



ANNUAL REPORT and ACCOUNTS

For the YEAR ENDED 31 DECEMBER 2022

FOR

**GUILDFORD UNITED REFORMED CHURCH
CHARITY**

Registered Charity Number: 1130808

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For the Year Ended 31 December 2022

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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**

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.

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.

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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
Revd. 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.