



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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For the Year Ended 31 December 2025

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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)
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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
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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
Manse 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 £
Room lettings	6,692
Insurance pre-payment	2,921
Miscellaneous	291
	£9,904

7.2 Creditors

	2024 General £
Car park rent prepaid	1,439
Electricity/Gas	1,225
Other	62
	£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