



ANNUAL REPORT and ACCOUNTS

For the YEAR ENDED 31 DECEMBER 2021

FOR

**GUILDFORD UNITED REFORMED CHURCH
CHARITY**

Registered Charity Number: 1130808

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For the Year Ended 31 December 2021

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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.