Nicola Willshire ACIE
Accounting Services (Guildford) Limited
61 Fairlands Avenue
Fairlands
Guildford GU3 3NB

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
WEST MALLING
ME19 4JQ

ANNUAL REPORT and ACCOUNTS (continued) **For the Year Ended 31 December 2022**

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Origin and Historical Review

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The Elders have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion when planning activities to enable anyone to live out their faith as part of our community through:

- Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus.
- Provision of pastoral care for people connected with the church.
- Mission and outreach work.

To facilitate this work it is important that we maintain the fabric of the church building.

Achievements and Performance

Worship and Prayer

Family worship is normally held every Sunday morning except on the last Sunday of most months when an informal all-age service is held in the afternoon. Services continue to be live-streamed as well as being available as a recording. The average attendance in church has been around 30 with an unknown number joining online. Messy Church is normally held on the first Saturday of each month, with an average attendance of about 35. A children's Holiday Club for about 60 children was held in August. There is an Open Table (LBGTQ+) service on the first Sunday afternoon of each month as part of our commitment to being an Inclusive Church.

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On two Saturdays every month the Church has continued to run the only Contact Centre in Guildford to enable children whose parents have split to meet the non-resident parent.

The church is a collection point for food bank donations and home to various social need groups including about fifteen 12-Step groups. From November the church has been open weekday mornings under the Warm Welcome/Warm Hub project

ANNUAL REPORT and ACCOUNTS (continued) For the Year Ended 31 December 2022

Mission and Evangelism

Helping those in need is a demonstration of our faith. The church has again made donations to Guildford Town Centre Chaplaincy and Cherry Trees (a local organisation providing a safe place for children with disabilities,) both in part through another successful Christmas Tree Festival. The church also raised money to pay for the training of a nurse in Malawi through links with an ex-member as well as sizeable sums for Christian Aid, mainly through the URC's Commitment for Life project. A large number of charities use our premises either free or at reduced rates.

Ecumenical Relationships

The church is connected with many other churches in the town through the Guildford Town Centre Chaplaincy. There are especially close links with a local Anglican church, St Nicolas' with which we hold a number of joint services and study groups. We are involved in the local Inter-Faith Forum and also welcome a Muslim group for their daily prayers.

Children and Families Worker employed jointly with St Nicolas' Church Guildford

Until he left at the end of August the worker continued to have a major impact on both churches which are increasingly doing things together especially, but not exclusively, activities with children and young people. It is hoped that a new appointment will be made in 2023.

Community Worker

Having a Community Worker has enabled much more support to be given to those linked with the church and has provided community activities such as dementia support.

Application of Income

The Church's income is used for the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

In addition to this the premises of the Church are used by numerous local and national organisations, many of them charities in their own right.

Reserve Policy

The Trustees having considered the needs of the Church into the future feel that a General Fund reserve of approximately one half of one year's expenditure is a reasonable reserve to aim for, with the Designated Long Term Maintenance Fund providing a reserve of about £100,000 for significant maintenance costs which arise from time to time, especially given the size and age of the building.

Review of Year's Activities

During the year eleven meetings of Trustees have been held together with six meetings of Church Members, including the Annual General Meeting.

Financial Review

As last year the accounts are presented on a receipts and payments basis and this report is confined to an overview of the financial performance in the year under review and of the position at 31st December 2022.

The opening balance at 1st January 2022 on the General Fund including investments was £132,090. Receipts were £220,862 (2021 £207,952); payments were £175,559 (2021 £172,386) plus transfers to designated funds of £24,240 (2021 £23,350); there was a negative movement on investments during the year of £17,483. These all resulted in the Fund increasing by £3,580 to £135,670.

The opening balance of the Long Term Maintenance Fund was £85,084. There was no expenditure and £15,000 was transferred in from the General Fund with a carried forward balance of £100,084.

**ANNUAL REPORT and ACCOUNTS (continued)
For the Year Ended 31 December 2022**

The opening balance of the Children & Families Worker Fund which receives equal income from St Nicolas' Church and Guildford URC was £44. It had income of £10,648 plus a transfer in of £9,240 and made payments of £19,351 with a carried forward balance of £601.

The opening balance of the Restricted Funds including investments was £41,894. Receipts amounted to £7,088 and payments to £8,624. There was a negative movement in investments during the year of £3,374. These activities resulted in the balance being decreased by £4,909 to £36,985.

Balance Sheet

Total net assets at 31st December 2022 were £273,339, an increase of 14,217 on the value at 31st December 2021.

Conclusion

The Trustees are of the opinion that the Charity's finances are sound.

This annual report was approved by the Trustees on 2nd March 2023

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GUILDFORD UNITED REFORMED CHURCH CHARITY

For the Year Ended 31 December 2022

Charity Number: 31130808

I report to the trustees on my examination of the accounts of the above charity ("the Foundation") for the year ended 30th December 2022, which are set out on pages 7 to 11.

Responsibilities and basis of report:

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 2011 Act and in carrying out my examination, I have followed all the 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 which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed by the Independent Examiner

dated: 2nd March 2023

N.M.Willshire

Mrs Nicola Willshire
Accounting Services (Guildford) Limited
61 Fairlands Avenue
Fairlands
Guildford GU3 3NB

RECEIPTS & PAYMENTS
For the Year Ended 31 December 2022

	Notes	General Fund	Designated Funds	Restricted Funds	2022 Total Funds	2021 Total Funds
		£	£	£	£	£
Receipts						
Collections & Freewill Offerings		43,242	367	-	43,609	39,290
Special Collections		9,266	-	-	9,266	8,240
Donations, Grants & Legacies	2	29,536	500	3,505	33,541	42,705
Gift Aid		11,465	-	71	11,536	13,787
Other income		2,081	9,801	2,727	14,609	18,278
Activities generating income	3	117,323	-	-	117,323	98,848
Investment Income		7,733	-	741	8,474	7,878
Bank Interest		216	-	44	260	3
Total Receipts		220,862	10,668	7,088	238,618	229,029
Payments						
Ministerial Costs	4	52,448	-	-	52,448	51,308
Worship Activities		9,826	1,674	-	11,500	9,194
Church Running Costs	5	62,765	1,472	1,285	65,522	74,236
Salaries & pensions		35,310	16,205	-	51,515	55,659
Recitals & Concerts		-	-	5,539	5,539	4,990
Donations and grants	6	15,210	-;	1,800	17,010	13,898
Total Payments		175,559	19,351	8,624	203,534	209,285
Net of receipts/(payments)		45,303	(8,683)	(1,536)	35,084	19,744
Transfers between Funds	7.2	(24,240)	24,240	-	-	-
Cash Funds at 1 January		(60,883)	85,128	14,731	38,976	19,232
CASH FUNDS at 31 December		(£39,820)	£100,685	£13,195	£74,060	£38,976

STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2022

	Notes	General	Designated Funds	Restricted Funds	2022 Total Funds	2021 Total Funds
		£	£	£	£	£
Cash Funds						
At Bank - CAF		(80,537)	100,685	-	20,148	9,192
- Lloyds		-	-	1,059	1,059	803
On deposit - COIF		8,643	-	4,285	12,928	9,394
- CAF Gold		31,983	-	-	31,983	19,849
- Lloyds		-	-	7,811	7,811	9,671
Petty Cash		91	-	40	131	67
TOTAL CASH FUNDS	7.2	£(39,820)	£100,685	£13,195	£74,060	48,976
Loan (repaid in 2022)		-	-	-	-	(10,000)
		£(39,820)	£100,685	£13,195	£74,060	£38,976
Investment Assets						
M&G Charifunds		89,437	-	-	89,437	94,713
COIF Charities Ethical Investment Income Fund		86,053	-	23,789	109,842	125,423
TOTAL INVESTMENT FUNDS	8	£175,490	-	£23,789	£199,279	£220,136
TOTAL FUNDS		£135,670	£100,685	£36,984	£273,339	£259,112

All the Charity's activities are classed as continuing.
 There are no liabilities or tangible assets of any value.

- The Notes on Pages 9-11 form part of these accounts
- These Accounts were approved by the Trustees on 2nd March 2023

Trustee Name	Signature	Date
Rev. W C Hawkins	<i>W C Hawkins</i>	2 nd March 2023
R M Dunnett	<i>R M Dunnett</i>	2 nd March 2023

NOTES TO THE ACCOUNTS
For the Year Ended 31 December 2022

1. ACCOUNTING POLICIES

1.1 Scope and basis of the financial statements

The financial statements are prepared in accordance with the Statement of Recommended Practice applicable for charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2021).

1.2 Fund Accounting

General and Designated Funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subject to restrictions on the expenditure imposed by the donors or contained in the terms of a grant.

1.3 Incoming Resources & Resources Expended

All voluntary giving and other income are included when received. All expenditure is accounted for when made. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this contribution to the life of the church is incalculable.

1.4 Tangible Fixed Assets

Freehold Property The owner of the church and manse buildings is the United Reformed Church (Wessex) Trust Limited (Charity 282729) which holds them on trust for purposes connected with Guildford United Reformed Church.

Equipment The cost of new furniture and equipment is written off in the year of purchase.

1.5 Employees

Average number of employees in the year: 3 (previous year: 3)

2. DONATIONS, LEGACIES & GRANTS RECEIVED

	General Fund	Designated Funds	Restricted Funds	2022	2021
	£	£	£	£	£
Badminton Club	600	-	-	600	-
Bowls Club	500	-	-	500	-
David Williamson Trust	328	-	-	328	194
For AV	-	-	-	-	7,850
John Beane's Charity	13,699	500	-	14,199	13,66
Scutt & Durrant Trust	8,500	-	-	8,500	10,00
St Nicolas 9th Guildford Scouts	250	-	-	250	-
URC Wessex (Community worker)	2,000	-	-	2,000	5,500
XY Strings & Music Society	1,300	-	-	1,300	650
For Warm Welcome/Warm Hub	1,152	-	-	1,152	-
Miscellaneous donations	1,207	-	3,505	4,712	4,845
	£29,536	£500	£3,505	£33,541	£42,705

3. ACTIVITIES GENERATING INCOME (General Fund only)

	2022	2021
	£	£
Use of rooms	78,512	61,138
Car park licence fees	38,811	37,710
	£117,323	£98,848

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2022

4. MINISTERIAL COSTS (General Fund only)

	2022	2021
	£	£
Ministry & Mission Fund	44,484	44,484
Manses running expenses	5,760	5,269
less Synod allowance	(1,066)	(802)
Car running costs & travel	2,010	1,474
Ministerial expenses	862	626
Pulpit Supply	398	257
	£52,448	£51,308

5. CHURCH RUNNING COSTS

	General Fund	Designated Funds	Restricted Funds	2022	2021
	£	£	£	£	£
Administration & Office	4,242	1,472	572	6,286	5,759
Administrator costs	304	-	-	304	-
Gas and electricity	13,571	-	-	13,571	15,204
Insurance, council tax, water	10,342	-	-	10,342	9,514
Premises maintenance	15,537	-	713	16,250	15,214
Cleaning Contract	14,316	-	-	14,316	10,848
AV Project	-	-	-	-	13,976
Publicity	357	-	-	357	72
Other running costs	4,096	-	-	4,096	3,649
	£62,765	£1,472	£1,285	£65,522	£74,236

6. DONATIONS AND GRANTS MADE

	General Fund	Restricted Funds	2022	2021
	£	£	£	£
Challengers	250	-	250	400
Cherry Trees	640	-	640	800
Cheryl King Trust	-	500	500	-
Christian Aid	1,340	-	1,340	345
Commitment for Life	1,920	-	1,920	6,030
Christians Against Poverty (Westborough)	2,250	-	2,250	975
DEC & Red Cross Ukraine Appeal	1,240	-	1,240	-
DEC Pakistan floods	2,045	-	2,045	-
Guildford Action	500	-	500	300
Guildford Town Centre Chaplaincy	3,000	-	3,000	2,500
Malawi Nurse's training	500	-	500	1,000
Oakleaf	500	-	500	400
Red Cross- Afghanistan	500	-	500	-
Misc. small donations	525	1,300	1,825	1,148
	15,210	1,800	17,010	13,898

The Church offers free or reduced rates for room use to charities and community organisations which in the year amounted to at least £26,000 (2021: £25,000)

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2022

7. FUNDS

7.1 Description

Designated Fund

Children & Families Worker Fund For joint worker with St Nicolas' Church, Guildford
 Long Term Maintenance Fund For occasional major items of maintenance and renewal becoming increasingly needed on a fifty year old building.

Restricted Funds

Organ Fund For major repairs or alterations to the organ
 Music Society For the spread of the appreciation of music

7.2 Cash Movement of Funds

	Designated Funds		Restricted Funds	
	Children & Families Worker	Long Term Maintenance Fund	Music Society	Organ Fund
	£	£	£	£
Balance as at 1 January	44	85,084	10,514	4,217
Income during the year	10,668	-	6,308	780
Transfers in during the year	9,240	15,000	-	-
	19,952	100,084	16,822	4,997
Expenditure during the year	19,351	-	7,911	713
Transfers out during the year	-	-	-	-
Balance as at 31 December	£601	£100,084	£8,911	£4,284

The Organ Fund also had investments valued at £23,789 making its total value £28,073

8 INVESTMENTS

	General Fund	Restricted Funds	2022	2021
	£	£	£	£
Value at 1 st January	192,973	27,163	220,136	194,076
Gain/(Loss) in year	(17,483)	(3,374)	(20,857)	26,060
Value at 31 st December	£175,490	£27,789	£199,279	£220,136
Historical Cost at 31 st December	£59,900	£13,149	£73,049	£73,049

Values are at the mid-market rate at the close of business on the charity's Balance Sheet date. There were no purchases or sales during the year. At year end values 51.0% of investments were in M&G Charifunds and 49.0% in the CCLA COIF Ethical Investment Fund.

9. TRUSTEES

9.1 One trustee was paid £500 for maintaining the church garden under an agreement made before he became a trustee. Four trustees were reimbursed for receipted expenditure.

9.2 Trustees Indemnity Insurance is included at no extra cost in the church's insurance policy.

GUILDFORD UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130808

Accounts



ANNUAL REPORT and ACCOUNTS

For the YEAR ENDED 31 DECEMBER 2021

FOR

**GUILDFORD UNITED REFORMED CHURCH
CHARITY**

Registered Charity Number: 1130808

CONTENTS OF THE ACCOUNTS
For the Year Ended 31 December 2021

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Assets & Liabilities	8
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**ANNUAL REPORT and ACCOUNTS
For the Year Ended 31 December 2021**

LEGAL AND ADMINISTRATIVE INFORMATION

Name and Registered Number of Charity

The Charity is known as "Guildford United Reformed Church Charity". Its registered number is 1130808.

Administration and Management of Charity

The charity is administered by the Trustees of Guildford United Reformed Church who represent the members of the Church and are the Minister of the Church and elected Elders of the Church.

Appointment of Trustees

The Trustees are all appointed by Church Members at the Annual General Meeting of the Church or at a specially called meeting of Church Members. In the case of the Elders they are appointed for three years and may be elected to serve for a further three years before retiring for at least one year and, in exceptional circumstances, for a further year, except for the Church Secretaries and Church Treasurer for whom there is no time limit. Any Minister remains in situ after the call to the pastorate until he or she leaves to join another pastorate, resigns or retires.

Scope of Report and Accounts

This report and the annexed accounts relate to the operations of the Trustees for the year ended 31 December 2021.

Governing Document

The Charity operates under the 1972, 1981 and 1990 United Reformed Church Acts of Parliament.

Name of Trustees

The Trustees serving for the full year were: Mrs A Chase, Mr I Cornish, Mrs F Dorling, Mr R M Dunnett, Mrs W A Dunnett, Mr A Green, Reverend W C Hawkins, Mr I Hitchcock, Mr H T Jones, Miss A Marshall, Ms H Smith

The following Trustee served for lesser periods as stated:

Mr G Baxter (19 April - 31 December), Mrs L E Robey (1 January – 19 April)

Principal Address

83 Portsmouth Road, GUILDFORD, GU2 4BS

Other Relevant Organisations or Persons

INDEPENDENT EXAMINER

Mrs Nicola Willshire ACIE
Accounting Services (Guildford) Limited
61 Fairlands Avenue
Fairlands
Guildford GU3 3NB

BANKERS

CAF Bank Ltd
25 Kings Hill Avenue
Kings Hill
WEST MALLING
ME19 4JQ

**ANNUAL REPORT and ACCOUNTS (continued)
For the Year Ended 31 December 2021**

NARRATIVE INFORMATION

Origin and Historical Review

The Church was formed in 1662 in Guildford as a Free Church initially worshipping in Black Horse Lane and then in Chapel Street. It became a Congregational Church in about 1706. The Church moved to North Street in 1865 and to its present site in Portsmouth Road in 1965.

When the Congregational Church in England and Wales and the Presbyterian Church in England united in 1972 to become the United Reformed Church, Guildford Congregational Church became Guildford United Reformed Church.

Mission and Objective

Our mission is to share God's love in the community. We aim to be an open, welcoming Christian Church serving one another and our neighbours, working for justice and peace in God's world.

The Elders are committed to enabling as many people as possible to worship at our church and to become part of the community which uses our premises. The Elders maintain an overview of worship and make suggestions on how the many groups that are involved in the life of the church can participate in our services. Our worship puts faith into practice through prayer, scripture, music and sacrament.

The Elders have considered the Commission's guidance on public benefit and, in particular, the specific guidance on charities for the advancement of religion when planning activities to enable anyone to live out their faith as part of our community through:

Worship and prayer; learning about the Gospel and developing their knowledge and trust in Jesus.

Provision of pastoral care for people connected with the church.

Missionary and outreach work.

To facilitate this work it is important that we maintain the fabric of the church building.

Achievements and Performance

Worship and Prayer

Family worship is normally held every Sunday morning except on the last Sunday of most months when an informal all-age service is held in the afternoon. With the Covid situation services were just live-streamed until Easter and at the very end of the year, but for the rest of the time the church was open for worship with services continuing to be live-streamed as well as being available as a recording. The average attendance in church has been just under 30 with an unknown number joining online. Messy Church is normally held on the first Saturday of each month, online for the first few months of the year but in person since, with an average attendance of about 35. An in-person summer children's Holiday Club for about 30 children was held in August. Since the early autumn there has been an Open Table (LBGT+) service on the first Sunday afternoon of each month as part of our commitment to being an Inclusive Church.

As well as our regular services, we enable our community to celebrate and thank God at the milestones of the journey through life. Through baptism we thank God for the gift of life, in marriage public vows are exchanged with God's blessing and through funeral services friends and family express their grief, give thanks for the life which is now complete in this world and commend the person to God's keeping.

Pastoral Care

Through a network of pastoral visitors, regular care is maintained for those associated with the church. During lockdown contact was maintained by phone and newsletter. Contact has also been maintained with others who would normally have attended church activities.

ANNUAL REPORT and ACCOUNTS (continued) For the Year Ended 31 December 2021

On two Saturdays every month the Church has continued to run the only Contact Centre in Guildford to enable children whose parents have split to meet the non-resident parent.

With the advantage of a resident caretaker the church has never fully closed and has been able to offer its premises for, amongst other things, a collection point for food bank donations and to various social need groups including about a dozen 12-Step groups.

Mission and Evangelism

Helping those in need is a demonstration of our faith. We have again made donations to Guildford Town Centre Chaplaincy and Cherry Trees (a local organisation providing a safe place for children with disabilities,) both in part through another Christmas Tree Festival which was successful despite limitations due to Covid. We have also raised sizeable sums for Christian Aid, mainly through the URC's Commitment for Life project, and we also let a large number of charities to use our premises either free or at reduced rates.

Ecumenical Relationships

The church is connected with many other churches in the town through the Guildford Town Centre Chaplaincy, usually. We have especially close links with a local Anglican church, St Nicolas' and hold a number of joint services and study groups. We are involved in the local Inter-Faith Forum and also welcome a Muslim group for their daily prayers.

Children and Families Worker employed jointly with St Nicolas' Church Guildford

The worker continues to have a major impact on both churches which are increasingly doing things together especially, but not exclusively, activities with children and young people.

Community Worker

Having a Community Worker has enabled much more support to be given to those linked with the church than would have been possible with a not-so-young congregation.

Application of Income

The Church's income is used for the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church.

In addition to this the premises of the Church are used by numerous local and national organisations, many of them charities in their own right.

Reserve Policy

The Trustees having considered the needs of the Church into the future feel that a General Fund reserve of approximately one half of one year's expenditure is a reasonable reserve to aim for, with the Designated Long Term Maintenance Fund providing a reserve of about £80,000 for significant maintenance costs which arise from time to time, especially given the size and age of the building.

Review of Year's Activities

During the year eleven meetings of Trustees have been held together with six meetings of Church Members, including the Annual General Meeting.

Financial Review

As last year the accounts are presented on a receipts and payments basis and this report is confined to an overview of the financial performance in the year under review and of the position at 31st December 2021.

The opening balance at 1st January 2021 on the General Fund including investments was £97,038. Receipts were £207,952 (2020 £161,557). Payments were £172,386 (2020 £165,334) plus transfers to designated funds of £23,350 (2020 £19,500).

ANNUAL REPORT and ACCOUNTS (continued) For the Year Ended 31 December 2021

There was a positive movement on General Fund investments during the year of £22,836. These resulted in the Fund increasing by £35,053 to £132,090.

The opening balance of the Long Term Maintenance Fund was £78,581. £3,897 was spent and £10,400 was transferred in from the General Fund with a carried forward balance of £85,084.

The opening balance of the Children & Families Worker Fund which receives equal income from St Nicolas' Church and Guildford URC was £93. It had income of £13,681 plus a transfer in of £12,950 and made payments of £26,680 with a carried forward balance of £44.

The opening balance of the Restricted Funds including investments was £37,597. Receipts amounted to £7,396 and payments to £6,322. There was a positive movement in investments during the year of £3,223. These activities resulted in the balance being increased by £4,297 to £41,894.

Balance Sheet

Total net assets at 31st December 2021 were £259,112, an increase of £45,803 on the value at 31st December 2020.

Conclusion

The Trustees are of the opinion that the Charity's finances are sound and that, despite, the significant drop in income as a result of Covid there are more than sufficient funds to cover several years even if the reduction in income from activities generating it continues.

This annual report was approved by the Trustees at a meeting on 8th March 2022

STATEMENT OF TRUSTEES' RESPONSIBILITIES IN RESPECT OF THE ACCOUNTS

The Trustees are responsible for preparing the Annual Report and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales requires trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources of the charity for that period. In preparing these financial statements, the trustees are required to:

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charities SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; and
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The Trustees are responsible for keeping proper accounting records that disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. 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.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF GUILDFORD UNITED REFORMED CHURCH CHARITY

For the Year Ended 31 December 2021

Charity Number: 31130808

I report to the trustees on my examination of the accounts of the above charity ("the Foundation") for the year ended 30th December 2021, which are set out on pages 7 to 11.

Responsibilities and basis of report:

As the charity trustees, you are responsible for the preparation of the accounts in accordance with 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 2011 Act and in carrying out my examination, I have followed all the 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 which gives me cause to believe that in, any material respect,:

- the accounting records were not kept in accordance with section 130 of the Act; or
- the accounts did not accord with the accounting records; or
- the accounts did 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.

Signed by the Independent Examiner

dated: 22nd February 2022

N.M.Willshire

Mrs Nicola Willshire ACIE
Accounting Services (Guildford) Limited
61 Fairlands Avenue
Fairlands
Guildford GU3 3NB

RECEIPTS & PAYMENTS
For the Year Ended 31 December 2021

	Notes	General Fund	Designated Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
		£	£	£	£	£
Receipts						
Collections & Freewill Offerings		39,147	143	-	39,290	36,372
Special Collections		8,240	-	-	8,240	9,183
Donations, Grants & Legacies	2	40,154	300	2,251	42,705	37,596
Gift Aid		13,557	38	192	13,787	11,059
Other income		857	13,200	4,221	18,278	14,841
Activities generating income	3	98,848	-	-	98,848	62,277
Investment Income		7,147	-	731	7,878	7,368
Bank Interest		2	-	1	3	43
Total Receipts		207,952	13,681	7,396	229,029	178,739
Investment sales						
		-	-	-	-	-
		207,952	13,681	7,396	229,029	178,739
Payments						
Ministerial Costs	4	51,308	-	-	51,308	50,358
Worship Activities		7,597	1,597	-	9,194	9,522
Church Running Costs	5	68,419	5,235	582	74,236	66,392
Salaries & pensions		31,914	23,745	-	55,659	54,941
Recitals & Concerts		-	-	4,990	4,990	3,176
Donations and grants	6	13,148	-	750	13,898	18,128
Total Payments		172,386	30,577	6,322	209,285	202,517
Net of receipts/(payments)		35,566	(16,896)	1,074	19,744	(23,778)
Transfers between Funds	7.2	(23,350)	23,350	-	-	-
Cash Funds at 1 January		(73,099)	78,674	13,657	19,232	43,010
CASH FUNDS at 31 December		(£60,883)	£85,128	£14,731	£38,976	£19,232

STATEMENT OF ASSETS AND LIABILITIES
As at 31 December 2021

	Notes	General	Designated Funds	Restricted Funds	2021 Total Funds	2020 Total Funds
		£	£	£	£	£
Cash Funds						
At Bank - CAF		(75,936)	85,128	-	9,192	6,059
- Lloyds		-	-	803	803	691
On deposit - COIF		5,177	-	4,217	9,394	6,019
- CAF Gold		19,849	-	-	19,849	6,848
- Lloyds		-	-	9,671	9,671	9,440
Petty Cash		27	-	40	67	175
TOTAL CASH FUNDS	7.2	£(50,883)	£85,128	£14,731	48,976	29,232
Loan (Repayment due in 2023)		(10,000)	-	-	(10,000)	(10,000)
		£(60,883)	85,128	£14,731	£38,976	£19,232
Investment Assets						
M&G Charifunds		94,713	-	-	94,713	83,537
COIF Charities Ethical Investment Income Fund		98,260	-	27,163	125,423	110,540
TOTAL INVESTMENT FUNDS	8	£192,973	-	£27,163	£220,136	£194,077
TOTAL FUNDS		£132,090	£85,128	£41,894	£259,112	£213,309

All the Charity's activities are classed as continuing.
 There are no liabilities or tangible assets of any value.

- The Notes on Pages 9-11 form part of these accounts
- These Accounts were approved by the Trustees at a Meeting on 8th March 2022

Trustee Name	Signature	Date
Rev. W C Hawkins	<i>W C Hawkins</i>	8 th March 2022
R M Dunnett	<i>R M Dunnett</i>	8 th March 2022

NOTES TO THE ACCOUNTS
For the Year Ended 31 December 2021

1. ACCOUNTING POLICIES

1.1 Scope and basis of the financial statements

The financial statements are prepared in accordance with the Statement of Recommended Practice applicable for charities preparing their accounts in accordance with the Financial Reporting Standard for Smaller Entities (effective 1 January 2020).

1.2 Fund Accounting

General and Designated Funds are available for use at the discretion of the church in furtherance of its charitable objectives. Restricted funds are subject to restrictions on the expenditure imposed by the donors or contained in the terms of a grant.

1.3 Incoming Resources & Resources Expended

All voluntary giving and other income are included when received. All expenditure is accounted for when made. As most of the management and activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this contribution to the life of the church is incalculable.

1.4 Tangible Fixed Assets

Freehold Property The owner of the church and manse buildings is the United Reformed Church (Wessex) Trust Limited (Charity 282729) which holds them on trust for purposes connected with Guildford United Reformed Church.

Equipment The cost of new furniture and equipment is written off in the year of purchase.

1.5 Employees

Average number of employees in the year: 3 (previous year: 3)

2. DONATIONS, LEGACIES & GRANTS RECEIVED

	General Fund	Designated Funds	Restricted Funds	2021	2020
	£	£	£	£	£
David Williamson Trust	194	-	-	194	303
Emmaus (Moss Trust)	350	-	-	350	-
John Beane's Charity CIO	13,365	300	-	13,665	-
Scutt & Durrant Trust CIO	10,000	-	-	10,000	10,000
URC Wessex Synod (Community Worker)	5,500	-	-	5,500	5,167
XY Strings & Music Society	650	-	-	650	600
Donations for Development	220	-	-	220	2,280
For AV (incl. £5,000 Wessex Synod)	7,850	-	-	7,850	-
Legacies	200	-	-	200	15,000
Miscellaneous donations	1,825	-	2,251	4,076	4,246
	£40,154	£300	£2,251	£42,705	£37,596

3. ACTIVITIES GENERATING INCOME (General Fund only)

	2021	2020
	£	£
Use of rooms	61,138	38,306
Car park licence fees	37,710	23,971
	£98,848	£62,277

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2021

4. MINISTERIAL COSTS (General Fund only)

	2021	2020
	£	£
Ministry & Mission Fund	44,484	44,484
Manses running expenses	5,269	2,920
less Synod allowance	(802)	(371)
Car running costs & travel	1,474	770
Ministerial expenses	626	1,824
Pulpit Supply	257	730
	£51,308	£50,357

5. CHURCH RUNNING COSTS

	General Fund	Designated Funds	Restricted Funds	2021	2020
	£	£	£	£	£
Administration & Office	3,839	1,338	582	5,759	6,088
Gas and electricity	15,204	-	-	15,204	12,107
Insurance, council tax, water	9,514	-	-	9,514	9,414
Premises maintenance	11,317	3,897	-	15,214	25,002
Cleaning Contract	10,848	-	-	10,848	9,354
AV Project	13,976	-	-	13,976	0
Publicity	72	-	-	72	544
Other running costs	3,649	-	-	3,649	3,883
	£68,419	£5,235	£582	£74,236	£66,392

6. DONATIONS AND GRANTS MADE

	General Fund	Restricted Funds	2021	2020
	£	£	£	£
Challengers	400	-	400	-
Cherry Trees	800	-	800	900
Christian Aid	345	-	345	85
Commitment for Life	6,030	-	6,050	6,700
Christians Against Poverty(Westborough)	975	-	975	1,000
Guildford Action	300	-	300	956
Guildford Town Centre Chaplaincy	2,500	-	2,500	3,000
Malawi Nurse's Training	1,000	-	1,000	-
Médecins Sans Frontières (UK)	275	-	275	-
Oakleaf	300	100	400	500
Salvation Army Food Bank	110	-	110	1,260
Misc. small donations	113	650	763	1,111
Previous year's special donations	-	-	-	2,716
	13,148	750	13,898	18,228

The Church offers free or reduced rates for room use to charities and community organisations which in the year amounted to at least £25,000 (2020: £24,000)

NOTES TO THE ACCOUNTS (continued)
For the Year Ended 31 December 2021

7. FUNDS

7.1 Description

Designated Fund

Children & Families Worker Fund For joint worker with St Nicolas' Church, Guildford
 Long Term Maintenance Fund For occasional major items of maintenance and renewal becoming increasingly needed on a fifty year old building.

Restricted Funds

Organ Fund For major repairs or alterations to the organ
 Music Society For the spread of the appreciation of music

7.2 Cash Movement of Funds

	Designated Funds		Restricted Funds	
	Children & Families Worker	Long Term Maintenance Fund	Music Society	Organ Fund
	£	£	£	£
Balance as at 1 January	93	78,581	10,171	3,486
Income during the year	13,681	-	6,665	731
Transfers in during the year	12,950	10,400	-	-
	26,724	88,981	16,836	4,217
Expenditure during the year	26,680	3,897	6,322	-
Transfers out during the year	-	-	-	-
Balance as at 31 December	£44	£85,084	£10,514	£4,217

The Organ Fund also had investments valued at £27,163 making its total value £31,380

8 INVESTMENTS

	General Fund	Restricted Funds	2021	2020
	£	£	£	£
Value at 1 st January	170,137	23,940	194,077	205,071
Disposals in the year	-	-	-	-
Gain/(Loss) in year	22,836	3,223	10,9943	(10,994)
Value at 31 st December	£192,973	£27,163	£220,136	£194,077
Historical Cost at 31 st December	£59,900	£13,149	£73,049	£73,049

Values are at the mid-market rate at the close of business on the charity's Balance Sheet date. There were no purchases during the year. At year end values 49.1% of investments were in M&G Charifunds and 50.9% in the CCLA COIF Ethical Investment Fund.

9. TRUSTEES

9.1 One trustee was paid £500 for maintaining the church garden under an agreement made well before he became a trustee. Four trustees were reimbursed for receipted expenditure.

9.2 Trustees Indemnity Insurance is included at no extra cost in the church's insurance policy.