WOKING UNITED REFORMED CHURCH CHARITY

England & Wales · Charity number 1130926

Details

Other names	WOKING URC CHARITY
Status	Registered
Legal form	Previously excepted
Registered	2009-08-03
Register	View on the Charity Commission register

Contact

Address	Woking United Reformed Church White Rose Lane Woking GU22 7HA
Phone	01483763078
Email	secretary@wokingurc.org.uk
Website	http://www.wokingurc.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: Woking United Reformed Church Charity is a local Church of the denomination, the United Reformed Church. The Object 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. It takes its Structure, Governance and Management from this Scheme of Union principally through the Church Meeting and Elders' Meeting.

Classification

- **How:** Makes Grants To Organisations, Provides Buildings/facilities/open Space, Provides Services
- **What:** Religious Activities
- **Who:** The General Public/mankind

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Geography

- **Area of benefit:** UNDEFINED. IN PRACTICE, LOCAL
- Surrey

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£754,906	£527,861	£2,079,889	5
2023-12-31	£523,829	£403,369	£1,852,845	5
2022-12-31	£363,814	£389,468	-	-
2021-12-31	£291,986	£311,844	-	-
2020-12-31	£373,698	£299,270	-	-

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Trustees

Name	Role	Appointed
Rev LUCY MICHELLE BRIERLEY	Chair	
ANDREW NAYSMITH GIBB		2017-01-01
Christopher James Temple		2019-04-03
Claire Louise Bater		2026-01-01
Dr Heather Louise Fowler		2026-01-01
Elvyn David Fowler		2026-01-01
GORDON JOHN PARRIS		2018-01-01
Johannes Maarten van Renssen		2019-01-01
KEITH RODERICK BRADLEY		
Margaret Nothando Mortell		2025-01-01
Mary Joan Temple		2022-01-01
Morwenna Ruth Anne Jones		2026-01-01
Rachel Victoria Lindstrom-Thomas		2024-01-01
Robin Gray		2020-01-01
Rosemary Anne Culshaw		2025-01-01
Suzannah Elizabeth Herbert		2022-01-01
Trudy Addo		2026-01-01
Valerie Ward		2026-01-01

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WOKING UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130926

Accounts

WOKING UNITED REFORMED CHURCH CHARITY

(Working name – WOKING URC CHARITY)

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER, 2024

Registered Number – 1130926 – Registered on 3rd August, 2009

Registered Office:
Woking United Reformed Church
White Rose Lane
Woking, Surrey GU22 7HA

Charity Correspondent:
Mr K R Bradley

Public email: secretary@wokingurc.org.uk
Website address: www.wokingurc.org.uk

Trustees serving on the date of approval of this Annual Report and Financial Statements

The Revd L M Brierley (Minister of the Church)
Mr K R Bradley (Church Secretary)
Mr C J Temple (Church Treasurer)
Mrs L A Buckland
Mrs R A Culshaw
Mr A N Gibb
Mr J K Godsland
Mr R Gray
Mrs S E Herbert
Ms R V Lindstrom-Thomas
Mrs M N Mortell
Mr G J Parris
Mrs M J Temple
Mr J M van Renssen

Bankers – HSBC
CAF Bank

Independent Examiner – Warner Wilde

Inauguration of the Church
Woking United Reformed Church was inaugurated on 9th January, 2005 from a union of two former Churches – York Road United Reformed Church and St Andrew's United Reformed Church, both in Woking.

Charity Application
The application for the Church to be Registered as a Charity was passed by Special Resolution at the Church Meeting on 21st May, 2009. Registration took place on 3rd August, 2009. The Charity comprises all assets and funds held by and on behalf of Woking United Reformed Church other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER, 2024

Structure, Governance and Management

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. The Trustees have paid due regard to the guidance issued by the Charity Commission in deciding which activities to undertake during the year.

Structure

The Church, as a local congregation of the United Reformed Church denomination, takes its Structure, Governance and Management from the Scheme of Union (The Manual) of the United Reformed Church, section B) The Structure of the URC and principally:

Item 2.(1) The Church Meeting –
The Church Meeting of the local church shall consist of those persons who have been admitted to the full privileges and responsibilities of membership of the United Reformed Church and whose names are included in the membership roll of such local church.

and Item 2.(2) The Elders' Meeting-
The Elders' Meeting of the local church shall consist of the minister and the elders elected by the Church Meeting.

There is a Constitution, adopted in July 2012, based on wording by the United Reformed Church for local Churches which are registered charities.

Trustees - Appointment

The Church Meeting on 21st May, 2009 resolved that –
Those members of the Elders' Meeting of Woking URC who are qualified to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures for the time being laid down by the Church Meeting of Woking United Reformed Church which shall be in conformity with the Scheme of Union of the United Reformed Church.

The Church Meeting of Woking URC in 2009 (over several meetings) adopted procedures for the nomination, election and length of service of Elders, and some minor amendments were made to these procedures in November 2010, May 2016, February 2022 and September 2023. There may be up to 15 serving Elders and they, together with the Minister of the Church at that time, shall automatically (providing they are qualified to serve) be Trustees of the Charity. Outside this elected term of service such Elders are known as Non-Serving Elders and cease to be Trustees of the Charity. The Church Treasurer, if not a serving Elder during his time of office, shall also be a Trustee of the Charity.

Changes in the Eldership in 2024 have been the retirements of Mr J D Sinclair in May and Mrs C W M Brook, Mrs S M Loudon and Mr J A H West in December. In November, in readiness to begin a term of office beginning in January 2025, Mrs R A Culshaw and Mrs M N Mortell were elected. All others continued to serve or were re-elected to serve new terms to begin in January 2025.

Trustees – Role, Responsibilities and Training

The Charity Commission states the following:
Charity Trustees are responsible for the general control and management of the administration of a Charity (Section B2, The Essential Trustee)
Trustees have and must accept ultimate responsibility for directing the affairs of a Charity, and ensuring that it is solvent, well run, and meeting the needs to which it has been set up (Section E, The Essential Trustee).
The Trustees have paid due regard to the guidance issued by the Charity Commission on public benefit.

The Scheme of Union of the United Reformed Church states the functions of the Church Meeting and the Elders' Meeting, referred to above, and the Elders (Trustees) and the Minister (also a Trustee) collectively share the duties and responsibilities outlined for the Elders' Meeting along with accepting the ultimate responsibility for directing the affairs of the Charity as laid down by the Charity Commission. The Church Treasurer (currently not a serving Elder) is also a Trustee. The general control and management of the administration of the Charity is further exercised by representative Elders being members of the Church's main committees:
Finance and Property – managing all the day to day financial responsibilities and the preparation of accounts and managing the maintenance of the Church site and Manse;
IT and Media - ensuring that specialist equipment is maintained and all the communication platforms meet current needs and are effective;
Children and Youth Work – instituting and overseeing the work with children and young people;
Church in the World – ensuring that the Church demonstrates its concern for the wider community and the world;
and by receiving minutes and reports from those committees, which also make regular reports to the Church Meeting.
Elders are also represented on other committees and working groups, and attend meetings of, or give some oversight to, all of the Church's groups and activities.

To date, not all Trustees have undergone any formal training for their duties specifically as Trustees, although they have acquainted themselves with Charity Commission publications and their responsibilities in connection with the safeguarding of children and vulnerable adults, and health and safety generally. Newly elected Elders receive information related to their duties and responsibilities as Trustees.

'Fit and Proper Persons test'

In 2010 the Trustees considered the implications of the Finance Act 2010 and the guidance for charity managers in relation to the 'Fit and Proper Persons test' to ensure that charity funds and tax reliefs are used only for charitable purposes. Declarations, using the HMRC model declaration, have been made by all Trustees and the Assistant Church Treasurer. Mr K R Bradley, Church Secretary, and Mr C J Temple, Church Treasurer, continued as Responsible Persons.

Disclosure and Barring Service, Safeguarding, Employees, Health & Safety, Retention of Records and GDPR (General Data Protection Regulation)

On-line Disclosure and Barring Service applications began during 2014. There were no safeguarding incidents to report to the Charity Commission in the year, and no accidents to RIDDOR. The Church's Safeguarding Policy was reviewed and updated with some amendments in November 2024. Although no registered activities are held for vulnerable adults, there is a section relating to such adults in order that, for good practice, the Church has guidelines available. All Trustees are required to undertake formal safeguarding training every three years and some attended courses in 2024 and early 2025 both in person and via Zoom. There will be further training courses later in 2025. In January 2023 a subscription was taken out for employment support with Croner. This resulted in a complete revision of documentation and the production of an Employee Handbook, together with work being undertaken on a Health and Safety Policy. Both are under review as at early 2025 including an extensive review into all of the Church's emergency related procedures. A voluntary post of Employment Administrator has continued to manage the various systems and responsibilities surrounding the Church's five employees. Trustees continue to make regular checks to ensure that all the Church's policies are adhered to, and records and returns, particularly in relation to children and young people, are maintained to the required standard and timely submissions are made as appropriate. Trustees ensure that the Church complies with GDPR (General Data Protection Regulation).

Achievements and performance
– a snapshot of the Church's life and work and mission in the year

Worship, Prayer, Study, Church Meetings, Groups and Pastoral Care

Sunday Worship including children's and young people's groups, were all linked together by a series called *Training for Transformation! – Spiritual Disciplines for 21st Century People* from February to June, linking Easter and Pentecost into the theme. Right in the middle, Joy was celebrated as a Gift from God with a party lunch after the Service. The Lectionary Bible passages were the focus on many other Sundays as well as observing an Eco Sunday and then Harvest Festival in September and Remembrance Sunday in November. Advent and Christmas brought times of celebration with opportunities for all ages, especially children and young people, to be involved in creating and leading worship. Receiving new Church Members is always a great pleasure and 15 were received during 2024. This brought the Church Membership to 219 at the year end which was exactly the same figure as when the two former Churches united in January 2005.

Sunday congregations increased slightly with the average (over 140) almost back to pre-pandemic times with Services in Holy Week and Easter and Advent exceeding the numbers from earlier years. The worship provided through the live streams (Facebook and YouTube) is not underestimated though. It gives opportunities for those confined to their homes to be a part of the congregation in some way, and serves many who get in touch from several different parts of the country and in other countries. An average of 110 homes 'tune in' each week either on the day or later during the week.

Twice monthly House Groups and study groups held at the Church continued as did the monthly mid-week contemporary worship in café style. Prayers and Reflection every Thursday morning, with a monthly Communion Service, has been well attended and the other two weekly prayer opportunities, Tuesday mornings with the focus on children and young people and Sunday mornings before the Service, enable smaller numbers to gather together.

The pattern of having four Church Meetings a year, which was started in 2022, either following lunch together on a Sunday prior to the meetings, or soon after the Service, continued to be popular. Attending Church Meetings is one of the privileges and responsibilities of being a Church Member and enables everyone to be involved in some way in the life, work and mission of the Church. In November Members approved a Role Description for a Non-Stipendiary Minister in the hope that, following his application for training, this could be a post for John Sinclair.

While groups for adults have not returned in quite the same way or frequency as pre-pandemic times, there are still opportunities for fellowship and meeting together. One which has increased its membership again is the Knitting Fellowship faithfully meeting to make knitted garments for locally known needs, new-born babies at a clinic run by the United Church of Zambia and for inclusion in the Christmas gift shoe boxes. Occasional lunches and talks also provide appreciated social times as do the hour after Sunday Services when refreshments are served, and the Lunch Club and T@3 (mentioned below). A Barn Dance and Supper was held in November to celebrate the end of the roof project and receiving the Eco Church Gold Award (see below).

Recognising changes in needs and lifestyles, a review of pastoral care towards the year end resulted in alterations in early 2025 to the way it is offered by Elders and Pastoral Assistants. Instead of being organised in geographical areas, there are now smaller 'family groups' within the larger whole Church family.

The Church premises

The big project in the summer of 2023 was the installation of 134 solar roof panels and then eight large storage batteries in January 2024. However, the panels installation did lead to the discovery of serious roof problems resulting in major replacement work needing to be carried out in the summer of 2024. The areas involved were the almost entire premises, apart from the Sanctuary, and there was considerable disruption for about four months. The cost was around £500,000 and through the

generosity of the Church family just over £200,000 was donated with the remainder being grants from the URC Wessex Trust and others, and legacy funds.

A Church in and for the community

The Covid Vaccination Centre (which also extended to include influenza vaccinations), run by Fast Heal Pharmacy, continued to operate during parts of the year but with fewer sessions due to the reduced vaccination programme. The Church was able to be involved by providing welcoming volunteers working alongside those from the community.

The Church has continued to work closely with Woking Borough Council in its support of Syrian refugee families housed in the town. There are language classes at the Church and a creche for younger children while the classes are in session. The extension of this service continued to include language classes in a more sociable setting for refugees from Ukraine and also some people from other countries who have settled in Woking and are keen to learn English.

During each weekday a team of Welcomers continued to be available to provide to anyone who called in for a cup of tea or coffee, a friendly chat, a chance to sit quietly or pray, or as a member of the community organisations which meet on the premises. Responding to the need to provide Warm Welcome Spaces, following large increases in heating costs, the Church linked again with the countrywide initiative. The Welcomers receive guidance on how to cope with various situations or requests for assistance and there is a particular link for help and guidance from the York Road Project for homeless people which provides wide ranging services beyond a 'shelter'. Woking Borough Council also provides relevant information. On two Monday mornings each month hospitality continued to be taken out to the pavement edge from 7 am in order to provide a much appreciated hot drink to commuters on their way to or from the station and other passers-by the Church going to work or school.

Community activities were operating in a regular pattern. These have included the twice monthly Woking Family Contact Centre, alcohol dependency groups, blood donor sessions, Conquest Art, a special needs school, employment advice, mediation groups, baby sensory sessions (part year), dancing and fitness classes, public speaking, railway enthusiasts' societies, residents' associations and Woking Debates. Two of the Church's own community activities, the monthly Thursday Lunch Club and Sunday T@3, have both been appreciated, although there is an experiment with the latter moving to a light lunch after the Service. The three day 'Holiday at Home' in August was again a great success with a varied and much appreciated programme of activities. As well as people coming in and out of the Church for a variety of reasons, the Church ensures that it is known in the community as a Place of Worship and distributes Easter and Christmas greetings cards to nearly 2000 homes in the area with an invitation to share in the special Services at those times.

Civic links were maintained with the Church continuing to be used as a Polling Station for the General Election and Borough election. For the former, the Church hosted a lively public hustings meeting with all parliamentary candidates present. The Church sees the importance of working closely with the Member of Parliament, Council and Ward and County Councillors at all times in its service to the community.

Children and young people

The Church's work with children and young people has continued to benefit from having a Children's Worker (Alison Warlow) and Youth Worker (Phil Ray), both working part-time and contributing so much in imaginative ways. As well as Sunday mornings and evenings (Youth Group), the Girls' Brigade and Boys' Brigade and Toddler Group have met each week. Contact is also maintained with those in the age range 18-25 who are at university or working away from home. Memorable events were three day Holiday Fun events at Easter and in August, a week long residential camp in the New Forest in August and a few special 'one off' events.

The Church in the 'World'

Fundraising for Christian Aid Week in May was reduced as the general pattern is to organise something really big in alternate years, remembering the whole Bible Readathon in 2023. However,

the Church was able to host one of the national run Changemakers Conferences. The URC world development programme, *Commitment for Life,* was again well supported, even with a reduced figure of £7,300. Other collections included the Christian Aid Christmas Appeal, WaterAid during Lent and before Christmas, the URC appeal for Myanmar and Medecins Sans Frontieres (surplus donations from Church lunches). All received generous responses. Closer to 'home', gifts at Harvest and Christmas time were for the York Road Project for the homeless in Woking and Your Sanctuary, the local women's and children's refuges at Christmas. The York Road Project received additional support by way of an Empty Bowls Lunch, hosted by the Church in partnership with a pottery class which raised nearly £2,000. Food items and other goods continued to be collected for these organisations at the Church on a Sunday. Christmas gift 'shoe boxes' again went to *Link to Hope* which included gifts for adults as well as children. A number of other local and national organisations were supported through grants from Outward Giving.

A highlight of the year was the repeat of the three-day Petting Farm in May in partnership with the Children with Special Needs Foundation. The presence of farm animals and exotic animals and three roundabouts, and food, all added up to a low cost family activity for the half term. 400 special needs children and their families were joined by hundreds of others from the local community.

The 'Green Team' continued to work towards the Eco Church Gold Award and this resulted in the wonderful outcome of receiving it during the summer, only the 51st Church in the whole country. The team, through Forum displays and other reminders, action and encouragement ensures that Net Zero progress is maintained.

What is not easy to quantify is the Church in the 'World' reflected in time and talents. The Church is the people and many are involved in voluntary work outside the walls of the Church building itself. Being a Street Angel, helping with neighbourhood care schemes and serving organisations, charities and public bodies are all ways in which this happens. The Church was pleased to host the annual Woking Street Angels' Commissioning Service in February.

The wider URC, ecumenical matters and other faith relationships

The Church was represented at the Induction Service for the new Wessex Synod Moderator, the Revd Dr Michael Hopkins in March. A large number from Woking attended the second Wessex Synod 'Big Day Out' at Hollycombe Steam Park, near Liphook in Hampshire and had a wonderful time on the rides and taking part in activities.

Ecumenical activity locally was reduced again to the World Day of Prayer Service in March and the Good Friday outdoor Act of Worship and Witness in Jubilee Square. Some of our Church Members continued to be involved in these and there have been more opportunities to share in Woking People of Faith which organises events in order that all faiths can meet and work together.

Appreciation

The Trustees express their gratitude to a large number in the Church family who hold many offices within the Church and work tirelessly and with dedication. They keep the Church's life and mission 'on the move' and, together with those who give encouragement and support and uphold the life of the Church in their prayers, help to make the vision a reality. The Volunteers Administrator continued to co-ordinate the various roles ensuring that policies and practices are meeting the Church's responsibilities and those giving their time and talents are valued.

The Trustees are very grateful to have a dedicated team of employees which changed again during the year. John Sinclair succeeded David Tuson in the slightly altered Church and Community role in May, after six and a half years' valuable service to the Church. The Church's employees each contribute so much in their various roles. The others who continued in service were John West, Church Premises Manager and Ellen Harrison, Church Administrator, together with Alison Warlow, Children's Worker and Phil Ray, Youth Worker, who have been mentioned earlier.

Although a Trustee herself, the other Trustees wish to record the gratitude of the whole Church to the Minister, Lucy Brierley, for another year of service, her 19th. Her energetic leadership and

pastoral care and well-prepared worship, which is the focal point of the week, gives everyone the inspiration to love and serve each other and the local and wider community.

Financial Review

Outcome for the year

The Financial Statements for the year are set out on pages 10 to 20. The total of Unrestricted Funds at year end, shown on the Balance Sheet on page 11, reduced from £400,689 at the end of 2023 to £291,743, chiefly due to the receipt of a significant legacy in 2023. Two major roof projects, one a replacement roof and the other a roof repair, were carried out during 2024 that have had a significant financial impact on the Restricted Funds. A Roof Depreciation Fund has been set up to record the finances for the new roof. The Restricted Funds, also shown on the Balance Sheet, increased from £102,456 at the end of 2023 to £474,927, because of grants and an appeal for the roof projects. The General Fund balance reduced from £77,676 in 2023 to £71,235 as per Note 9. Income across all funds, Note 2, including grants and the appeal towards the roof projects, at the end of 2024 amounted to £754,906 against £523,829 for 2023. Total expenditure for 2024, Note 3, increased to £527,861 against £403,369 at the end of 2023 reflecting higher costs of operating and the projects outlined above.

Outlook for 2025 and Reserves Policy

The initial Outlook for 2025, and beyond, projected that costs would increase faster than income. To prevent a deficit an appeal was held in March 2025 to increase regular giving and efforts to contain expenditure and contain costs will continue. The giving appeal was successful, and it is now expected that a small surplus will be made in 2025.

Our Reserves Policy is to include a target of increasing the Capital Projects Fund to £30,000 as well as maintaining free Reserves, as shown by our General Fund, equal to three months' core expenditure. The General Fund balance at the end of 2024 was £71,235 which exceeds the 25% target for projected costs in 2025. The Capital Projects Fund has been used in 2024 to improve control of the gas heating systems and is now zero (Note 9 (a)). Depending on the size of the surplus in 2025 it may be possible to transfer funds towards future expenditure on capital items. The Trustees are monitoring the financial position closely to ensure that the Church remains a going concern and are confident that a warm welcome will continue to be provided to all.

Plans for the future

In May 2024 the URC magazine *Reform* ran an article entitled *What makes a Church thrive?* The question was thrown open to all adults, young people and children in Woking URC resulting in a long list of 23 reasons being printed in the magazine. As the Church celebrates its 20th Anniversary in 2025 – the coming together of the former York Road and St Andrew's Churches in January 2005 – this list could appropriately become what the Church should strive to be in its plans for the future. It includes the words ... *its members are regularly challenging, encouraging and serving one another in Christ's name, while also serving and being involved in the local community and worldwide concerns.*

ON BEHALF OF THE TRUSTEES

LUCY M BRIERLEY, Trustee (Minister)

KEITH R BRADLEY, Trustee and Charity Correspondent (Church Secretary)

CHRISTOPHER J TEMPLE, Trustee (Church Treasurer)

6th May 2025

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

WOKING UNITED REFORMED CHURCH CHARITY

Charity No 1130926

I report to the trustees on my examination of the accounts of the Woking United Reformed Church Charity (the Charity) for the year ended 31 December 2024 which are set out on pages 2 to 20.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011("the Act")

I report in respect of my examination of the charity'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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a member of The Association of Chartered Certified accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts did not accord with those records; or
3. 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.

FJ Wilde FCCA DChA

For and on behalf of Warner Wilde Limited
Chartered Certified Accountants
4 Marigold Drive
Bisley
Surrey GU24 9SF

6th May 2025

WOKING UNITED REFORMED CHURCH CHARITY
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2024 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £
Income from	2								
Donations and grants	14	181,076	507,756	-	688,832	284,112	136,953	-	421,065
Charitable activities		54,968	2,605	-	57,573	81,106	17,967	-	99,073
Investments		8,501	-	-	8,501	3,691	-	-	3,691
Total income		244,545	510,361	-	754,906	368,909	154,920	-	523,829
Expenditure on Charitable activities	3	295,944	195,439	36,478	527,861	284,571	82,319	36,478	403,369
Net expenditure before gains on investment assets		(51,399)	314,922	(36,478)	227,045	84,337	72,600	(36,478)	120,460
Net gains/(losses) on investments		-	-	-	-	-	-	-	-
Net income/(expenditure)		(51,399)	314,922	(36,478)	227,045	84,337	72,600	(36,478)	120,460
Transfers between funds	9	(57,548)	57,548	-	-	3,841	(3,841)	-	-
Net movement in funds		(108,947)	372,470	(36,478)	227,045	88,178	68,760	(36,478)	120,460
Reconciliation of funds									
Total funds brought forward	9	400,689	102,456	1,349,697	1,852,844	312,511	33,697	1,386,176	1,732,384
Total funds carried forward	9	291,743	474,927	1,313,219	2,079,889	400,689	102,456	1,349,697	1,852,844

WOKING UNITED REFORMED CHURCH CHARITY
(Registered Number 1130926)
BALANCE SHEET
At 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2024 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £
Fixed assets									
Tangible assets	4	164,646	452,528	1,313,219	**1,930,393**	216,693	65,534	1,349,697	**1,631,924**
		164,646	452,528	1,313,219	**1,930,393**	216,693	65,534	1,349,697	**1,631,924**
Current assets									
Debtors	5	12,318	29,109	-	**41,427**	18,506	22,949	-	**41,455**
Cash at bank		136,207	16,979	-	**153,187**	223,337	15,984	-	**239,321**
		148,525	46,088	-	**194,614**	241,843	38,933	-	**280,776**
Current liabilities									
Creditors									
Amounts falling due within one year	6	13,746	11,165	-	**24,911**	30,180	2,010	-	**32,190**
Net current assets		**134,779**	**34,923**	**-**	**169,703**	**211,663**	**36,923**	**-**	**248,585**
Total assets less current liabilities		**299,425**	**487,451**	**1,313,219**	**2,100,096**	**428,356**	**102,456**	**1,349,697**	**1,880,509**
Creditors									
Amounts falling due after one year	7	7,683	12,524	-	**20,207**	27,665	-	-	**27,665**
Total net assets		**291,742**	**474,927**	**1,313,219**	**2,079,888**	**400,689**	**102,456**	**1,349,697**	**1,852,844**
Represented by									
Funds of the charity									
Unrestricted	9	291,743	-	-	**291,743**	400,689	-	-	**400,689**
Restricted	9	-	474,927	-	**474,927**	-	102,456	-	**102,456**
Expendable Endowment	9	-	-	1,313,219	**1,313,219**	-	-	1,349,697	**1,349,697**
		291,743	**474,927**	**1,313,219**	**2,079,889**	**400,689**	**102,456**	**1,349,697**	**1,852,844**

Approved and authorised by the Trustees on 6 May 2025 and signed on their behalf by:

LUCY M BRIERLEY Trustee (Minister)

KEITH R BRADLEY Trustee and Charity Correspondent (Church Secretary)

CHRISTOPHER J TEMPLE Trustee (Church Treasurer)

The notes on pages 13 to 20 form part of these financial statements.

WOKING UNITED REFORMED CHURCH CHARITY
STATEMENT OF CASH FLOWS
For the year ended 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2024 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £
Cash flows from operating activities									
Net income/(expenditure)		(51,399)	314,922	(36,478)	227,045	84,337	72,600	(36,478)	120,460
Depreciation charges		39,363	7,040	36,478	82,881	41,886	1,377	36,478	79,741
Investment interest		(8,501)	-	-	(8,501)	(3,691)	-	-	(3,691)
Loan interest		509	440	-	949	761	-	-	761
Transfers		(57,548)	57,548	-	-	3,841	(3,841)	-	-
(Increase)/decrease in debtors		6,188	(6,161)	-	27	9,884	(21,662)	-	(11,778)
Increase/(decrease) in creditors		(15,163)	7,758		(7,405)	13,927	(4,749)	-	9,178
Net cash provided by/(used in) operating activities		(86,551)	381,547	-	294,996	150,945	43,726	-	194,671
Cash flows from investing activities									
Interest		8,501	-	-	8,501	3,691	-	-	3,691
Proceeds from the sale of property, plant and equipment		-	-	-	-	-	-	-	-
Purchase of property, plant and equipment		(2,594)	(378,756)	-	(381,350)	(37,224)	(66,911)	-	(104,135)
Net cash provided by/(used in) investing activities		5,907	(378,756)	-	(372,849)	(33,533)	(66,911)	-	(100,444)
Cash flows from financing activities									
Repayments of borrowing		(6,484)	(1,796)	-	(8,280)	(6,783)	-	-	(6,783)
Cash inflows from new borrowing		-	-	-	-	15,500	-	-	15,500
Net cash provided by/(used in) financing activities		(6,484)	(1,796)	-	(8,280)	8,717	-	-	8,717
Change in cash in the reporting period		(87,128)	995	-	(86,133)	126,129	(23,185)	-	102,944
Cash at the beginning of the reporting period		223,337	15,984	-	239,321	97,208	39,169	-	136,377
Cash at the end of the reporting period		136,207	16,979	-	153,187	223,337	15,984	-	239,321
Cash comprises the following accounts									
CAF Bank					31,342				38,067
HSBC Current and Deposit Accounts					39,672				36,861
CCLA COIF Investment Account					76,720				158,979
Boom Bank (Surrey Saves)					5,350				5,341
Brigades' Bank accounts					53				53
Petty Cash					50				20
Cash at the end of the reporting period					153,187				239,321

1 Accounting Policies

(a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity has taken advantage of the small charities exemption to dispense with preparing a cash flow statement. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

(b) Going concern

In order to assess the appropriateness of the going concern assumptions basis, the Trustees have considered the Charity's financial position, reserves and forecasts for the foreseeable future. They have considered the assumpions underlying these forecasts and the impact of any potential risks affecting them.

After making due enquiries, the Trustees have a reasonable expectation that the Charity will be able to continue in operation and meet its liabilities as they fall due for at least twelve months from the date of signing of this report. For this reason, they continue to adopt the going concern basis in preparing the accounts.

(c) Fund accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Endowed and Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

(d) Tangible fixed assets

Freehold property

The Trustees of the church and manse buildings are the URC Wessex Synod who hold them upon trust for purposes connected with Woking URC. These premises are vested in the United Reformed Church (Wessex) Trust Ltd on behalf of the Synod. Woking URC has the right of free occupation and the obligation to maintain the premises in good order but does not have the independent right to dispose of the premises.

Historically, expenditure incurred on the church and the manse has been written off in the year that it was incurred. Those costs are not readily available as that information has not been retained for the financial statements in previous years up to 2000 and prior to FRS15.

However, the development of the church premises completed in 2010 and the roof replacement in 2025 were of such a size that, in order to reflect the nature of the investment, the costs have been capitalised and are being depreciated over 50 years.

Assets are stated at cost, except that items costing less than £500 are written off in the year of purchase. Depreciation is provided at the following annual rates calculated to write off the assets over their estimated useful lives:

Building	2% straight line (over 50 years)
Motor vehicles	22% straight line (over 4.5 years)
Furniture, furnishings & fitting	20% straight line (over 5 years)
Equipment	33.33% straight line (over 3 years)
Plant & organ	10% straight line (over 10 years)
Energy	4% straight line (over 25 years)

1 Accounting Policies

(e) Incoming resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and be properly quantified. All other income is generally recognised when receivable.

(f) Resources expended

The URC Ministry and Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates (see also note 14). Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relates.

(g) Taxation

The church is a registered charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income and gains are applied exclusively to charitable purposes. No provision for taxation has been made in these financial

(h) Volunteers

The church is a beneficiary of many volunteers who give their time and skills for the benefit of the church. This benefit is greatly appreciated but is not quantifiable in monetary terms.

2 Income

	Notes	Unrestricted Funds £	Restricted Funds £	2024 Total £	Unrestricted Funds £	Restricted Funds £	2023 Total £
Donations and grants							
Offerings		157,314	-	**157,314**	151,869	-	**151,869**
Donations		17,119	6,640	**23,759**	13,514	4,379	**17,893**
Special collections	14	2,443	227,758	**230,201**	3,896	27,709	**31,605**
Legacies		-	-	**-**	114,833	-	**114,833**
Grants	14	4,200	273,358	**277,558**	-	27,869	**27,869**
Fixed asset grants		-	-	**-**	-	76,996	**76,996**
Total donations and grants		**181,076**	**507,756**	**688,832**	**284,112**	**136,953**	**421,065**
Charitable activities							
Hire of premises		31,101	-	**31,101**	49,477	-	**49,477**
Insurance claims		100	-	**100**	16,003	-	**16,003**
Fundraising activities		-	-	**-**	-	-	**-**
Children and youth work		9,459	-	**9,459**	7,051	-	**7,051**
Church and community work		358	-	**358**	245	-	**245**
Brigades' fees and uniform		-	2,605	**2,605**	-	3,726	**3,726**
Other		13,950	-	**13,950**	8,330	14,241	**22,571**
Total charitable activities		**54,968**	**2,605**	**57,573**	**81,106**	**17,967**	**99,073**
Investments							
Interest		8,501	-	**8,501**	3,691	-	**3,691**
Total investments		**8,501**	**-**	**8,501**	**3,691**	**-**	**3,691**
Total Income		**244,545**	**510,361**	**754,906**	**368,909**	**154,920**	**523,829**

3 Expenditure

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2024 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £
Charitable activities									
Ministry and mission		81,694	-	-	**81,694**	76,148	750	-	**76,898**
Premises costs		87,731	118,054	-	**205,785**	68,666	-	-	**68,666**
Depreciation		39,363	7,040	36,478	**82,881**	41,886	1,377	36,478	**79,741**
Administration and other expenses		45,339	440	-	**45,779**	65,606	12,746	-	**78,353**
Brigades' expenditure		-	3,606	-	**3,606**	366	4,284	-	**4,649**
FM support		-	4,432	-	**4,432**	-	3,808	-	**3,808**
Children and youth work		29,580	8,952	-	**38,532**	23,260	10,490	-	**33,750**
Church and community work		1,017	32,304	-	**33,321**	1,677	28,300	-	**29,978**
Outward giving	11	11,220	20,612	-	**31,832**	6,963	20,564	-	**27,526**
Total charitable activities		**295,944**	**195,439**	**36,478**	**527,861**	**284,571**	**82,319**	**36,478**	**403,369**

4 Fixed assets

	Building £	Motor Vehicles £	Furniture Furnishings & Fittings £	Equipment £	Plant & Organ £	Energy £	Total £
Cost							
Balance brought forward	1,823,908	6,860	146,371	91,073	233,941	77,540	**2,379,693**
Additions	371,316	-	-	2,594	7,440	-	**381,350**
Disposals	-	-	-	-	-	-	-
Balance carried forward	**2,195,224**	**6,860**	**146,371**	**93,667**	**241,381**	**77,540**	**2,761,043**
Depreciation							
Balance brought forward	474,211	6,860	97,165	86,985	81,610	940	**747,771**
Charge	37,716	-	14,785	3,550	23,733	3,097	**82,881**
Disposals	-	-	-	-	-	-	-
Balance carried forward	**511,927**	**6,860**	**111,950**	**90,535**	**105,343**	**4,037**	**830,652**
Net Book Value							
Brought forward	1,349,697	-	49,206	4,088	152,331	76,600	**1,631,924**
Carried forward	**1,683,297**	**-**	**34,421**	**3,132**	**136,038**	**73,503**	**1,930,393**
Held in							
Unrestricted funds	-	-	32,744	3,132	128,769	-	**164,646**
Restricted funds	370,078	-	1,677	-	7,269	73,503	**452,528**
Expendable Endowment Fund	1,313,219	-	-	-	-	-	**1,313,219**
	1,683,297	**-**	**34,421**	**3,132**	**136,038**	**73,503**	**1,930,393**
	-	-	-	-	-	-	-

Capital commitments as at 31 December 2024 were £Nil (2023: £Nil).

5 Debtors

	Unrestricted Funds £	Restricted Funds £	2024 Total £	Unrestricted Funds £	Restricted Funds £	2023 Total £
Tax recoverable	2,478	665	3,143	2,439	594	3,033
Trade and other debtors	3,704	1,400	5,104	10,707	1,876	12,582
Deposits, prepayments and accrued income	6,136	27,044	33,180	5,361	20,479	25,840
	12,318	29,109	41,427	18,506	22,949	41,455

6 Creditors - amounts falling due within one year

Trade and other creditors	3,738	494	4,232	18,464	-	18,464
Accruals and deferred income	3,948	9,274	13,222	4,383	2,010	6,393
Loans (Wessex Synod)	6,060	1,397	7,457	7,332	-	7,332
	13,746	11,165	24,911	30,180	2,010	32,190

7 Creditors - amounts falling due after one year

Loans (Wessex Synod)	7,683	12,524	20,207	27,665	-	27,665
	7,683	12,524	20,207	27,665	-	27,665

8 Transfers to/(from) General Fund

	2024 £	2023 £
Designated funds		
Fixed Assets Fund	-	(1,987)
	-	(1,987)
Restricted funds		
Minister's Benevolent Fund	(632)	(200)
Appeal Fund - Commitment for Life	-	(29)
Appeal Fund - Embrace the Middle East	-	(83)
Grants Funds	2,443	-
Special Collections Fund	(500)	-
FM Fund	-	(371)
	1,311	(683)
Transfers to/(from) General Fund	1,311	(2,669)

9 Funds

(a) General and designated funds

The church operates four designated funds akongside the General Fund:

Fixed Assets Fund represents that proportion of unrestricted funds invested in the net book value of fixed assets.

Legacies Fund receives income from legacies to be used for specific purposes as authorised by the Church Meeting.

Capital Projects Fund provides for replacement of major items such as the church heating system; funded by transfers from the General Fund.

Care4Creation Fund provides for Project Net Zero 2030.

	General Fund	Fixed Assets Fund	Legacies Fund	Capital Projects Fund	Care4 Creation Fund	TOTAL
	£	£	£	£	£	£
Balance as at 1 January 2023	72,380	221,355	2,776	16,000	-	**312,511**
Income	250,650	-	114,833	-	3,426	**368,909**
Expenditure	242,685	41,886	-	-	-	**284,571**
Fund transfers	(2,669)	21,724	(3,901)	(7,886)	(3,426)	**3,841**
Balance as at 31 December 2023	**77,676**	**201,193**	**113,708**	**8,114**	**-**	**400,689**
Income	242,002	-	-	100	2,443	**244,545**
Expenditure	249,754	39,363	-	6,827	-	**295,944**
Fund transfers	1,311	2,594	(60,066)	(1,387)	-	**(57,548)**
Balance as at 31 December 2024	**71,235**	**164,423**	**53,642**	**-**	**2,443**	**291,743**

(b) Restricted funds

The church accounts include also restricted funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Trustees or Church Meeting for any other purpose.

Minister's Benevolent established to be used at the Minister's discretion.

Roof Depreciation Fund established in connection with the new aluminium rood to receive monies from grants, a special appeal and legacies to cover the cost of the roof to then be depreciated over 50 years, starting in October 2024.

Property Fund monies received for future property works on the church premises as specified by donors or Church Meeting.

Grants Funds monies received for specific income and expenditure items or fixed assets.

FM Support Fund monies received to support a Church Member.

Brigades Fund records the income and expenditure of the Boys' and Girls' Brigades companies attached to the church.

Refugee Fund (St Peter's Charity) monies received to financially and practically assist and support refugees in the Woking area.

Special Collections & Appeals Funds at different times of the year monies are raised in the church to support specific projects or charity appeals (see note 11).

9 Funds (continued)

(b) Restricted funds (continued)

	Minister's Benevolent Fund £	Roof Dep'n Fund £	Property Fund £	Grants Funds £	FM Support Fund £	Brigades Fund £	Refugee Fund £	Special Collections & Appeals Funds £	TOTAL £
Balance as at 1 January 2023	426	-	15,591	-	962	2,036	14,682	-	**33,697**
Income									
Donations inc Gift Aid	-	-	4,378	-	-	-	-	-	**4,378**
Grants	-	-	-	116,537	-	-	(11,671)	-	**104,866**
Special collections inc Gift Aid	-	-	-	-	2,475	-	-	25,234	**27,709**
Other	-	-	60	-	-	3,726	14,181	-	**17,967**
	-	-	4,438	116,537	2,475	3,726	2,510	25,234	**154,920**
Expenditure									
Outward giving	626	-	-	-	-	-	-	19,938	**20,564**
Other	-	-	-	40,995	3,808	4,283	12,670	-	**61,756**
	626	-	-	40,995	3,808	4,283	12,670	19,938	**82,320**
Fund transfers	200	-	-	-	371	-	(4,523)	111	**(3,841)**
Balance as at 31 December 2023	-	-	**20,029**	**75,542**	-	**1,479**	-	**5,408**	**102,456**
Income									
Donations inc Gift Aid	-	-	6,640	-	-	-	-	-	**6,640**
Grants	-	-	-	273,358	-	-	-	-	**273,358**
Special collections inc Gift Aid	-	-	-	-	4,730	557	-	222,471	**227,758**
Other	-	-	-	-	-	2,605	-	-	**2,605**
	-	-	6,640	273,358	4,730	3,162	-	222,471	**510,361**
Expenditure									
Outward giving	632	-	-	-	-	-	-	19,980	**20,612**
Other	-	1,238	-	71,629	4,432	3,606	-	93,923	**174,828**
	632	1,238	-	71,629	4,432	3,606	-	113,903	**195,439**
Fund transfers	632	371,316	1,387	(207,972)	-	-	-	(107,815)	**57,548**
Balance as at 31 December 2024	-	**370,078**	**28,056**	**69,299**	**298**	**1,035**	-	**6,161**	**474,927**

(c) Expendable Endowment Fund

The Expendable Endowment Fund represents donations, tax recovered, interest and grants raised to fund the 2010 building development and related furniture and equipment. The balance of this fund decreases every year in line with depreciation (see note 4).

	2024 £	2023 £
Balance b/fwd	1,349,697	1,386,176
Endowment release	(36,478)	(36,478)
Balance c/fwd	**1,313,219**	**1,349,697**

10 Staff costs and employee numbers

	2024 £	2023 £
Gross wages and salaries	84,042	77,665
Employer's pension costs	2,050	2,198
	86,092	**79,863**
Average number of employees	5	5

No employees received benefits of more than £60,000 (2023: 0).

11 Outward giving, special collections and proceeds of events

	2024 £	2023 £
From General Fund		
Budgeted outward giving		
A Rocha	100	-
Bible Society	250	500
Embrace the Middle East	100	400
Engage	600	500
Hope4Tomorrow Global	-	350
Let's Read	-	350
LinkAble	500	350
Maybury & Sheerwater Community Trust	500	-
Oakleaf Enterprise	-	350
Open Doors	-	350
Refugee Action	350	-
The Lighthouse	500	-
Woking Citizens' Advice Bureau	500	350
Woking People of Faith	500	-
Woking Street Angels	100	500
York Road Project	500	500
yourSanctuary	500	500
	5,000	**5,000**
Other events and other giving		
Children with Special Needs Foundation (Petting Farm)	5,520	-
Dementia UK (Toddler Group)	-	50
Engage	-	263
FareShare (Lunches Surplus)	-	730
Medecins Sans Frontieres (Lunches Surplus)	500	-
Operation Smile (Toddler Group)	50	-
Other giving	-	770
Shooting Star Children's Hospices	100	100
Tommy's (Toddler Group)	-	50
White Lodge Centre (Toddler Group)	50	-
	6,220	**1,963**
Total from General Fund	**11,220**	**6,963**
From restricted funds		
From Minister's Benevolent Fund	**632**	**626**
Special collections, appeals and events income		
Christian Aid	7,017	4,468
Commitment for Life (Christian Aid)	7,298	8,901
DEC Earthquake Appeal	-	2,331
Embrace the Middle East	-	1,250
Funeral collection charities	1,110	-
Presbyterian Church of Myanmar	1,087	-
WaterAid	2,003	1,523
York Road Project	1,465	-
Zambia Schools	-	1,465
	19,980	**19,938**
Total from restricted funds	**20,612**	**20,564**
Total from all funds	**31,832**	**27,527**

12 Trustees

Two of Trustees received remuneration from the Charity in the year ended 31 December 2024 (2023: 2). S Herbert continued a contract to provide bookkeeping services costing £6,879 (2023: £7,000) as at the year end. J West continued in the role of Premises Manager, costing £16,900 (2023: £5,399) in gross salary (£nil pension) as at the year end. Both appointments were made in accordance with the guidance from the Charity Commission.

Trustees' expenses amounted to £Nil (2023: £Nil).

Trustees' Indemnity Insurance at a limit of £250,000 is included at no extra cost in the church's insurance

13 Ministry and Mission Fund

The church contributes to the central United Reformed Church costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination and the wider mission of the national church.

14 Unusual activity

During 2024 two major projects were undertaken, a roof replacement and a roof repair. A special appeal was launched, raising £202,238, and several grants obtained which resulted in the significant increase in income compared to 2023. A new restricted fund has been set up to reflect the new roof which is being depreciated over 50 years. The repair costs have been paid from the special appeal and from grants (see Note 9(b) on page 18).

15 Related party transactions

A Gibb and J Sinclair (Trustees) are also directors of the United Reformed Church (Wessex) Trust Limited which gave the Charity grants of £216,354 (2023: £72,349). J Sinclair resigned as a director of the United Reformed Church (Wessex) Trust Limited in March 2024.

The balances of loans held taken out with Wessex Trust as at the year end are the following:

	2024	2023
	£	£
AV Loan	2,044	4,122
Refurbishment Loan	11,700	15,598
Solar Panels	13,922	15,278
	27,666	**34,998**

16 Independent examiner

The independent examiner is paid a fee of £1,610 (2023: £1,530).

WOKING UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130926

Accounts

WOKING UNITED REFORMED CHURCH CHARITY

(Working name – WOKING URC CHARITY)

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER, 2023

Registered Number – 1130926 – Registered on 3rd August, 2009

Registered Office:
Woking United Reformed Church
White Rose Lane
Woking, Surrey GU22 7HA

Charity Correspondent:
Mr K R Bradley

Public email: secretary@wokingurc.org.uk
Website address: www.wokingurc.org.uk

Trustees serving on the date of approval of this Annual Report and Financial Statements

The Revd L M Brierley (Minister of the Church)
Mr K R Bradley (Church Secretary)
Mr C J Temple (Church Treasurer)
Mrs C W M Brook
Mrs L A Buckland
Mr A N Gibb
Mr J K Godsland
Mr R Gray
Mrs S E Herbert
Ms R V Lindstrom-Thomas
Mrs S M Loudon
Mr G J Parris
Mr J D Sinclair
Mrs M J Temple
Mr J M van Renssen
Mr J A H West

Bankers – HSBC
CAF Bank
Independent Examiner – Warner Wilde

Inauguration of the Church
Woking United Reformed Church was inaugurated on 9th January, 2005 from a union of two former Churches – York Road United Reformed Church and St Andrew's United Reformed Church, both in Woking.

Charity Application
The application for the Church to be Registered as a Charity was passed by Special Resolution at the Church Meeting on 21st May, 2009. Registration took place on 3rd August, 2009. The Charity comprises all assets and funds held by and on behalf of Woking United Reformed Church other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER, 2023

Structure, Governance and Management

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. The Trustees have paid due regard to the guidance issued by the Charity Commission in deciding which activities to undertake during the year.

Structure

The Church, as a local congregation of the United Reformed Church denomination, takes its Structure, Governance and Management from the Scheme of Union (The Manual) of the United Reformed Church, section B) The Structure of the URC and principally:

Item 2.(1) The Church Meeting –
The Church Meeting of the local church shall consist of those persons who have been admitted to the full privileges and responsibilities of membership of the United Reformed Church and whose names are included in the membership roll of such local church.

and Item 2.(2) The Elders' Meeting-
The Elders' Meeting of the local church shall consist of the minister and the elders elected by the Church Meeting.

There is a Constitution, adopted in July 2012, based on wording by the United Reformed Church for local Churches which are registered charities.

Trustees - Appointment

The Church Meeting on 21st May, 2009 resolved that –
Those members of the Elders' Meeting of Woking URC who are qualified to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures for the time being laid down by the Church Meeting of Woking United Reformed Church which shall be in conformity with the Scheme of Union of the United Reformed Church.

The Church Meeting of Woking URC in 2009 (over several meetings) adopted procedures for the nomination, election and length of service of Elders, and some minor amendments were made to these procedures in November 2010, May 2016, February 2022 and September 2023. There may be up to 15 serving Elders and they, together with the Minister of the Church at that time, shall automatically (providing they are qualified to serve) be Trustees of the Charity. Outside this elected term of service such Elders are known as Non-Serving Elders and cease to be Trustees of the Charity. The Church Treasurer, if not a serving Elder during his time of office, shall also be a Trustee of the Charity.

A change in the Eldership in 2023 was the election, in November, of Ms Rachel Lindstrom-Thomas. All others continued to serve or were re-elected to serve new terms to begin in January 2024.

Trustees – Role, Responsibilities and Training

The Charity Commission states the following:
Charity Trustees are responsible for the general control and management of the administration of a Charity (Section B2, The Essential Trustee)
Trustees have and must accept ultimate responsibility for directing the affairs of a Charity, and ensuring that it is solvent, well run, and meeting the needs to which it has been set up (Section E, The Essential Trustee).
The Trustees have paid due regard to the guidance issued by the Charity Commission on public benefit.

The Scheme of Union of the United Reformed Church states the functions of the Church Meeting and the Elders' Meeting, referred to above, and the Elders (Trustees) and the Minister (also a Trustee) collectively share the duties and responsibilities outlined for the Elders' Meeting along with accepting

the ultimate responsibility for directing the affairs of the Charity as laid down by the Charity Commission. The Church Treasurer (currently not a serving Elder) is also a Trustee. The general control and management of the administration of the Charity is further exercised by representative Elders being members of the Church's main committees:
Finance and Property – managing all the day to day financial responsibilities and the preparation of accounts and managing the maintenance of the Church site and Manse;
IT and Media - ensuring that specialist equipment is maintained and all the communication platforms meet current needs and are effective;
Children and Youth Work – instituting and overseeing the work with children and young people;
Church in the World – ensuring that the Church demonstrates its concern for the wider community and the world;
and by receiving minutes and reports from those committees, which also make regular reports to the Church Meeting.
Elders are also represented on other committees and working groups, and attend meetings of, or give some oversight to, all of the Church's groups and activities.

To date, not all Trustees have undergone any formal training for their duties specifically as Trustees, although they have acquainted themselves with Charity Commission publications and their responsibilities in connection with the safeguarding of children and vulnerable adults, and health and safety generally. Newly elected Elders receive information related to their duties and responsibilities as Trustees.

'Fit and Proper Persons test'

In 2010 the Trustees considered the implications of the Finance Act 2010 and the guidance for charity managers in relation to the 'Fit and Proper Persons test' to ensure that charity funds and tax reliefs are used only for charitable purposes. Declarations, using the HMRC model declaration, have been made by all Trustees and the Assistant Church Treasurer. A separate role for a Gift Aid Secretary was withdrawn during the year and bookkeeping was outsourced professionally. Mr K R Bradley, Church Secretary, and Mr C J Temple, Church Treasurer, continued as Responsible Persons.

Disclosure and Barring Service, Safeguarding, Employees, Health & Safety, Retention of Records and GDPR (General Data Protection Regulation)

On-line Disclosure and Barring Service applications began during 2014. There were no safeguarding incidents to report to the Charity Commission in the year, but one accident report to RIDDOR. The Church's Safeguarding Policy was reviewed and updated with some amendments in October 2022. Although no registered activities are held for vulnerable adults, there is a section relating to such adults in order that, for good practice, the Church has guidelines available. All Trustees are required to undertake formal safeguarding training every three years and some attended courses in 2023 both in person and via Zoom. There will be further training courses in 2024. In January 2023 a subscription was taken out for employment support with Croner. This resulted in a complete revision of documentation and the production of an Employee Handbook, together with work being undertaken on a Health and Safety Policy. A voluntary post of Employment Administrator has been created to manage the various systems and responsibilities surrounding the Church's five employees. Trustees continue to make regular checks to ensure that all the Church's policies are adhered to, and records and returns, particularly in relation to children and young people, are maintained to the required standard and timely submissions are made as appropriate. Trustees ensure that the Church complies with GDPR (General Data Protection Regulation).

Achievements and performance
– a snapshot of the Church's life and work and mission in the year

Worship, Prayer, Study, Church Meetings and Groups

Sunday Worship, children's and young people's groups and a Zoom study course, were all linked together by a series called *Reasons to Believe - Unlocking the evidence for faith* from January to March until the beginning of Lent in 2023. In the summer the theme was called *Come in, the water's lovely* which featured encounters with Jesus in rivers, lakes and sea-side stories. Then in the autumn, up until Advent, it was *The Exodus: Set my people free* exploring lessons from the life of Moses. Receiving

new Church Members is always a great pleasure and 13 were received during 2023. The URC practices Infant Baptism and also Believer's Baptism either by sprinkling of water or by immersion and two young people were Baptised by immersion at their own request on a memorable Sunday. As well as celebrating new memberships, there was a very rare occurrence when the 80th anniversary of Gwen George becoming a Church Member in Woking was marked.

Sunday congregations continued to increase with the average (over 140) almost back to pre-pandemic times with Services in Advent exceeding the numbers from earlier years. The worship provided through the live streams (Facebook and YouTube) is not underestimated though. It gives opportunities for those confined to their homes to be a part of the congregation in some way, and serves many who get in touch from several different parts of the country and in other countries. An average of 130 homes 'tune in' each week either on the day or later during the week.

Twice monthly House Groups and study groups held at the Church continued and the live streamed mid-week evening Pause for Prayer returned to the monthly in-person Recharge in January 2023. Prayers and Reflection every Thursday morning, with a monthly Communion Service, has been well attended and the other two weekly prayer opportunities, Tuesday mornings for children and young people and Sunday mornings before the Service, enable smaller numbers to gather together. The Christian Festivals were all marked in one way or another together with an All Nations celebration appropriately on Pentecost Sunday, followed by lunch with a variety of dishes from around the world.

The pattern of having four Church Meetings a year, which was started in 2022, following lunch together on a Sunday prior to the meetings continued to be popular, thus enabling a time of fellowship. Attending Church Meetings is one of the privileges and responsibilities of being a Church Member and enables everyone to be involved in some way in the life, work and mission of the Church. In November Members were pleased to be able to give encouragement to John Sinclair to begin the application process for training for the Non-Stipendiary Ministry in the URC.

While groups for adults have not returned in quite the same way or frequency as pre-pandemic times one which has increased its membership is the Knitting Fellowship faithfully meeting to make knitted garments for locally known needs and for inclusion in the Christmas gift shoe boxes. The monthly Craft Morning became part of a Generation Café so that all ages could call in for refreshments and join in or watch the making of a variety of craft items. These, together with occasional lunches and talks, provide appreciated social times as does the hour after Sunday Services when refreshments are served, and T@3 and the Lunch Club (mentioned below).

The Church premises

Changing lighting to LED throughout the building, begun in 2022, was completed as well as some cavity wall insulation. The CCTV provider was changed to one offering better cover at a more reasonable price. The big project in the year was the summer installation of 134 solar roof panels and then eight large storage batteries in January 2024. The result of this is expected to mean that for about five months each year the Church should be able to produce and store 100% of its electricity requirements. The Church has been very grateful for funding assistance particularly from the Surrey County Council Community Fund, the URC Wessex Trust and the John Beane Trust. The panels installation did lead to the discovery serious roof problems over the hall and other parts of the building resulting in major replacement work needing to be carried out in the summer of 2024.

A Church in and for the community

The Covid Vaccination Centre (which also extended to include influenza vaccinations), run by Fast Heal Pharmacy, continued to operate during parts of the year, sometimes for six days a week and then at times fewer days, depending on vaccination programmes. The Sanctuary, Chapel and Forum areas were used and sometimes hundreds of people came through each day. The Church was able to be involved by providing welcoming volunteers working alongside those from the community.

The Church has continued to work closely with Woking Borough Council in its support of Syrian refugee families housed in the town. There are language classes at the Church and a creche for younger children while the classes are in session. The extension of this service continued to include language

classes in a more sociable setting for refugees from Ukraine and also some people from other countries who have settled in Woking and are keen to learn English.

During each weekday a team of Welcomers continued to be available to provide to anyone who called in for a cup of tea or coffee, a friendly chat, a chance to sit quietly or pray, or as a member of the community organisations which meet on the premises. Responding to the need to provide Warm Welcome Spaces, following large increases in heating costs, the Church linked again with the countrywide initiative. The Welcomers receive guidance on how to cope with various situations or requests for assistance and there is a particular link for help and guidance from the York Road Project for homeless people which provides wide ranging services beyond a 'shelter'. Woking Borough Council also provided relevant information. On two Monday mornings each month hospitality continued to be taken out to the pavement edge from 7 am in order to provide a much appreciated hot drink to commuters on their way to or from the station and other passers-by the Church going to work or school.

Community activities were operating in a regular pattern. These have included the twice monthly Woking Family Contact Centre, alcohol dependency groups, Conquest Art, a special needs school, mediation groups, baby sensory sessions, dancing and fitness classes, public speaking and railway enthusiasts' societies, and residents' associations. Two of the Church's own community activities, the monthly Lunch Club and T@3, have both been appreciated, particularly the former. The three day 'Holiday at Home' in August was again a great success. As well as people coming in and out of the Church for a variety of reasons, the Church ensures that it is known in the community as a Place of Worship and distributes Easter and Christmas greetings cards to nearly 2000 homes in the area with an invitation to share in the special Services at those times.

Civic links were maintained with the Church continuing to be used as a Polling Station for the local elections. The Church sees the importance of working closely with the Council and Ward and County Councillors at all times in its service to the community.

Children and young people

The Church's work with children and young people has benefitted from having a Children's Worker (Alison Warlow) and Youth Worker (Phil Ray), both working part-time and contributing so much in imaginative ways. As well as Sunday mornings and evenings (Youth Group), the Girls' Brigade and Boys' Brigade and Toddler Group have met each week. There is also a system of keeping in touch with those in the age range 18-25 who are at university or working away from home. Memorable events were a three day Holiday Fun at Easter, a four day Holiday Fun in July, a week long residential camp in Essex in August and a few special 'one off' events. Arising from a recommendation from the wider URC, the Church adopted an Infant Feeding Policy in November to ensure that mothers could have the facilities needed to feed their babies on the premises.

The Church in the 'World'

Fundraising for Christian Aid Week in May happened in a very big way with a four day (and night!) non-stop Bible Readathon during which the whole Bible was read (and some of the Psalms sung) throughout 82.5 hours. Over 100 readers took part, mostly on Zoom from their homes or sitting in front a screen at the Church, the latter including young people all through one night. Readers from the Church were joined by friends from around the world and the whole event was live streamed. This, and other donations made during the week, resulted in £12,500 being raised. The URC world development programme, *Commitment for Life,* was again well supported with a record £8,900 and other collections included the Christian Aid Christmas Appeal and WaterAid during Lent and before Christmas. All received generous responses. The Traidcraft stall selling Fairtrade goods continued until July with stocks already held at the time Traidcraft went into administration earlier in the year, after 44 years of trading. Closer to 'home', gifts at Harvest and Christmas time were for the York Road Project for the homeless in Woking and Your Sanctuary, the local women's and children's refuges at Christmas. Food items and other goods continued to be collected for these organisations at the Church on a Sunday. Christmas gift 'shoe boxes' again went to *Link to Hope* which included gifts for adults as well as children. A number of other local and national organisations were supported through grants from Outward Giving. The 'Green Team' has continued to meet working towards the Eco

Church Gold Award and related issues, including climate change, feature in Sunday worship. The monthly magazine articles entitled *Have a Go Eco* and a display board at the Church continue to give very helpful tips and suggestions to assist everyone in becoming more eco conscious and to stay well informed. The Church Meeting in May adopted an Environmental Policy for the Church, this being a strategy for Net Zero 2030.

What is not easy to quantify is the Church in the 'World' reflected in time and talents. The Church is the people and many are involved in voluntary work outside the walls of the Church building itself. Being a Street Angel, helping with neighbourhood care schemes and serving organisations, charities and public bodies are all ways in which this happens.

Ecumenical matters and other faith relationships

The Week of Prayer for Christian Unity Service in January was held at Woking URC and incorporated a celebration to mark the 25th anniversary of Engage (local Christian charity working with schools). The World Day of Prayer Service was in March and the Good Friday outdoor Act of Worship and Witness in Jubilee Square, Woking formed the regular pattern of occasions for Churches to come together. Some of our Church Members continued to be involved in all of these and there have been more opportunities to share in Woking People of Faith which organises events in order that all faiths can meet and work together.

Appreciation

The Trustees express their gratitude to a large number in the Church family who hold many offices within the Church and work tirelessly and with dedication. They keep the Church's life and mission 'on the move' and, together with those who give encouragement and support and uphold the life of the Church in their prayers, help to make the vision a reality. A post of Volunteers Administrator was created to co-ordinate the various roles and to ensure that policies and practices are meeting the Church's responsibilities and those giving their time and talents are valued.

The Trustees are very grateful to have a dedicated team of employees which has changed during the year. Tiny Colleer, Church Premises Manager, retired in June after 12 years' service and Morwenna Jones, Church Administrator, moved to a new role in a charity after over four years' service. They were replaced by John West in September and Ellen Harrison in November respectively. The Church's employees each contribute so much in their various roles. The three who continued in service were David Tuson, full-time Church & Community Worker who gives much appreciated pastoral support in this role, together with Alison Warlow, Children's Worker and Phil Ray, Youth Worker, who have been mentioned earlier.

Although a Trustee herself, the other Trustees wish to record the gratitude of the whole Church to the Minister, Lucy Brierley, for another year of service, her 18th. She has given strong leadership and pastoral care during this year which has seen considerable 'rebuilding and strengthening' in the Church. Her imaginative and relevant worship, particularly in the themed series (mentioned earlier) has engaged and challenged those joining in person or through the live stream. The Church family has grown in faith, been inspired and given an encouragement to love and serve each other and the local and wider community.

Financial Review

Outcome for the year

The Financial Statements for the year are set out on pages 10 to 20. A few changes have been made to the presentation, most significantly in recording all the grants in the restricted fund and fixed assets and any depreciation or loan interest associated to them carried forward. The total of Unrestricted Funds at year end, shown on the Balance Sheet on page 11 and in Note 9, increased from £312,511 at the end of 2022 to £400,689, chiefly due to the receipt of a significant legacy. The Restricted Funds, also shown on the Balance Sheet and in Note 9, increased from £33,697 at the end of 2022 to £102,456, chiefly due to receipt of fixed asset grants for solar panels and batteries. Our General Fund balance increased from £72,380 in 2022 to £77,676 as per Note 9. Income across all funds, Note 2, including grants towards the cost of improvements, at the end of 2023 amounted to £523,829 against

2022's £363,814 driven in most part by the receipt of the significant legacy and the fixed asset grants. Expenditure for 2022, Note 3, increased to £403,369 against £389,468 at the end of 2022 reflecting the higher costs of operating now that activities have returned to pre-Covid levels.

Outlook for 2024 and Reserves Policy

2024 is expected to be a challenging year with Income expected to fall as the reduction in the need for vaccinations reduces, thus resulting in a significant reduction in use during the year. Income from the use of the premises will also be reduced by the work being done in the Summer. Efforts to contain expenditure are expected to keep Costs at a similar level to 2023, with utilities costs reduced as a result of the solar panel installation and improved insulation. The overall budget for 2024 shows a deficit of £18,000 which is considered to be manageable. It is expected that the costs for the major roof repairs can be met from a combination of grants, existing funds, an appeal and, if necessary, a loan from Wessex Trust.

Our Reserves Policy is to include a target of increasing the Capital Projects Fund to £30,000 as well as maintaining free Reserves, as shown by our General Fund, equal to three months' core expenditure. The General Fund balance at the end of 2022 was £77,276 which exceeds the 25% target for projected costs in 2023. The Capital Projects Fund has actually decreased from £16,000 in 2022 to £8,114 (Note 9 (a)) as it was used to fund a new CCTV system and part of the cavity wall insulation and solar panel costs. The Trustees are monitoring the financial position closely and are confident the Church can continue to provide a warm welcome to all.

Plans for the future

The big plan with the Church building, as described within the premises paragraph above, will be the replacement hall roof and major repair to a roof over another part of the building during the summer of 2024. The Sanctuary loft will also be insulated. Another joint event with the Children with Special Needs Foundation has been planned for the May half term with a repeat of the popular petting farm and rides including a ferris wheel. The worship and mission and service to the community will continue with the Church family being open to God's leading into the future and whatever happens the strapline - *Whoever you are and wherever you are on life's journey, you are welcome here* – is one which we shall strive to live by as a reality.

ON BEHALF OF THE TRUSTEES

LUCY M BRIERLEY, Trustee (Minister)

KEITH R BRADLEY, Trustee and Charity Correspondent (Church Secretary)

CHRISTOPHER J TEMPLE, Trustee (Church Treasurer)

7th May 2024

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

WOKING UNITED REFORMED CHURCH CHARITY

Charity No 1130926

I report to the trustees on my examination of the accounts of the Woking United Reformed Church Charity (the Charity) for the year ended 31 December 2023 which are set out on pages 2 to 20.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011("the Act")

I report in respect of my examination of the charity'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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a member of The Association of Chartered Certified accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts did not accord with those records; or
3. 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.

FJ Wilde FCCA DChA

For and on behalf of Warner Wilde Limited
Chartered Certified Accountants
4 Marigold Drive
Bisley
Surrey GU24 9SF

7th May 2024

WOKING UNITED REFORMED CHURCH CHARITY
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2022 Total £
Income from	2								
Donations and grants		284,112	136,953	-	**421,065**	222,194	66,526	-	**288,720**
Charitable activities		81,106	17,967	-	**99,073**	72,555	1,675	-	**74,230**
Investments		3,691	-	-	**3,691**	864	-	-	**864**
Total income		**368,909**	**154,920**	**-**	**523,829**	**295,613**	**68,201**	**-**	**363,814**
Expenditure on Charitable activities	3	**284,571**	**82,319**	**36,478**	**403,369**	**303,107**	**49,882**	**36,478**	**389,468**
Net expenditure before gains on investment assets		**84,337**	**72,600**	**(36,478)**	**120,460**	**(7,494)**	**18,319**	**(36,478)**	**(25,653)**
Net gains/(losses) on investments		-	-	-	-	-	-	-	-
Net income/(expenditure)		**84,337**	**72,600**	**(36,478)**	**120,460**	**(7,494)**	**18,319**	**(36,478)**	**(25,653)**
Transfers between funds	9	3,841	(3,841)	-	-	4,492	(4,492)	-	-
Net movement in funds		**88,178**	**68,760**	**(36,478)**	**120,460**	**(3,002)**	**13,827**	**(36,478)**	**(25,653)**
Reconciliation of funds									
Total funds brought forward	9	312,511	33,697	1,386,176	**1,732,384**	315,513	19,871	1,422,654	**1,758,038**
Total funds carried forward	9	**400,689**	**102,456**	**1,349,697**	**1,852,844**	**312,511**	**33,697**	**1,386,176**	**1,732,384**

WOKING UNITED REFORMED CHURCH CHARITY
(Registered Number 1130928)
BALANCE SHEET
At 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2022 Total £
Fixed assets									
Tangible assets	4	216,693	65,534	1,349,697	**1,631,924**	221,355	-	1,386,176	**1,607,531**
		216,693	65,534	1,349,697	**1,631,924**	221,355	-	1,386,176	**1,607,531**
Current assets									
Debtors	5	18,506	22,949	-	**41,455**	28,390	1,287	-	**29,677**
Cash at bank		223,337	15,984	-	**239,321**	97,208	39,169	-	**136,377**
		241,843	38,933	-	**280,776**	125,598	40,456	-	**166,054**
Current liabilities									
Creditors									
Amounts falling due within one yea	6	30,180	2,010	-	**32,190**	14,722	6,759	-	**21,480**
Net current assets		**211,663**	**36,923**	-	**248,585**	**110,876**	**33,697**	-	**144,573**
Total assets less current liabilities		**428,356**	**102,456**	**1,349,697**	**1,880,509**	**332,231**	**33,697**	**1,386,176**	**1,752,104**
Creditors									
Amounts falling due after one year	7	27,665	-	-	**27,665**	19,720	-	-	**19,720**
Total net assets		**400,689**	**102,456**	**1,349,697**	**1,852,844**	**312,511**	**33,697**	**1,386,176**	**1,732,384**
Represented by									
Funds of the charity									
Unrestricted	9	400,689	-	-	**400,689**	312,511	-	-	**312,511**
Restricted	9	-	102,456	-	**102,456**	-	33,697	-	**33,697**
Expendable Endowment	9	-	-	1,349,697	**1,349,697**	-	-	1,386,176	**1,386,176**
		400,689	**102,456**	**1,349,697**	**1,852,844**	**312,511**	**33,697**	**1,386,176**	**1,732,384**

Approved and authorised by the Trustees on 7th May 2024 and signed on their behalf by:

LUCY M BRIERLEY Trustee (Minister)

KEITH R BRADLEY Trustee and Charity Correspondent (Church Secretary)

CHRISTOPHER J TEMPLE Trustee (Church Treasurer)

The notes on pages 13 to 20 form part of these financial statements.

WOKING UNITED REFORMED CHURCH CHARITY
STATEMENT OF CASH FLOWS
For the year ended 31 December 2023

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £	Unrestricted Funds £	Restricted Funds £	2022 Total £
Cash flows from operating activities								
Net Income/(expenditure)		84,337	72,600	(36,478)	**120,460**	(7,494)	18,319	**10,825**
Depreciation charges		41,886	1,377	36,478	**79,741**	74,085	-	**74,085**
Endowment release		-	-	-	**-**	(36,478)	-	**(36,478)**
Investment interest		(3,691)	-	-	**(3,691)**	(864)	-	**(864)**
Loan interest		761	-	-	**761**	-	-	**-**
Transfers		3,841	(3,841)	-	**-**	4,492	(4,492)	**-**
(Increase)/decrease in debtors		9,884	(21,662)	-	**(11,778)**	(372)	309	**(63)**
Increase/(decrease) in creditors		13,927	(4,749)	-	**9,178**	(15,955)	5,443	**(10,512)**
Net cash provided by/(used in) operating activities		**150,945**	**43,726**	**-**	**194,671**	**17,414**	**19,579**	**36,993**
Cash flows from investing activities								
Interest		3,691	-	-	**3,691**	864	-	**864**
Proceeds from the sale of property, plant and equipment		-	-	-	**-**	-	-	**-**
Purchase of property, plant and equipment		(37,224)	(66,911)	-	**(104,135)**	(52,397)	-	**(52,397)**
Net cash provided by/(used in) investing activities		**(33,533)**	**(66,911)**	**-**	**(100,444)**	**(51,533)**	**-**	**(51,533)**
Cash flows from financing activities								
Repayments of borrowing		(6,783)	-	-	**(6,783)**	(1,081)	-	**(1,081)**
Cash inflows from new borrowing		15,500	-	-	**15,500**	30,073	-	**30,073**
Net cash provided by/(used in) financing activities		**8,717**	**-**	**-**	**8,717**	**28,992**	**-**	**28,992**
Change in cash in the reporting period		**126,129**	**(23,185)**	**-**	**102,944**	**(5,127)**	**19,579**	**14,452**
Cash at the beginning of the reporting period		97,208	39,169	-	**136,377**	102,335	19,590	**121,925**
Cash at the end of the reporting period		**223,337**	**15,984**	**-**	**239,321**	**97,208**	**39,169**	**136,377**
					-			
Cash comprises the following accounts								
CAF Bank					**38,067**			**29,093**
HSBC Current and Deposit Accounts					**36,861**			**29,224**
CCLA COIF Investment Account					**158,979**			**70,544**
Boom Bank (Surrey Saves)					**5,341**			**5,319**
Brigades' Bank accounts					**53**			**2,176**
Petty Cash					**20**			**20**
Cash at the end of the reporting period					**239,321**			**136,377**

1 Accounting Policies

(a) Basis of preparation of financial statements

The financial statements have been prepared under the historical cost convention and in accordance with Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) issued on 16 July 2014, the Financial Reporting Standard applicable in the United Kingdom and Republic of Ireland (FRS 102) and the Charities Act 2011. The charity has taken advantage of the small charities exemption to dispense with preparing a cash flow statement. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

(b) Going concern

In order to assess the appropriateness of the going concern assumptions basis, the Trustees have considered the Charity's financial position, reserves and forecasts for the foreseeable future. They have considered the assumpions underlying these forecasts and the impact of any potential risks affecting them.

After making due enquiries, the Trustees have a reasonable expectation that the Charity will be able to continue in operation and meet its liabilities as they fall due for at least twelve months from the date of signing of this report. For this reason, they continue to adopt the going concern basis in preparing the accounts.

(c) Fund accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Endowed and Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

(d) Tangible fixed assets

Freehold property

The Trustees of the church and manse buildings are the URC Wessex Synod who hold them upon trust for purposes connected with Woking URC. These premises are vested in the United Reformed Church (Wessex) Trust Ltd on behalf of the Synod. Woking URC has the right of free occupation and the obligation to maintain the premises in good order but does not have the independent right to dispose of the premises.

Historically, expenditure incurred on the church and the manse has been written off in the year that it was incurred. Those costs are not readily available as that information has not been retained for the financial statements in previous years up to 2000 and prior to FRS15.

However, the development of the church premises completed in 2010 was of such a size that, in order to reflect the nature of the investment, the costs have been capitalised and are being depreciated over the expected life of the new buildings.

Assets are stated at cost, except that items costing less than £500 are written off in the year of purchase. Depreciation is provided at the following annual rates calculated to write off the assets over their estimated useful lives:

Building	2% straight line (over 50 years)
Motor vehicles	22% straight line (over 4.5 years)
Furniture, furnishings & fitting	20% straight line (over 5 years)
Equipment	33.33% straight line (over 3 years)
Plant & organ	10% straight line (over 10 years)
Energy	4% straight line (over 25 years)

1 Accounting Policies

(e) Incoming resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received. Legacies are accounted for when their receipt is certain and be properly quantified. All other income is generally recognised when receivable.

(f) Resources expended

The URC Ministry and Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates (see also note 14). Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relates.

(g) Taxation

The church is a registered charity within the meaning of the Taxes Acts. Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income and gains are applied exclusively to charitable purposes. No provision for taxation has been made in these financial statements.

(h) Volunteers

The church is a beneficiary of many volunteers who give their time and skills for the benefit of the church. This benefit is greatly appreciated but is not quantifiable in monetary terms.

2 Income

	Unrestricted Funds £	Restricted Funds £	2023 Total £	Unrestricted Funds £	Restricted Funds £	2022 Total £
Donations and grants						
Offerings	151,869	-	**151,869**	154,304	-	**154,304**
Donations	13,514	4,379	**17,893**	5,646	3,755	**9,401**
Special collections	3,896	27,709	**31,605**	-	31,010	**31,010**
Legacies	114,833	-	**114,833**	-	-	**-**
Grants	-	27,869	**27,869**	62,244	31,760	**94,004**
Fixed asset grants	-	76,996	**76,996**	-	-	**-**
Total donations and grants	**284,112**	**136,953**	**421,065**	**222,194**	**66,526**	**288,720**
Charitable activities						
Hire of premises	49,477	-	**49,477**	54,451	-	**54,451**
Insurance claims	16,003	-	**16,003**	-	-	**-**
Fundraising activities	-	-	**-**	5,329	-	**5,329**
Children and youth work	7,051	-	**7,051**	6,897	-	**6,897**
Church and community work	245	-	**245**	991	-	**991**
Brigades' fees and uniform	-	3,726	**3,726**	-	1,675	**1,675**
Other	8,330	14,241	**22,671**	4,889	-	**4,889**
Total charitable activities	**81,106**	**17,967**	**99,073**	**72,555**	**1,675**	**74,230**
Investments						
Interest	3,691	-	**3,691**	864	-	**864**
Total investments	**3,691**	**-**	**3,691**	**864**	**-**	**864**
Total Income	**368,909**	**154,920**	**523,829**	**295,613**	**68,201**	**363,814**

3 Expenditure

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2022 Total £
Charitable activities									
Ministry and mission		76,148	750	-	**76,898**	78,427	-	-	**78,427**
Premises costs		68,666	-	-	**68,666**	59,998	-	-	**59,998**
Depreciation		41,886	1,377	36,478	**79,741**	37,607	-	36,478	**74,085**
Administration and other expenses		65,606	12,746	-	**78,353**	47,805	15,358	-	**62,963**
Brigades' expenditure		366	4,284	-	**4,649**	-	3,173	-	**3,173**
FM support		-	3,808	-	**3,808**	-	-	-	**-**
Children and youth work		23,260	10,490	-	**33,750**	34,427	312	-	**34,739**
Church and community work		1,677	28,300	-	**29,978**	29,755	-	-	**29,755**
Outward giving	11	6,963	20,564	-	**27,526**	15,287	31,039	-	**46,326**
Total charitable activities		**284,571**	**82,319**	**36,478**	**403,369**	**303,107**	**49,882**	**36,478**	**389,468**

4 Fixed assets

	Building £	Motor Vehicles £	Furniture Furnishings & Fittings £	Equipment £	Plant & Organ £	Energy £	Total £
Cost							
Balance brought forward	1,823,908	6,860	143,722	90,242	210,827	-	**2,275,559**
Additions	-	-	2,649	831	23,114	77,540	**104,134**
Disposals	-	-	-	-	-	-	**-**
Balance carried forward	**1,823,908**	**6,860**	**146,371**	**91,073**	**233,941**	**77,540**	**2,379,693**
Depreciation							
Balance brought forward	437,733	6,860	81,679	81,345	60,412	-	**668,029**
Charge	36,478	-	15,486	5,640	21,198	940	**79,742**
Disposals	-	-	-	-	-	-	**-**
Balance carried forward	**474,211**	**6,860**	**97,165**	**86,985**	**81,610**	**940**	**747,771**
Net Book Value							
Brought forward	1,386,176	-	62,043	8,897	150,415	-	**1,607,531**
Carried forward	**1,349,697**	**-**	**49,206**	**4,088**	**152,331**	**76,600**	**1,631,924**
Held in							
Unrestricted funds	-	-	48,986	4,088	133,961	29,658	**216,693**
Restricted funds	-	-	220	-	18,487	46,826	**65,534**
Expendable Endowment Fund	1,349,697	-	-	-	-	-	**1,349,697**
	1,349,697	**-**	**49,206**	**4,088**	**152,448**	**76,484**	**1,631,924**

Capital commitments as at 31 December 2023 were £Nil (2022: £Nil).

5 Debtors

	Unrestricted Funds	Restricted Funds	2023 Total	Unrestricted Funds	Restricted Funds	2022 Total
	£	£	£	£	£	£
Tax recoverable	2,439	594	**3,033**	4,116	1,127	**5,243**
Trade and other debtors	10,707	1,876	**12,582**	488	-	**488**
Deposits, prepayments and accrued incor	5,361	20,479	**25,840**	23,786	160	**23,946**
	18,506	**22,949**	**41,455**	**28,390**	**1,287**	**29,677**

6 Creditors - amounts falling due within one year

Special collections & other donations	-	-	-	-	6,459	**6,459**
Trade and other creditors	18,464	-	**18,464**	2,607	-	**2,607**
Accruals and deferred income	4,384	2,010	**6,394**	6,315	300	**6,615**
Loans (Wessex Synod)	7,332	-	**7,332**	5,800	-	**5,800**
	30,180	**2,010**	**32,190**	**14,722**	**6,759**	**21,480**

7 Creditors - amounts falling due after one year

Loans (Wessex Synod)	27,665	-	**27,665**	19,720	-	**19,720**
	27,665	**-**	**27,665**	**19,720**	**-**	**19,720**

8 Transfers to/(from) General Fund

	2023	2022
	£	£
Designated funds		
Fixed Assets Fund	(1,987)	(14,790)
Capital Projects Fund	-	(6,000)
	(1,987)	**(20,790)**
Restricted funds		
Minister's Benevolent Fund	(200)	-
Appeal Fund - Commitment for Life	(29)	-
Appeal Fund - Embrace the Middle East	(83)	-
Grants Funds	-	3,500
Brigades Fund	-	992
FM Fund	(371)	-
	(683)	**4,492**
Endowment Fund Release	**-**	**36,478**
Transfers to/(from) General Fund	**(2,669)**	**20,180**

9 Funds

(a) General and designated funds

The church operates four designated funds akongside the General Fund:

Fixed Assets Fund represents that proportion of unrestricted funds invested in the net book value of fixed assets.

Legacies Fund receives income from legacies to be used for specific purposes as authorised by the Church Meeting.

Capital Projects Fund provides for replacement of major items such as the church heating system; funded by transfers from the General Fund.

Care4Creation Fund provides for Project Net Zero 2030.

	General Fund £	Fixed Assets Fund £	Legacies Fund £	Capital Projects Fund £	Care4 Creation Fund £	TOTAL £
Balance as at 1 January 2022	96,172	206,565	2,776	10,000	-	**315,513**
Income	295,613	-	-	-	-	**295,613**
Expenditure	303,107	-	-	-	-	**303,107**
Fund transfers	(16,298)	14,790	-	6,000	-	**4,492**
Balance as at 31 December 2022	**72,380**	**221,355**	**2,776**	**16,000**	**-**	**312,511**
Income	250,650	-	114,833	-	3,426	**368,909**
Expenditure	242,685	41,886	-	-	-	**284,571**
Fund transfers	(2,669)	21,724	(3,901)	(7,886)	(3,426)	**3,841**
Balance as at 31 December 2023	**77,676**	**201,193**	**113,708**	**8,114**	**-**	**400,689**

(b) Restricted funds

The church accounts include also restricted funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Trustees or Church Meeting for any other purpose.

Minister's Benevolent established to be used at the Minister's discretion.

Helen Sampson Fund set up in memory of Helen Sampson to provide assistance for young people under 21 to participate in church related activities.

Property Fund monies received for future property works on the church premises as specified by donors or Church Meeting.

Grants Funds monies received for specific income and expenditure items or fixed assets.

FM Support Fund monies received to support a Church Member.

Brigades Fund records the income and expenditure of the Boys' and Girls' Brigades companies attached to the church.

Refugee Fund (St Peter's Charity) monies received to financially and practically assist and support refugees in the Woking area.

Special Collections & Appeals Funds at different times of the year monies are raised in the church to support specific projects or charity appeals (see note 11).

9 Funds (continued)

(b) Restricted funds (continued)

	Minister's Benevolent Fund	Helen Sampson Fund	Property Fund	Grants Funds	FM Support Fund	Brigades Fund	Refugee Fund	Special Collections & Appeals Funds	TOTAL
	£	£	£	£	£	£	£	£	£
Balance as at 1 January 2022	455	312	12,876	2,250	962	3,016	-	-	**19,871**
Income									
Donations inc Gift Aid	-	-	2,755	-	-	1,000	-	-	**3,755**
Grants	-	-	-	1,250	-	510	30,000	-	**31,760**
Special collections inc Gift Aid	-	-	-	-	-	-	-	31,010	**31,010**
Other	-	-	-	-	-	1,675	-	-	**1,675**
	-	-	2,755	1,250	-	3,185	30,000	31,010	**68,200**
Expenditure									
Outward giving	-	-	-	-	-	3,173	-	-	**3,173**
Other	29	312	40	-	-	-	15,318	31,010	**46,709**
	29	312	40	-	-	3,173	15,318	31,010	**49,882**
Fund transfers	-	-	-	(3,500)	-	(992)	-	-	**(4,492)**
Balance as at 31 December 2022	**426**	**-**	**15,591**	**-**	**962**	**2,036**	**14,682**	**-**	**33,697**
Income									
Donations inc Gift Aid	-	-	4,378	-	-	-	-	-	**4,378**
Grants	-	-	-	116,537	-	-	(11,671)	-	**104,866**
Special collections inc Gift Aid	-	-	-	-	2,475	-	-	25,234	**27,709**
Other	-	-	60	-	-	3,726	14,181	-	**17,967**
	-	-	4,438	116,537	2,475	3,726	2,510	25,234	**154,920**
Expenditure									
Outward giving	626	-	-	-	-	-	-	19,938	**20,564**
Other	-	-	-	40,995	3,808	4,283	12,670	-	**61,756**
	626	-	-	40,995	3,808	4,283	12,670	19,938	**82,320**
Fund transfers	200	-	-	-	371	-	(4,523)	111	**(3,841)**
Balance as at 31 December 2023	**-**	**-**	**20,029**	**75,542**	**-**	**1,479**	**-**	**5,408**	**102,456**

(c) Expendable Endowment Fund

The Expendable Endowment Fund represents donations,

	2023	2022
	£	£
Balance b/fwd	1,386,176	1,422,654
Endowment release	(36,478)	(36,478)
Balance c/fwd	**1,349,697**	**1,386,176**

10 Staff costs and employee numbers

	2023	2022
	£	£
Gross wages and salaries	77,665	77,013
Employer's pension costs	2,198	2,499
	79,863	**79,512**

A termination agreement with an employee was entered into that involved expenditure of £3,855 to cover outstanding holiday pay and a payment in lieu of notice plus an ex gratia payment of £1,650. These are included under Admin and Other expenses in Note 3.

Average number of employees	5	5

No employees received benefits of more than £60,000 (2022: 0).

11 Outward giving, special collections and proceeds of events

	2023	2022
	£	£
From General Fund		
Budgeted outward giving		
Bible Society	500	500
Eikon	-	300
Embrace the Middle East	400	500
Engage	500	500
Hope4Tomorrow Global	350	300
Let's Read	350	300
LinkAble	350	300
New Incentives	-	300
Oakleaf Enterprise	350	300
Open Doors	350	-
Woking & Sam Beare Hospice	-	500
Woking Citizens' Advice Bureau	350	-
Woking Street Angels	500	200
York Road Project	500	500
yourSanctuary	500	500
	5,000	**5,000**
Other events and other giving		
Dementia UK	50	50
Engage	263	-
Shooting Star Children's Hospices	100	100
Tommy's	50	50
FareShare	730	-
Children with Special Needs Foundation (2022 Petting Farm)	-	5,329
Toilet Twinning	-	1,002
Unicef	-	367
Ukraine (via Christian Aid)	-	263
St Johns Ambulance	-	250
Outreach	-	2,876
Other giving	770	-
	1,963	**10,287**
Total from General Fund	**6,963**	**15,287**
From restricted funds		
From Minister's Benevolent Fund	**626**	**29**
Special collections, appeals and events income		
Christian Aid	4,468	10,776
Commitment for Life (Christian Aid)	8,901	7,564
DEC Earthquake Appeal	2,331	-
DEC Pakistan Floods	-	531
Embrace the Middle East	1,250	838
Toilet Twinning	-	676
Ukraine	-	7,277
WaterAid	1,523	1,890
York Road Project	-	1,458
Zambia Schools	1,465	-
	19,938	**31,010**
Total from restricted funds	**20,564**	**31,039**
Total from all funds	**27,527**	**46,326**

12 Trustees

Two of Trustees received remuneration from the Charity in the year ended 31 December 2023 (2022: £Nil). S Herbert signed a contract to provide bookkeeping services from February 2023 costing £7,000 as at the year end. J West was appointed as Premises Manager in September 2023, costing £5,399 in gross salary (£nil pension) as at the year end. Both appointments were made in accordance with the guidance from the Charity Commission.

Trustees' expenses amounted to £Nil (2022: £12 paid to 1 Trustee). They comprised:

	2023	2022
	£	£
Stationery & office supplies	-	7
Travel	-	5
	-	12

Trustees' Indemnity Insurance at a limit of £250,000 is included at no extra cost in the church's insurance

13 Ministry and Mission Fund

The church contributes to the central United Reformed Church costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination and the wider mission of the national church.

14 Related party transactions

A Gibb and J Sinclair (Trustees) are also trustees of the United Reformed Church (Wessex) Trust Limited who gave the Charity grants of £72,349 (2022: £30,093).

The balances of loans held taken out with Wessex Trust as at the year end are the following:

	2023	2022
	£	£
AV Loan	4,122	6,140
Refurbishment Loar	15,598	19,380
Solar Panels	15,278	-
	34,998	**25,520**

15 Independent examiner

The independent examiner is paid a fee of £1,570 (2022: £1,449).

WOKING UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130926

Accounts

WOKING UNITED REFORMED CHURCH CHARITY

(Working name – WOKING URC CHARITY)

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER, 2022

Registered Number – 1130926 – Registered on 3rd August, 2009

Registered Office:
Woking United Reformed Church
White Rose Lane
Woking, Surrey GU22 7HA

Charity Correspondent:
Mr K R Bradley

Public email: secretary@wokingurc.org.uk
Website address: www.wokingurc.org.uk

Trustees serving on the date of approval of this Annual Report and Financial Statements

The Revd L M Brierley (Minister of the Church)
Mr K R Bradley (Church Secretary)
Mr C J Temple (Church Treasurer)
Mrs C W M Brook
Mrs L A Buckland
Mr A N Gibb
Mr J K Godsland
Mr R Gray
Mrs S E Herbert
Mrs S M Loudon
Mr G J Parris
Mr J D Sinclair
Mrs M J Temple
Mr J M van Renssen
Mr J A H West

Bankers – HSBC
CAF Bank
Independent Examiner – Warner Wilde

Inauguration of the Church
Woking United Reformed Church was inaugurated on 9th January, 2005 from a union of two former Churches – York Road United Reformed Church and St Andrew's United Reformed Church, both in Woking.

Charity Application
The application for the Church to be Registered as a Charity was passed by Special Resolution at the Church Meeting on 21st May, 2009. Registration took place on 3rd August, 2009. The Charity comprises all assets and funds held by and on behalf of Woking United Reformed Church other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER, 2022

Structure, Governance and Management

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.

Structure

The Church, as a local congregation of the United Reformed Church denomination, takes its Structure, Governance and Management from the Scheme of Union (The Manual) of the United Reformed Church, section B) The Structure of the URC and principally:

Item 2.(1) The Church Meeting –
The Church Meeting of the local church shall consist of those persons who have been admitted to the full privlleges and responsibilities of membership of the United Reformed Church and whose names are included in the membership roll of such local church.

and Item 2.(2) The Elders' Meeting-
The Elders' Meeting of the local church shall consist of the minister and the elders elected by the Church Meeting.

There is a Constitution, adopted in July 2012, based on wording by the United Reformed Church for local Churches which are registered charities.

Trustees - Appointment

The Church Meeting on 21st May, 2009 resolved that –
Those members of the Elders' Meeting of Woking URC who are qualified to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures for the time being laid down by the Church Meeting of Woking United Reformed Church which shall be in conformity with the Scheme of Union of the United Reformed Church.

The Church Meeting of Woking URC in 2009 (over several meetings) adopted procedures for the nomination, election and length of service of Elders, and some minor amendments were made to these procedures in November 2010, May 2016 and February 2022. There may be up to 15 serving Elders and they, together with the Minister of the Church at that time, shall automatically (providing they are qualified to serve) be Trustees of the Charity. Outside this elected term of service such Elders are known as Non-Serving Elders and cease to be Trustees of the Charity. The Church Treasurer, if not a serving Elder during his time of office, shall also be a Trustee of the Charity.

There were no changes in the Eldership in 2022. All continued to serve or were re-elected to serve new terms to begin in January 2023.

Trustees – Role, Responsibilities and Training

The Charity Commission states the following:
Charity Trustees are responsible for the general control and management of the administration of a Charity (Section B2, The Essential Trustee)
Trustees have and must accept ultimate responsibility for directing the affairs of a Charity, and ensuring that it is solvent, well run, and meeting the needs to which it has been set up (Section E, The Essential Trustee).
The Trustees have paid due regard to the guidance issued by the Charity Commission on public benefit.

The Scheme of Union of the United Reformed Church states the functions of the Church Meeting and the Elders' Meeting, referred to above, and the Elders (Trustees) and the Minister (also a Trustee) collectively share the duties and responsibilities outlined for the Elders' Meeting along with accepting the ultimate responsibility for directing the affairs of the Charity as laid down by the Charity Commission. The general control and management of the administration of the Charity is

further exercised by representative Elders being members of the Church's main committees. During the year these were reduced from five to four by merging the Finance and Property Committees:
Finance and Property – managing all the day to day financial responsibilities and the preparation of accounts and managing the maintenance of the Church site and Manse;
IT and Media - ensuring that specialist equipment is maintained and all the communication platforms meet current needs and are effective;
Children and Youth Work – instituting and overseeing the work with children and young people;
Church In the World – ensuring that the Church demonstrates its concern for the wider community and the world;
and by receiving minutes and reports from those committees, which also make regular reports to the Church Meeting.
Elders are also represented on other committees and working groups, and attend meetings of, or give some oversight to, all of the Church's groups and activities.

To date, not all Trustees have undergone any formal training for their duties specifically as Trustees, although they have acquainted themselves with Charity Commission publications and their responsibilities in connection with the safeguarding of children and vulnerable adults, and health and safety generally. Newly elected Elders receive induction training and part of this is related to their duties and responsibilities as Trustees.

'Fit and Proper Persons test'

In 2010 the Trustees considered the implications of the Finance Act 2010 and the guidance for charity managers in relation to the 'Fit and Proper Persons test' to ensure that charity funds and tax reliefs are used only for charitable purposes. Declarations, using the HMRC model declaration, have been made by all Trustees, the two Assistant Church Treasurers and the Gift Aid Secretary who is the Authorised Official for Gift Aid Tax Claims. Mr K R Bradley, Church Secretary, and Mr C J Temple, Church Treasurer, continued as Responsible Persons.

Disclosure and Barring Service, Safeguarding, Health & Safety, Retention of Records and GDPR (General Data Protection Regulation)

On-line Disclosure and Barring Service applications began during 2014. There were no safeguarding incidents to report to the Charity Commission in the year, but two accident reports to RIDDOR. The Church's Safeguarding Policy was reviewed and updated with some amendments in October 2022. Although no registered activities are held for vulnerable adults, there is a section relating to such adults in order that, for good practice, the Church has guidelines available. All Trustees are required to undertake formal safeguarding training and some attended courses in 2022 both in person and via Zoom. There will be further training courses in 2023. A policy for Lone Workers operates, principally for the Church's employees but appropriate for some other roles as well. Trustees continue to make regular checks to ensure that all the Church's policies are adhered to, and records and returns, particularly in relation to children and young people, are maintained to the required standard and timely submissions are made as appropriate. Trustees ensure that the Church complies with GDPR (General Data Protection Regulation).

Achievements and performance
– a snapshot of the Church's life and work and mission in the year

Worship, Prayer, Study, Groups and Church Meetings

Sunday Worship, children's and young people's groups and a Zoom study course, were all linked together by *The Bible Course* which began in September 2021, until Advent, and then continued until the beginning of Lent in 2022. Twice monthly House Groups and study groups held at the Church were supplemented by a short Zoom course called *Exploring Prayer.* The live streamed mid-week evening *Pause for Prayer* continued throughout the year culminating with an in-person Christmas one ready to return to the monthly in-person *Recharge* in January 2023. The two weekly prayer opportunities moved from Zoom to being hybrid, and one returned to in-person only. The Christian Festivals were all celebrated in one way or another (including the return of Easter morning breakfast) together with marking, on Pentecost Sunday, the Platinum Jubilee of HM Queen Elizabeth

II (with an indoor 'street party' lunch, due to the weather, after the Service, and a tree planting) and then the Queen's death and Accession of King Charles III.

While Sunday congregations slowly increased in the number attending there still appeared to be quite a few who had got 'out of the habit' of worshipping together and may be were relying too much on the live-stream, although physically fit enough to come out on a Sunday. A challenge was issued in a letter to every home in the Church family and a worship series with the title *Believing and Belonging* began in September with *Back to Church Sunday*. This series ran until Advent, and there was a considerable difference in numbers attending compared with earlier in the year. This increase has continued with even larger congregations going into 2023, coming very close to pre-pandemic times.

The Worship provided through the live streams (Facebook and YouTube) is not underestimated though. It gives opportunities for those confined to their homes to be a part of the congregation in some way, and serves many who get in touch from several different parts of the country and in other countries. An average of 137 homes 'tune in' each week either on the day or later during the week.

A new pattern for Church Meetings started in the year. Following the wishes of Church Members to have lunch together on a Sunday prior to the meetings, thus enabling a time of fellowship, four such lunches and meetings were held, one in each quarter of the year. Groups for adults have not returned in quite the same way or frequency as pre-pandemic times but the Knitting Fellowship faithfully meets to make knitted garments for locally known needs and for inclusion in the Christmas gift shoe boxes. The monthly Craft Morning provides an opportunity to meet together and make (with no experience necessary) a variety of craft items. These, together with occasional lunches and talks, provide appreciated social times as does the hour after Sunday Services when refreshments are served, and T@3 and the Lunch Club (mentioned below).

The Church premises

The major programme of enhancements was able to continue in 2022. A push-button opening for the accessible toilet was followed by similar devices being installed in two sets of double doors making it so much easier to pass through the building whether in a wheelchair, having a walking aid of some kind, pushing a 'buggie' or just needing a bit of help with opening and closing doors. Changing lighting to LED throughout the building is now almost complete. The Church has been very grateful for funding assistance particularly from Woking Borough Council and the URC Wessex Trust.

A Church in and for the community

The Covid Vaccination Centre (which also extended to include influenza vaccinations), run by Fast Heal Pharmacy, continued to operate throughout the year, sometimes for six days a week and then at times fewer days, depending on the season, demand and government vaccination programmes. The Sanctuary, Chapel and Forum areas were used and sometimes hundreds of people came through each day. Early in the year the Centre had a visit from HRH The Countess of Wessex (now Duchess of Edinburgh), who spent a morning as a volunteer in her capacity as Grand President of St John Ambulance. The Lord Lieutenant of Surrey was also present. The Church was able to be involved by providing welcoming volunteers working alongside those from the community. This resulted in good relationships being built and several are now volunteering at the Church to provide a welcome to all who come through the doors during the week for whatever reason (as outlined below). The centre continued to open part way into 2023 and will respond to whatever government programme is in place.

The Church has continued to work closely with Woking Borough Council in its support of Syrian refugee families housed in the town. There are language classes at the Church and a creche for younger children while the classes are in session. This extended during the year to include language classes in a more sociable setting for refugees from Ukraine (see also below), and also some from other countries who have settled in Woking and are keen to learn English.

During each weekday a team of Welcomers continued to be available to provide to anyone who called in for a cup of tea or coffee, a friendly chat, a chance to sit quietly or pray, or as a member of the community organisations which meet on the premises. Responding to the need to provide Warm Welcome Spaces, following large increases in heating costs, the Church linked with the countrywide initiative. The Welcomers already received guidance on how to cope with various situations or requests for assistance and there is a particular link for help and guidance from the York Road Project for homeless people which provides wide ranging services beyond a 'shelter'. Woking Borough Council also provided relevant information. On two Monday mornings each month hospitality continued to be taken out to the pavement edge from 7 am in order to provide a much appreciated hot drink to commuters on their way to or from the station and other passers-by the Church going to work or school.

Community activities were operating as usual, some returning to a regular pattern after Covid restrictions. These have included the twice monthly Woking Family Contact Centre (which celebrated 25 years in operation during the year), alcohol dependency groups, Conquest Art, a special needs school, mediation groups, baby sensory sessions, dancing and fitness classes, public speaking and railway enthusiasts' societies, and residents' associations. Two of the Church's own community activities, the monthly Lunch Club and T@3, have both got back to 'strength' and the much appreciated three day 'Holiday at Home' returned in August. A highlight of the year was the repeat of the three day Petting Farm, Ferris wheel and other attractions, in partnership with the Children with Special Needs Foundation, in May 2022. As well as people coming in and out of the Church for a variety of reasons, the Church ensures that it is known in the community as a Place of Worship and distributes Easter and Christmas greetings cards to 2000 homes in the area with an invitation to share in the special Services at those times.

Civic links were maintained with the Church continuing to be used as a Polling Station for the local elections in May, and the Minister remained as Chaplain to the Mayor of Woking, Councillor Liam Lyons, until May 2022, which included leading prayers at the beginning of Council meetings. The Church sees the importance of working closely with the Council and Ward and County Councillors at all times in its service to the community.

Children and young people

Children and young people returned to 'normality' both in activities and numbers faster than adults! Zoom was quickly replaced by coming together in person. Phil Ray (Youth Worker), who had started in September 2021, was joined by Alison Warlow (Children's Worker) in January 2022 and both have contributed so much to strengthening the Church's work with babies, children and young people in imaginative ways. As well as Sunday mornings and evenings, the Girls' Brigade and Boys' Brigade and Toddler Group there has been a three day Holiday Fun in July, a week long residential camp near Oxford in August and 'Spring into Easter' and an 'Autumn Carnival', the latter two being for adults as well.

The Church in the 'World'

As everyone became less reliant on having cash in pockets, wallets and handbags, the Dona device for card and contactless payments (and with a Gift Aid facility) and on-line giving opportunities via the Church's website, supplemented by bank transfers and cheques, all continued to be the usual way to make a donation. This habit change also made it virtually impossible to have any kind of success with resuming a house-to-house collection in Christian Aid Week so again it was necessary to think of doing something different. There was bucket challenge, being sponsored to carry buckets of water around Goldsworth Park Lake, and (in the following month) a 'Festival of Praise' with the All Souls' Orchestra was held in the Church and was live streamed. These, together with a Zoom Quiz a home crafted greetings card stall and individual donations ensured that financial support and awareness was maintained. It was a great privilege to have Ojobo Ode Atuluku, International Programmes Director of Christian Aid, to preach the sermon at the Service at the beginning of Christian Aid Week. The URC world development programme, *Commitment for Life,* was again well supported and other collections included the Christian Aid Christmas Appeal WaterAid and Toilet Twinning. All received generous responses. There was participation in the Amnesty International *Write for Rights* campaign and the Traidcraft stall selling Fairtrade goods continued. Sadly, just into

2023, Traidcraft went into administration and will now cease operating after 44 years. Closer to 'home', gifts at Harvest and Christmas time were for the York Road Project for the homeless in Woking and Your Sanctuary, the local women's refuges at Christmas. Food items and other goods continued to be collected for these organisations at the Church on a Sunday. Christmas gift 'shoe boxes' again went to *Link to Hope* which included gifts for adults as well as children. A number of other local and national organisations were supported through grants from Outward Giving. The 'Green Team' has continued to meet working towards the Eco Church Gold Award and were involved in observing Climate Change Sunday in September. The monthly magazine articles entitled *Have a Go Eco* give very helpful tips and suggestions to assist everyone in becoming more eco conscious.

The invasion of Ukraine by Russia continues to be a tragic situation and the Church family was able to respond in several different ways. Locally, families and individuals fleeing from Ukraine and coming to Woking became known and big store vouchers were purchased through generous donations. An established Christian charity close to the border of Romania with Ukraine, *Agents of Change,* offering assistance to refugees passing through, was also helped with donations.

What is not easy to quantify is the Church in the 'World' reflected in time and talents. The Church is the people and many are involved in voluntary work outside the walls of the Church building itself. Being a Street Angel, working with Engage (Christian charity working with schools, which celebrated its 25th anniversary) helping with neighbourhood care schemes and serving organisations, charities and public bodies are all ways in which this happens.

The wider URC, Ecumenical matters and other faith relationships

2022 marked the 50th anniversary of the inauguration of the United Reformed Church formed through the union in 1972 of Congregational and Presbyterian Churches, and in later years by the Churches of Christ and the Scottish Congregational Church joining. The anniversary was particularly celebrated in October as part of the worship series *Believing and Belonging* and by a large number from Woking attending a Wessex Synod 'Big Day Out' at Hollycombe Steam Park, near Liphook in May. Woking URC also had the pleasure of hosting the October Synod meeting.

The Week of Prayer for Christian Unity Service in January was by Zoom (but back to in-person in 2023), the World Day of Prayer Service in March and the Good Friday outdoor Act of Worship and Witness in Jubilee Square, Woking, were back to being in-person. Just two Lent Lunches were held. Our Minister served as Moderator of Churches Together in Woking for the whole year. Other Church Members continued to be involved and there have been more opportunities to share in Woking People of Faith which organises events in order that all faiths can meet and work together.

Appreciation

The Trustees express their gratitude to a large number in the Church family who hold many offices within the Church and work tirelessly and with dedication. The effects of the pandemic have been that quite a number have not felt able to return to their former roles and this has resulted in several having to work under pressure to keep the Church's life and mission 'on the move'. They, together with those who give encouragement and support and uphold the life of the Church in their prayers, help to make the vision a reality.

The Trustees are very grateful to have a dedicated team of employees. David Tuson, Church & Community Worker; Tiny Colleer, Church Premises Manager and Morwenna Jones, Church Administrator each contribute so much to the Church in their various roles as do Phil Ray, Youth Worker and Alison Warlow, Children's Worker who have been mentioned earlier.

Although a Trustee herself, the other Trustees wish to record the gratitude of the whole Church to the Minister, Lucy Brierley, for another year of service, her 17th. She has given strong leadership and pastoral care during this 'coming out of Covid' year in order to revitalise the Church. Her imaginative and relevant worship has engaged and challenged those joining in person or through the live stream, strengthening faith and giving inspiration and an encouragement to love and serve each other and the local and wider community.

Financial Review

Outcome for the year

The Financial Statements for the year are set out on pages 10 to 16. Our total of Unrestricted Funds at year end, shown on the Balance Sheet on page 11, reduced from £315,153 at the end of 2021 to £312,511. The Restricted Funds, Note 9, increased from £19,871 at the end of 2021 to £33,697 in 2022, chiefly as a result of a new fund set up following a grant from St Peter's Charity, to assist Ukrainian families moving to Woking. Our General Fund balance decreased from £96,172 in 2021 to £72,380 as per Note 8. Income across all Funds, Note2, including grants towards the cost of improvements, at the end of 2022 amounted to £363,814 against 2020's £291,986 driven by increasing use of the premises, particularly as a vaccination centre, and the grant from St Peter's Charity. Expenditure for 2022, Note 3, increased to £389,468 against £311,844 at the end of 2021 reflecting the higher costs of operating now that activities have returned to pre-Covid levels.

Outlook for 2023 and Reserves Policy

2023 is expected to be a challenging year with Income expected to fall as individuals' giving is impacted by the higher costs of living and the reduction in need for vaccinations resulting in a significant reduction in use during the year. Expenses overall are expected to increase by about 8% because of inflation impacting most items. Long-term contracts for electricity, until December 2023, and gas, November 2024, mean that the impact of rising energy prices will not impact the accounts until 2024 and beyond. The overall budget for 2023 is projecting that costs, before depreciation, will exceed income by £20,000. Steps are being taken to control short term costs and invest in measures to contain future increases in utility prices, such as solar panels.

Our Reserves Policy has been extended to include a target of increasing the Capital Projects Fund to £30,000 as well as maintaining free Reserves, as shown by our General Fund, equal to three months' core expenditure. The General Fund balance at the end of 2022 was £72,380 which meets the 25% target for projected costs in 2023 and the Capital Projects Fund has been increased from £10,000 to £16,000. The Trustees are monitoring the financial position closely to ensure that the Church can continue to provide a warm welcome to all.

Plans for the future

The big plan with the Church building will be the installation of solar panels in the summer of 2023. This will not only contribute to the Church's desire to take every possible step to care for God's creation but will help considerably with energy costs as mentioned above. The 'Warm Welcome' project will continue in various ways, to ensure that practices are inclusive and make it easy for everyone, whatever the need or disability may be, to fully participate in the life of the Church or have freedom to come in to enjoy and move around the premises. The Church family is open to God's leading into the future and whatever happens the strapline - *Whoever you are and wherever you are on life's journey, you are welcome here* – is one which we shall strive to live by as a reality.

ON BEHALF OF THE TRUSTEES

ROBIN GRAY, Trustee (Acting Chair of meeting)

KEITH R BRADLEY, Trustee and Charity Correspondent (Church Secretary)

CHRISTOPHER J TEMPLE, Trustee (Church Treasurer)

2nd May 2023

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

WOKING UNITED REFORMED CHURCH CHARITY

Charity No 1130926

I report to the trustees on my examination of the accounts of the Woking United Reformed Church Charity (the Charity) for the year ended 31 December 2022 which are set out on pages 2 to 16.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011("the Act")

I report in respect of my examination of the charity'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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a member of The Association of Chartered Certified accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts did not accord with those records; or
3. 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.

FJ Wilde FCCA DChA

For and on behalf of Warner Wilde Limited
Chartered Certified Accountants
4 Marigold Drive
Bisley
Surrey GU24 9SF

2nd May 2023

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31 December 2022

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2022 £	TOTAL 2021 £
Income and Endowment from:					
Note 2 Page 13					
Donations and Grants	£ 224,701	£ 68,201	£ -	£ 292,902	£ 264,524
Charitable Activities	£ 70,048	£ -	£ -	£ 70,048	£ 27,438
Investments	£ 864	£ -	£ -	£ 864	£ 24
TOTAL	£ 295,613	£ 68,201	£ -	£ 363,814	£ 291,986
Expenditure on:					
Note 3 Page 13					
Charitable Activities	£ 339,585	£ 49,882	£ -	£ 389,468	£ 311,844
TOTAL	£ 339,585	£ 49,882	£ -	£ 389,468	£ 311,844
Net gains/(losses) on investments				£ -	£ -
Endowment release	£ 36,478	£ -	£ (36,478)	£ -	£ -
Net Income/(Expenditure)	£ (7,494)	£ 18,319	£ (36,478)	£ (25,653)	£ (19,858)
Transfers between funds Note 8 Page 14	£ 4,492	£ (4,492)	£ -	£ -	£ -
Net Movement in Funds	£ (3,002)	£ 13,827	£ (36,478)	£ (25,653)	£ (19,858)
Reconciliation of Funds					
Total Funds Brought Forward	£ 315,513	£ 19,871	£ 1,422,664	£ 1,758,038	£ 1,777,896
Total Funds Carried Forward	£ 312,511	£ 33,697	£ 1,386,176	£ 1,732,384	£ 1,758,038

WOKING UNITED REFORMED CHURCH CHARITY Registered number 1130926

BALANCE SHEET AT 31 December 2022

		Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2022 £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2021 £
Fixed Assets									
Tangible Assets									
Building		£ -	£ -	£ 1,386,176	£ **1,386,176**	£ -	£ -	£ 1,422,654	£ **1,422,654**
Motor Car		£ -	£ -	£ -	£ **-**	£ -	£ -	£ -	£ **-**
Furniture Furnishings & Fittings		£ 62,043	£ -	£ -	£ **62,043**	£ 22,186	£ -	£ -	£ **22,186**
Equipment		£ 8,897	£ -	£ -	£ **8,897**	£ 12,881	£ -	£ -	£ **12,881**
Plant & Organ		£ 150,415	£ -	£ -	£ **150,415**	£ 171,498	£ -	£ -	£ **171,498**
Tangible Assets	Note 4 Page14	£ 221,355	£ -	£ 1,386,176	£ **1,607,531**	£ 206,565	£ -	£ 1,422,654	£ **1,629,219**
Net Current Assets									
Current Assets									
Debtors	Note 5 Page14	£ 28,390	£ 1,287	£ -	£ **29,677**	£ 28,018	£ 1,596	£ -	£ **29,614**
Cash at Bank and In Hand		£ 97,208	£ 36,992	£ -	£ **134,200**	£ 102,335	£ 17,366	£ -	£ **119,702**
Brigades' Bank accounts		£ -	£ 2,176	£ -	£ **2,176**	£ -	£ 2,224	£ -	£ **2,224**
		£ 125,598	£ 40,456	£ -	£ **166,054**	£ 130,353	£ 21,186	£ -	£ **151,539**
Liabilities									
Creditors amounts falling due within one year	Note 6 Page 14	£ 14,722	£ 6,759	£ -	£ **21,480**	£ 15,285	£ 1,316	£ -	£ **16,581**
Net Current Assets		£ 110,876	£ 33,697	£ -	£ **144,573**	£ 115,068	£ 19,871	£ -	£ **134,959**
Total Assets Less Current liabilities		£ 332,231	£ 33,697	£ 1,386,176	£ **1,752,104**	£ 321,653	£ 19,871	£ 1,422,654	£ **1,764,177**
Creditors amounts falling due after more than one year	Note 7 Page 14	£ 19,720	£ -	£ -	£ **19,720**	£ 6,140	£ -	£ -	£ **6,140**
Total Net Assets		£ **312,511**	£ **33,697**	£ **1,386,176**	£ **1,732,384**	£ **315,513**	£ **19,871**	£ **1,422,654**	£ **1,758,038**
Representing									
FUNDS									
Expendable Endowment	Note 11 Page 16	£ -	£ -	£ 1,386,176	£ **1,386,176**	£ -	£ -	£ 1,422,654	£ **1,422,654**
Restricted Funds	Note 10 Page 15	£ -	£ 33,697	£ -	£ **33,697**	£ -	£ 19,871	£ -	£ **19,871**
Unrestricted Funds	Note 9 Page 15	£ 312,511	£ -	£ -	£ **312,511**	£ 315,513	£ -	£ -	£ **315,513**
Total Funds		£ **312,511**	£ **33,697**	£ **1,386,176**	£ **1,732,384**	£ **315,513**	£ **19,871**	£ **1,422,654**	£ **1,758,038**

The financial statements were approved and authorised for issue by the Trustees on 2 May 2023 and were signed below on their behalf by

Robin Gray
Trustee

KR Bradley
Keith R Bradley
Trustee (Church Secretary)

Christopher J Temple
Trustee (Church Treasurer)

The notes on pages 12 to 16 form part of these financial statements

Note 1 Accounting Policies

(a) Basis of Accounting

The financial statements of the charity , which is a public benefit entity as defined by FRS102, have been prepared under the historic cost convention in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011. The charity has taken advantage of the small charities exemption to dispense with preparing a cash flow statement. The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

(b) Going concern

In order to assess the appropriateness of the going concern assumptions basis, the Trustees have considered the Charity's financial position, reserves and forecasts for the foreseeable future. They have considered the assumptions underlying those forecasts in the light of the restrictions imposed by the COVID-19 virus as well as the impact of other potential risks affecting them.

After making due enquiries, the Trustees have a reasonable expectation that the Charity will be able to continue in operation and meet its liabilities as they fall due for at least twelve months from the date of signing of this report. For this reason, they continue to adopt the going concern basis in preparing the accounts.

(c) Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Endowed and Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

(d) Tangible Fixed assets

Freehold property

The Trustees of the church and manse buildings are the URC Wessex Synod who hold them upon trust for purposes connected with Woking URC. These premises are vested in the United Reformed Church (Wessex) Trust Ltd on behalf of the Synod. Woking URC has the right of free occupation and the obligation to maintain the premises in good order but does not have the independent right to dispose of the premises.
Historically, expenditure incurred on the church and the manse has been written off in the year it was incurred. Those costs are not readily available as that information has not been retained for the financial statements in previous years up to 2000 and prior to FRS15.
However the development of the church premises completed in 2010 was of such a size that, in order to reflect the nature of the investment, the costs have been capitalised and are being depreciated over the expected life of the new buildings.

Fixed Assets

Assets are stated at cost, except that items costing less than £500 are written off in the year of purchase. Depreciation is provided at the following annual rates calculated to write off the assets over their estimated useful lives:

Building	2% straight line (over 50 years)
Motor car	22% straight line (over 4.5 years)
Furniture & Furnishings	20% straight line (over 5 years)
Equipment	33.33% straight line (over 3 years)
Plant & Organ	10% straight line (over 10 years)

(e) Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is certain and can be properly quantified.
All other income is generally recognised when receivable.

(f) Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates (See also Note 14).
Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
As most of the manangement activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

(g) Taxation

The church is a registered charity within the meaning of the Taxes Acts.
Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

(h) Volunteers

The church is the beneficiary of many volunteers who give their time and skills for the benefit of the church. This benefit is greatly appreciated but is not quantifiable in monetary terms.

Note 2 Income and Endowment from	Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £
Donations and Grants						
Offerings Inc Tax	£ 154,304	£ -	**£ 154,304**	£ 158,344	£ -	**£ 158,344**
Donations Inc Tax	£ 8,153	£ 3,755	**£ 11,908**	£ 17,296	£ 3,475	**£ 20,771**
Special Collections inc Tax	£ -	£ 31,010	**£ 31,010**	£ -	£ 20,032	**£ 20,032**
Brigades' Fees & Uniform	£ -	£ 1,675	**£ 1,675**	£ -	£ 4,784	**£ 4,784**
Grants	£ 62,244	£ 31,760	**£ 94,004**	£ 60,468	£ 126	**£ 60,593**
Fixed Asset Grants	£ -	£ -	**£ -**	£ -	£ -	**£ -**
Total Donations and Grants	£ 224,701	£ 68,201	**£ 292,902**	£ 236,108	£ 28,416	**£ 264,524**
Charitable Activities						
Hire of Premises	£ 54,451	£ -	**£ 54,451**	£ 26,296	£ -	**£ 26,296**
Insurance Claim	£ -	£ -	**£ -**	£ -	£ -	**£ -**
Fundraising Activities	£ 11,202	£ -	**£ 11,202**	£ -	£ -	**£ -**
Children & Youth Work	£ 1,024	£ -	**£ 1,024**	£ 548	£ -	**£ 548**
Church & Community Work	£ 991	£ -	**£ 991**	£ 44	£ -	**£ 44**
Other	£ 2,382	£ -	**£ 2,382**	£ 550	£ -	**£ 550**
Total Charitable Activities	£ 70,048	£ -	**£ 70,048**	£ 27,438	£ -	**£ 27,438**
Investments						
Interest	£ 864	£ -	**£ 864**	£ 24	£ -	**£ 24**
Total Investments	£ 864	£ -	**£ 864**	£ 24	£ -	**£ 24**
Total Income	**£ 295,613**	**£ 68,201**	**£ 363,814**	**£ 263,570**	**£ 28,416**	**£ 291,986**

Note 3 Expenditure on	Unrestricted Funds £	Restricted Funds £	TOTAL 2022 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £
Charitable Activities						
Ministry & Mission	£ 78,427	£ -	**£ 78,427**	£ 77,077	£ -	**£ 77,077**
Premises Costs	£ 59,998	£ -	**£ 59,998**	£ 47,936	£ -	**£ 47,936**
Depreciation	£ 74,085	£ -	**£ 74,085**	£ 65,945	£ -	**£ 65,945**
Admin & Other Expenses	£ 47,605	£ 15,358	**£ 62,963**	£ 41,859	£ -	**£ 41,859**
Brigades' Expenditure	£ -	£ 3,173	**£ 3,173**	£ -	£ 5,627	**£ 5,627**
FM Support	£ -	£ -	**£ -**	£ -	£ -	**£ -**
Children & Youth Work	£ 34,427	£ 312	**£ 34,740**	£ 18,329	£ -	**£ 18,329**
Church & Community Work	£ 29,755	£ -	**£ 29,755**	£ 28,029	£ -	**£ 28,029**
Outward Giving Note 13 Page 16	£ 15,287	£ 31,039	**£ 46,326**	£ 6,605	£ 20,436	**£ 27,041**
Charitable Activities Costs	**£ 339,585**	**£ 49,882**	**£ 389,468**	**£ 285,781**	**£ 26,063**	**£ 311,844**

Note 4 Fixed Assets

Cost	Building	Motor Car	Furniture Furnishings & Fittings	Equipment	Plant & Organ	Total
Balance at 1 January 2022	£ 1,823,808	£ 6,860	£ 97,140	£ 90,689	£ 210,827	£ 2,229,425
Additions - Current Year	£ -	£ -	£ 48,726	£ 3,671	£ -	£ 52,397
Disposals	£ -	£ -	£ 2,144	£ 4,118	£ -	£ 6,262
Balance Carried Forward	**£ 1,823,908**	**£ 6,860**	**£ 143,722**	**£ 90,242**	**£ 210,827**	**£ 2,275,559**
Depreciation						
Balance at 1 January 2022	£ 401,255	£ 6,860	£ 74,954	£ 77,808	£ 39,329	£ 600,206
Depreciation In year	£ 36,478	£ -	£ 8,869	£ 7,655	£ 21,083	£ 74,085
Disposals	£ -	£ -	£ 2,144	£ 4,118	£ -	£ 6,262
Balance Carried Forward	**£ 437,733**	**£ 6,860**	**£ 81,679**	**£ 81,345**	**£ 60,412**	**£ 668,029**
Net Book Value						
31 December 2021	£ 1,422,654	£ -	£ 22,186	£ 12,881	£ 171,498	£ 1,629,219
31 December 2022	**£ 1,386,176**	**£ -**	**£ 62,043**	**£ 8,897**	**£ 150,415**	**£ 1,607,531**

The Building is held in the Expendable Endowment all other Fixed Assets are in the General Fund
Capital Commitments at 31 December 2022 were nil (2021 nil)

Note 5 Debtors

	Unrestricted Funds	Restricted Funds	TOTAL 2022	Unrestricted Funds	Restricted Funds	TOTAL 2021
Tax recoverable	£ 4,116	£ 1,127	**£ 5,243**	£ 2,450	£ 604	**£ 3,054**
Debtors	£ 488	£ -	**£ 488**	£ 1,337	£ -	**£ 1,337**
Deposits and Prepayments	£ 23,786	£ 160	**£ 23,946**	£ 24,230	£ 992	**£ 25,222**
	£ 28,390	**£ 1,287**	**£ 29,677**	**£ 28,018**	**£ 1,596**	**£ 29,614**

Note 6 Creditors - amounts due within one year

Special Collections	£ -	£ 6,459	**£ 6,459**	£ -	£ 1,116	**£ 1,116**
Creditors	£ 2,607	£ -	**£ 2,607**	£ 3,814	£ -	**£ 3,814**
Accruals	£ 6,315	£ 300	**£ 6,615**	£ 9,492	£ 200	**£ 9,692**
Loans from Wessex Synod	£ 5,800	£ -	**£ 5,800**	£ 1,959	£ -	**£ 1,959**
	£ 14,722	**£ 6,759**	**£ 21,480**	**£ 15,265**	**£ 1,316**	**£ 16,581**

Note 7 Creditors - amounts due after one year

Loans from Wessex Synod	**£ 19,720**	**£ -**	**£ 19,720**	**£ 6,140**	**£ -**	**£ 6,140**

Note 8 Transfers to/(from) General Funds

	General Fund 2022	General Fund 2021
Designated Funds		
Fixed Assets Fund	£ (14,790)	£ 5,194
Legacies Fund	£ -	£ 2,724
Capital Projects Fund	£ (6,000)	£ 5
	£ (20,790)	**£ 7,923**
Restricted Funds		
Grants Fund	£ 3,500	£ 2,458
Brigades	£ 992	£ -
Special Collections	£ -	£ (404)
	£ 4,492	**£ 2,055**
Transfers to/(from) General Funds	**£ (16,298)**	**£ 9,977**

Note 9 General Fund and Designated Funds

The church operates three Designated Funds.
Fixed Assets Fund - represents that proportion of the General Fund invested in the net book value of Fixed Assets.
Legacies Fund - receives income from legacies to be used for specific purposes as authorised by Church Meeting.
Capital Projects Fund - provides for replacement of major items such as the church heating system; funded by transfers from General Fund.
The movements on the General Fund and Designated Funds during the year were:

	General Fund	Fixed Assets Fund	Legacies Fund	Capital Projects Fund	Total
Balance at 31 December 2020	£ 72,433	£ 211,759	£ 5,000	£ 10,000	£ 299,191
Income	£ 283,065	£ -	£ 500	£ 5	£ 283,570
Expenditure	£ 285,761	£ -	£ -	£ -	£ 285,761
Transfer (to) from General Fund	£ 9,977	£ (5,194)	£ (2,724)	£ (5)	£ 2,055
Endowment release	£ 36,478	£ -	£ -	£ -	£ 36,478
Balance at 31 December 2021	£ 98,172	£ 206,565	£ 2,776	£ 10,000	£ 315,513
Income	£ 295,613	£ -			£ 295,613
Expenditure	£ 339,585	£ -	£ -	£ -	£ 339,585
Transfer (to) from General Fund	£ (16,298)	£ 14,790	£ -	£ 6,000	£ 4,492
Endowment release	£ 36,478	£ -	£ -	£ -	£ 36,478
Balance at 31 December 2022	£ 72,360	£ 221,355	£ 2,776	£ 16,000	£ 312,511

Note 10 Restricted Funds

The church accounts include Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Trustees or Church Meeting for any other purpose.
They are:
Minister's Benevolent Fund - established to be used at the minister's discretion.
Helen Sampson Fund - set up in memory of Helen Sampson to provide assistance for young people under 21 to participate in church related activities.
Special Collections - at different times of the year monies are raised in the church to support specific projects (Note 12 p17)
Property Fund - monies received for future property works on the church premises as specified by donors or Church Meeting.
Grants - monies received from Grants including grants for fixed assets to be expended once conditions are met.
FM Support - monies received to support a member of the congregation.
Brigades' Funds - records the income and expenditure of the Boys' and Girls' Brigades companies attached to the church, encompassing Church Camp.
Ukraine - monies received to financially and practically assist and support Ukrainian Refugees in the Woking area.
The movements on the Restricted Funds during the year were:

	Minister's Benevolent Fund	Helen Sampson	Special Collections	Property Fund	Grants	FM Support	Brigades' Funds	Ukraine	Total
Balance at 31 December 2020	£ 455	£ 312	£ -	£ 10,101	£ 4,683	£ 282	£ 3,880		£ 19,672
Donations inc tax	£ -	£ -	£ -	£ 2,775	£ -	£ 700	£ -		£ 3,475
Grants Received	£ -	£ -	£ -	£ -	£ 126	£ -	£ -		£ 126
Brigades	£ -	£ -	£ -	£ -	£ -	£ -	£ 4,784		£ 4,784
Special Collections inc tax	£ -	£ -	£ 20,032	£ -	£ -	£ -	£ -		£ 20,032
Income	£ -	£ -	£ 20,032	£ 2,775	£ 126	£ 700	£ 4,784		£ 28,416
Brigades'	£ -	£ -	£ -	£ -	£ -	£ -	£ 5,827		£ 5,827
Special Collections	£ -	£ -	£ 20,436	£ -	£ -	£ -	£ -		£ 20,436
Expenditure	£ -	£ -	£ 20,436	£ -	£ -	£ -	£ 5,827		£ 26,063
Transfer from/(to) General Fund	£ -	£ -	£ 404	£ -	£ (2,458)	£ -	£ -		£ (2,055)
Balance at 31 December 2021	£ 455	£ 312	£ -	£ 12,876	£ 2,250	£ 982	£ 3,016	£ -	£ 19,871
Donations inc tax	£ -	£ -	£ -	£ 2,755	£ -	£ -	£ 1,000		£ 3,755
Grants Received	£ -	£ -	£ -	£ -	£ 1,250	£ -	£ 510	£ 30,000	£ 31,760
Brigades	£ -	£ -	£ -	£ -	£ -	£ -	£ 1,875		£ 1,875
Special Collections inc tax	£ -	£ -	£ 31,010	£ -	£ -	£ -	£ -		£ 31,010
Income	£ -	£ -	£ 31,010	£ 2,755	£ 1,250	£ -	£ 3,188	£ 30,000	£ 68,201
Brigades'	£ -	£ -	£ -	£ -	£ -	£ -	£ 3,173		£ 3,173
Special Collections	£ -	£ -	£ 31,010	£ -	£ -	£ -	£ -		£ 31,010
Other	£ 29	£ 312	£ -	£ 40	£ -	£ -	£ -	£ 15,318	£ 15,698
Expenditure	£ 29	£ 312	£ 31,010	£ 40	£ -	£ -	£ 3,173	£ 15,318	£ 49,882
Transfer from/(to) General Fund	£ -	£ -	£ -	£ -	£ (3,500)	£ -	£ (992)	£ -	£ (4,492)
Balance at 31 December 2022	£ 426	£ -	£ -	£ 15,591	£ -	£ 982	£ 2,038	£ 14,682	£ 33,697

Note 11 Expendable Endowment

Building Fund - donations, tax recovered, interest and grants raised to fund the 2010 building development and related furniture and equipment. The balance of the fund is released in annual instalments over the expected life of the new building.

	2022	2021
Balance at beginning of the year	**£ 1,422,654**	**£ 1,458,132**
Endowment Release	£ (36,478)	£ (36,478)
Balance Carried Forward	**£ 1,386,176**	**£ 1,422,654**

Note 12 Staff Costs and Employee numbers

	2022	2021
Gross wages and salaries	£ 77,013	£ 66,004
Employers pension & national insurance costs	£ 2,499	£ 3,433
Total Staff Costs	£ 79,512	£ 69,437
Average number of employees	4	4

Note 13 Outward Giving, Special Collections and Proceeds of Events

	2022	2021
Outward Giving	£	£
yourSanctuary	£ 500	£ 500
Engage	£ 500	£ 500
Woking & Sam Beare Hospice	£ 500	£ 500
York Road Project	£ 500	£ 500
Embrace the Middle East	£ 500	£ 500
Bible Society	£ 500	£ 400
Hope4Tomorrow global	£ 300	£ 250
LinkAble	£ 300	£ 150
Let's Read	£ 300	£ -
New Incentives	£ 300	£ -
Elkon	£ 300	£ -
Oakleaf Enterprise	£ 300	£ -
Woking Street Angels	£ 200	£ 150
High Cross URC Tottenham	£ -	£ 500
Refugee Families in Woking	£ -	£ 500
Woking Mind	£ -	£ 500
David Nott Foundation	£ -	£ 200
Through the Roof	£ -	£ 150
	£ 5,000	£ 5,150
Other Events and other giving		
Children with Special Needs Foundation (2022 Petting Farm)	**£ 5,329**	**£ 1,000**
Toilet Twinning	**£ 1,002**	**£ -**
Unicef	**£ 367**	**£ -**
Ukraine (via Christian Aid	**£ 263**	**£ -**
St Johns Ambulance	**£ 250**	**£ -**
King's Park Charity	**£ -**	**£ 376**
Outreach	**£ 3,077**	**£ 80**
	£ 10,287	**£ 1,456**
Unrestricted funds	**£ 15,287**	**£ 6,606**
Minister's Benevolent fund	**£ 29**	**£ -**
Proceeds of events and special collections for other charities:-		
Christian Aid	£ 10,778	£ 2,338
Commitment for Life (Christian Aid)	£ 7,564	£ 8,188
Ukraine	£ 7,277	£ -
WaterAid	£ 1,890	£ 2,192
York Road Project	£ 1,458	£ 600
Embrace the Middle East	£ 838	£ 1,310
Toilet Twinning	£ 676	£ -
DEC Pakistan Floods	£ 531	£ -
Children with Special Needs Foundation	£ -	£ 3,000
Woking & Sam Beare Hospice	£ -	£ 1,000
Elkon	£ -	£ 619
Your Sanctuary	£ -	£ 600
URC Zambia Appeal	£ -	£ 313
Woking Mind (Mayor's Civic Service)	£ -	£ 280
Total Special Collections	**£ 31,010**	**£ 20,436**
Restricted funds	**£ 31,039**	**£ 20,436**

Note 14 Trustees

None of the Trustees has been paid any remuneration by the Charity.
Trustees expenses amounted to £12 (2021 £48) and were paid to one trustee (2021 2 trustees)
and comprised travel expenses £5 (2021 £39) and office supplies and postage £7 (2021 £7)
Trustees' indemnity insurance at a limit of £250,000 is included at no extra cost in the church's insurance policy.

Note 15 Ministry & Mission Fund

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church.

Note 16 Related Party Transactions

A Gibb and J Sinclair are Trustees of the United Reformed Church (Wessex) Trust Limited who gave the Charity grants of £30,093.30 in 2022 (2021 £33,140.37), a loan of £10,000 in 2020 of which £8,139.54 is outstanding in 2022 and a loan of £20,000 in 2022 of which £19380.49 is outstanding.

Note 17 Independent Examiner

The independent examiner is paid a fee of £1449 (2021 £1320) inc VAT.

WOKING UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130926

Accounts

WOKING UNITED REFORMED CHURCH CHARITY

(Working name – WOKING URC CHARITY)

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER, 2021

Registered Number – 1130926 – Registered on 3rd August, 2009

Registered Office:
Woking United Reformed Church
White Rose Lane
Woking, Surrey GU22 7HA

Charity Correspondent:
Mr K R Bradley

Public email: secretary@wokingurc.org.uk
Website address: www.wokingurc.org.uk

Trustees serving on the date of approval of this Annual Report and Financial Statements

The Revd L M Brierley (Minister of the Church)
Mr K R Bradley (Church Secretary)
Mr C J Temple (Church Treasurer)
Mrs C W M Brook
Mrs L A Buckland
Mr A N Gibb
Mr J K Godsland
Mr R Gray
Mrs S E Herbert
Mrs S M Loudon
Mr G J Parris
Mr J D Sinclair
Mrs M J Temple
Mr J M van Renssen
Mr J A H West

Other Trustees serving during the financial year in question
Mrs C A M Fry
Mrs V C Gerhold
Mrs V Ward

Bankers – HSBC
Independent Examiner – Warner Wilde

Inauguration of the Church
Woking United Reformed Church was inaugurated on 9th January, 2005 from a union of two former Churches – York Road United Reformed Church and St Andrew's United Reformed Church, both in Woking.

Charity Application
The application for the Church to be Registered as a Charity was passed by Special Resolution at the Church Meeting on 21st May, 2009. Registration took place on 3rd August, 2009. The Charity comprises all assets and funds held by and on behalf of Woking United Reformed Church other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

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ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31st DECEMBER, 2021

Structure, Governance and Management

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.

Structure

The Church, as a local congregation of the United Reformed Church denomination, takes its Structure, Governance and Management from the Scheme of Union (The Manual) of the United Reformed Church, section B) The Structure of the URC and principally:

Item 2.(1) The Church Meeting –
The Church Meeting of the local church shall consist of those persons who have been admitted to the full privileges and responsibilities of membership of the United Reformed Church and whose names are included in the membership roll of such local church.

and Item 2.(2) The Elders' Meeting-
The Elders' Meeting of the local church shall consist of the minister and the elders elected by the Church Meeting.

There is a Constitution, adopted in July 2012, based on wording by the United Reformed Church for local Churches which are registered charities.

Trustees - Appointment

The Church Meeting on 21st May, 2009 resolved that –
Those members of the Elders' Meeting of Woking URC who are qualified to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures for the time being laid down by the Church Meeting of Woking United Reformed Church which shall be in conformity with the Scheme of Union of the United Reformed Church.

The Church Meeting of Woking URC in 2009 (over several meetings) adopted procedures for the nomination, election and length of service of Elders, and some minor amendments were made to these procedures in November 2010, May 2016 and February 2022. There may be up to 15 serving Elders and they, together with the Minister of the Church at that time, shall automatically (providing they are qualified to serve) be Trustees of the Charity. Outside this elected term of service such Elders are known as Non-Serving Elders and cease to be Trustees of the Charity. The Church Treasurer, if not a serving Elder during his time of office, shall also be a Trustee of the Charity.

The changes in the Eldership in 2021 were the retirement of Mrs C A M Fry, Mrs V C Gerhold and Mrs V Ward in December, and the election of Mrs S E Herbert, Mrs S M Loudon and Mrs M J Temple in November. Others continued to serve or were re-elected to serve new terms to begin in January 2022.

Trustees – Role, Responsibilities and Training

The Charity Commission states the following:
Charity Trustees are responsible for the general control and management of the administration of a Charity (Section B2, The Essential Trustee)
Trustees have and must accept ultimate responsibility for directing the affairs of a Charity, and ensuring that it is solvent, well run, and meeting the needs to which it has been set up (Section E, The Essential Trustee).
The Trustees have paid due regard to the guidance issued by the Charity Commission on public benefit.

The Scheme of Union of the United Reformed Church states the functions of the Church Meeting and the Elders' Meeting, referred to above, and the Elders (Trustees) and the Minister (also a Trustee) collectively share the duties and responsibilities outlined for the Elders' Meeting along with accepting the ultimate responsibility for directing the affairs of the Charity as laid down by the Charity Commission. The general control and management of the administration of the Charity is further exercised by representative Elders being members of the Church's five main committees:
Finance – managing all the day to day financial responsibilities and the preparation of accounts;
Property – managing the maintenance of the Church site and Manse;
IT and Media - ensuring that specialist equipment is maintained and all the communication platforms meet current needs and are effective (a new main committee in 2021 rather than a working group of the Property Committee);
Children and Youth Work – instituting and overseeing the work with children and young people (this became known as a smaller strategy group in early 2022 but still retained the status of one of the five main committees);
Church in the World – ensuring that the Church demonstrates its concern for the wider community and the world;
and by receiving minutes and reports from those committees, which also make regular reports to the Church Meeting.
Elders are also represented on other committees and working groups, and attend meetings of, or give some oversight to, all of the Church's groups and activities.

To date, not all Trustees have undergone any formal training for their duties specifically as Trustees, although they have acquainted themselves with Charity Commission publications and their responsibilities in connection with the safeguarding of children and vulnerable adults, and health and safety generally. Newly elected Elders receive induction training and part of this is related to their duties and responsibilities as Trustees.

'Fit and Proper Persons test'

In 2010 the Trustees considered the implications of the Finance Act 2010 and the guidance for charity managers in relation to the 'Fit and Proper Persons test' to ensure that charity funds and tax reliefs are used only for charitable purposes. Declarations, using the HMRC model declaration, have been made by all Trustees, the two Assistant Church Treasurers and the Free Will Offering / Gift Aid Secretary who is the Authorised Official for Gift Aid Tax Claims. Mr K R Bradley, Church Secretary, and Mr C J Temple, Church Treasurer, continued as Responsible Persons.

Disclosure and Barring Service, Safeguarding, Health & Safety, Retention of Records and GDPR (General Data Protection Regulation)

On-line Disclosure and Barring Service applications began during 2014. There were no safeguarding incidents to report to the Charity Commission in the year, and no accident reports to RIDDOR. The Church's Safeguarding Policy was last reviewed and updated with some amendments in November 2019 and a more extensive review is planned for 2022. Although no registered activities are held for vulnerable adults, there is a section relating to such adults in order that, for good practice, the Church has guidelines available. All Trustees are required to undertake formal safeguarding training and some attended courses in 2021 both in person and via Zoom. There will be further training courses in 2022. A policy for Lone Workers operates, principally for the Church's employees but appropriate for some other roles as well. Trustees continue to make regular checks to ensure that all the Church's policies are adhered to, and records and returns, particularly in relation to children and young people, are maintained to the required standard and timely submissions are made as appropriate. Trustees ensure that the Church complies with GDPR (General Data Protection Regulation).

Achievements and performance
– a snapshot of the Church's life and work and mission in the year

A year influenced by Covid restrictions

The whole of 2021 was one of 'stop, start' and then 'stop again, start again'. Without dwelling on specific dates what is described below all happened at various times throughout the year, responding in the best possible and appropriate ways. Restrictions, begun in 2020, continued to stretch the imagination so that the Church could function and serve its community in the widest sense. There were still Easter and Christmas greetings cards distributed to 2000 homes in the neighbourhood of the Church and an offer to befriend in the loneliness of lockdowns. Church Meetings, Elders' Meetings, committee meetings, quizzes and variety shows by Zoom, together with what is described below, became the 'new normal' for a long time.

Worship, Prayer and Study

In person, easy access live streaming (or seeing recordings later) and Zoom, have been the mixture for Sunday Worship, Services at other times, prayer gatherings, House Groups and activities for children and young people on Sundays and at other times. The average weekly 'attendance' (on Sundays or viewed later), carefully calculated, has been 228 homes across the country and in several other parts of the world. Many have been in touch to express their appreciation. This is a smaller figure than 2020 as in person congregations gradually increased. However, it is intended that live streaming will be permanent. Having to 'book' a place, in order to maintain a safe number, in the early weeks seemed a strange thing to do, but it meant that those who still had concerns could feel comfortable about returning. Two surveys also helped the process. Sunday Worship, children's and young people's groups and a Zoom study course, were all linked together by *The Bible Course*. Beginning in September with the Old Testament (until Advent) it continued into 2022 with the New Testament (until the beginning of Lent). The Christian Festivals were all celebrated in one way or another and a very much appreciated 'Remembering' Service was held simply to remember those who had died, not just in the past year or so and not just from Covid related reasons.

The Church premises

The major programme of enhancements was able to continue in 2021, following on from the complete refitting of the kitchen and installation of a much improved audio-visual system and some lighting in 2020. Seating in the Sanctuary was the largest project with comfortable and flexible chairs replacing the pews which made up the major part of the area. Having chairs made it easier for social distancing and enabled many more to be accommodated. A push-button opening for the accessible toilet was completed in early 2022. Even though the building was only in use partially for part of the year, strict safety and procedural measures, begun at the outset of the pandemic, were maintained with full risk assessments completed for all groups which have been permitted to meet. The United Reformed Church has continued to produce helpful guidance in interpreting the rules for local Churches.

A Church in and for the community

By far the biggest opportunity for service in the community came in September when a Covid Vaccination Centre, run by Fast Heal Pharmacy, opened at the Church for six days a week and then a reduction to four early in 2022 as demand decreased. The Sanctuary, Chapel and Forum areas were filled with hundreds of people coming through each day. Just outside the year of this report, the Centre had a visit from HRH The Countess of Wessex, who spent a morning as a volunteer in her capacity as Grand President of St John Ambulance. The Lord Lieutenant of Surrey was also present. The Church was able to be involved by providing welcoming volunteers working alongside those from the community. This resulted in good relationships being built and several are now volunteering at the Church to provide a welcome to all who come through the doors during the week for whatever reason (as outlined below).

The Church has continued to work closely with Woking Borough Council in its support of Syrian refugee families housed in the town. Twice a week there are language classes at the Church and a creche for younger children while the classes are in session.

During each weekday a team of Welcomers continued for parts of the year to be available to provide to anyone who called in for a cup of tea or coffee, a friendly chat, a chance to sit quietly or pray, or as a member of the community organisations which meet on the premises. The Welcomers receive guidance on how to cope with various situations or requests for assistance and there is a particular link for help and guidance from the York Road Project for homeless people which provides wide ranging services beyond a 'shelter'. Similarly, as on many occasions as was possible, on two Monday mornings each month hospitality was taken out to the pavement edge from 7 am in order to provide a much appreciated hot drink to commuters on their way to or from the station and other passers-by the Church going to work or school.

Community activities were operating as usual at different times of the year, when permitted. By the year end many had returned to regular meetings and activities. These have included the twice monthly Woking Family Contact Centre, alcohol dependency groups, a special needs school, mediation groups, baby sensory sessions, dancing and fitness classes, public speaking and railway enthusiasts' societies, and residents' associations. The list is expected to increase to its pre-Covid length in 2022. Two of the Church's own community activities, the monthly Lunch Club and T@3, have both resumed and a repeat of the Petting Farm, in partnership with the Children with Special Needs Foundation, will take place in May 2022.

Civic links were maintained with the Church being used for the first time as a Polling Station for the local elections in May, and arranging and hosting the Civic Service for the Mayor of Woking, Councillor Liam Lyons, in September. The Minister was chosen by the Mayor to be his Chaplain for his year of office, running until May 2022, which includes leading prayers at the beginning of Council meetings.

Children and young people

The Church's work with babies, children and young people has continued throughout the year with in-person as well as imaginative Zoom activities. There was, for a long time, a very different approach on Sundays (morning and evening) and during the week. *Lent@Home* and *Easter@Home* were two such one day Zoom events and the summer camp, although lasting nearly a week was an in-person visit each day, non-residential one at nearby Cobham. Nearly all the activities had fully resumed by the end of the year, although the Omicron variant in December resulted in a sudden short break for most things.

The Church in the 'World'

It was considered important to maintain the Church's concern for the 'wider world' and particularly areas of great need and deprivation during the time when physical collections and special fund-raising efforts could not take place. A new Dona device for card and contactless payments (and with a Gift Aid facility) was purchased for the Church, and on-line giving opportunities via the Church's website, supplemented by bank transfers and cheques, have begun or continued to be the norm to replace cash. Without a house-to-house collection in Christian Aid Week again it was necessary to think of doing something different for another year. This resulted in a sponsored 24 hour continuous Bible 'Readathon' with the aid of StreamYard. Reading out loud the whole New Testament and some Psalms, readers of all ages read for half an hour each, some during very unsocial hours including friends in Australia for whom it was daytime. The result was an incredible £11,300 which, together with a quiz by Zoom, raised more than the whole of Woking in previous years. It was a great privilege to have Amanda Khozi Mukwashi, then Chief Executive of Christian Aid, to preach the sermon at the Service at the beginning of Christian Aid Week. The URC world development programme, *Commitment for Life,* was again well supported and raised £8,186. Other collections included the Christian Aid Christmas Appeal, the URC Wessex Synod Zambia appeal and WaterAid. All received generous responses, most in excess of past appeals. There was participation in the Amnesty International *Write for Rights* campaign and the Traidcraft stall selling Fairtrade goods by a mixture of on-site and home deliveries continued. Closer to 'home', gifts at Harvest and

Christmas time were for the York Road Project for the homeless in Woking and yourSanctuary, the local women's refuges at Christmas. Food items and other goods continued to be collected for the York Road Project each week either in the Church car park or at the Church itself on a Sunday. There was a change in the recipient organisation for Christmas gift 'shoe boxes' to *Link to Hope* which included gifts for adults as well as children. A number of other local and national organisations were supported through grants from Outward Giving. February was designated as 'Charities Month' when six charities which were considered to have 'lost out' by way of collections, special efforts or donations of goods for selling in their shops in 2020 were the recipients of this special appeal which raised £6,353. The 'Green Team' has continued to meet working towards the Eco Church Gold Award and were involved in observing Climate Change Sunday and organising a very meaningful Harvest Supper.

What is not easy to quantify is the Church in the 'World' reflected in time and talents. The Church is the people and many are involved in voluntary work outside the walls of the Church building itself. While it has not been possible for much of this work to continue throughout the year, or certainly not in the same way or as frequent, these have included, some with a hope that they will resume, such things as hospital chaplaincy and visiting, being a Street Angel (the 10th anniversary of Woking Street Angels was celebrated during the year), Engage (Christian charity working with schools) helping with neighbourhood care schemes and serving organisations, charities and public bodies.

Ecumenical matters and other faith relationships

So much could not happen in the same in-person way again such as the Week of Prayer for Christian Unity Service by Zoom, World Day of Prayer and Good Friday outdoor Act of Worship and Witness by YouTube. Churches Together in Woking changed the time of its regular meetings to include lunch (when able to meet in-person) and Lucy Brierley again took on the role of Moderator. Other Church Members continued to be involved as circumstances permitted and there have been some opportunities to share in Woking People of Faith which organises events in order that all faiths can meet and work together.

Appreciation

The Trustees express their gratitude to a large number in the Church family who hold many offices within the Church and work tirelessly and with dedication. Many of these have worked in unusual and imaginative ways for most of the year, yet again. They, together with those who give encouragement and support and uphold the life of the Church in their prayers, help to make the vision a reality.

There have been changes in the Church's employees. Leonie Fisher, full-time Children and Youth Worker, left in May, and has been replaced by two both working part-time. Phil Ray became Youth Worker in September and Alison Warlow started as Children's Worker in January 2022. Those continuing in post have been David Tuson, Church & Community Worker; Tiny Colleer, Church Premises Manager and Morwenna Jones, Church Administrator. The Trustees are very grateful to all of them, and the Church is fortunate to have such a dedicated team which has had yet another unusual year contributing so much to the life and mission of the Church.

Although a Trustee herself, the other Trustees wish to record the gratitude of the whole Church to the Minister, Lucy Brierley, for another year of service, her 16th. She has given strong leadership during a continuing unusual time and provided pastoral care with the difficulties of social distancing. Her imaginative and relevant worship, sometimes with no idea of who might be present in person or sharing in the live stream, and amending to suit sudden changes, has still been the focal point of the week, strengthening faith and giving inspiration and an encouragement to love and serve each other and the local and wider community.

Financial Review

Outcome for the year

The Financial Statements for the year are set out on pages 10 to 16. Our total of Unrestricted Funds at year end, shown on the Balance Sheet on page 11, increased from £299,191 at the end of 2020 to

£315,153 because of an increase in the Cash at Bank and in Hand. The Restricted Funds, Note 9 on page 15, were similar at £19,871 to the £19,572 in 2020. Our General Fund balance increased from £72,433 in 2020 to £96,172, as per Note 8 on page 15, an excellent result given all the disruption to normal activities during the year. Income across all Funds, including grants towards the cost of improvements, at the end of 2021 amounted to £291,986 against 2020's £373,698 while expenditure for 2021 increased to £311,844 against £299,270, as shown on page 10.

Outlook for 2022 and Reserves Policy

Offerings are expected to continue at a similar level to 2021 in 2022, with a higher level of rental income as occupancy rates increase. Expenses are expected to increase significantly with greater use of the premises, community events, increases in utility prices and the impact of inflation on other costs. The overall budget is projecting that costs, before depreciation, will exceed income by £26,000. This is considered acceptable given the exceptional circumstances post Covid-19 and the strength of the financial position reflected in the General Fund.

Our Reserves Policy has been to maintain free Reserves, as shown by our General Fund, equal to three months' core expenditure, approximately £55,000 in 2021 and projected as £63,000 in 2022. The General Fund balance at year end was well above this at £96,172, which enables the Church to face the future with confidence.

Plans for the future

The 'Warm Welcome' project will continue, which looks carefully at practices to ensure that they are inclusive and make it easy for everyone, whatever the need or disability may be, to fully participate in the life of the Church or have freedom to enjoy and move around the premises. Becoming a 'Dementia Friendly Church' is also a part of this project. Another project is looking at a 'hybrid' Church, where in-person, live streaming and such aids as Zoom can all be part of mission together.

The hope is that the Covid concerns will continue to disappear to enable the Church family and the Church building to return to some normality but still be open to God's leading into what has been described as 'the new normal'. Whatever happens the strapline - *Whoever you are and wherever you are on life's journey, you are welcome here* – is one which the Church will strive to make a reality.

ON BEHALF OF THE TRUSTEES

LUCY M BRIERLEY, Trustee (Minister)

KEITH R BRADLEY, Trustee and Charity Correspondent (Church Secretary)

CHRISTOPHER J TEMPLE, Trustee (Church Treasurer)

3rd May 2022

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

WOKING UNITED REFORMED CHURCH CHARITY

Charity No 1130926

I report to the trustees on my examination of the accounts of the Woking United Reformed Church Charity (the Charity) for the year ended 31 December 2021 which are set out on pages 2 to 16.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011("the Act")

I report in respect of my examination of the charity'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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a member of The Association of Chartered Certified accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts did not accord with those records; or
3. 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.

FJ Wilde FCCA DChA

Woking

3rd May 2022

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31 December 2021

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2021 £	TOTAL 2020 £
Income and Endowment from:					
Note 2 Page 13					
Donations and Grants	£ 236,108	£ 28,416	£ -	£ 264,524	£ 354,735
Charitable Activities	£ 27,438	£ -	£ -	£ 27,438	£ 18,772
Investments	£ 24	£ -	£ -	£ 24	£ 191
TOTAL	£ 263,570	£ 28,416	£ -	£ 291,986	£ 373,698
Expenditure on:					
Note 3 Page 13					
Charitable Activities	£ 285,781	£ 26,063	£ -	£ 311,844	£ 299,270
TOTAL	£ 285,781	£ 26,063	£ -	£ 311,844	£ 299,270
Net gains/(losses) on investments				£ -	£ -
Endowment release	£ 36,478	£ -	£ (36,478)	£ -	£ -
Net Income/(Expenditure)	£ 14,267	£ 2,353	£ (36,478)	£ (19,858)	£ 74,427
Transfers between funds Note 7 Page 14	£ 2,055	£ (2,055)	£ -	£ -	£ -
Net Movement in Funds	£ 16,322	£ 299	£ (36,478)	£ (19,858)	£ 74,427
Reconciliation of Funds					
Total Funds Brought Forward	£ 299,191	£ 19,572	£ 1,459,132	£ 1,777,896	£ 1,703,468
Total Funds Carried Forward	£ 315,513	£ 19,871	£ 1,422,654	£ 1,758,038	£ 1,777,896

WOKING UNITED REFORMED CHURCH CHARITY Registered number 1130926

BALANCE SHEET AT 31 December 2021

		Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2021 £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2020 £
Fixed Assets									
Tangible Assets	Note 4 Page14	£ 206,565	£ -	£ 1,422,654	**£ 1,629,219**	£ 211,759	£ -	£ 1,459,132	**£ 1,670,891**
Net Current Assets									
Current Assets									
Debtors	Note 5 Page14	£ 28,018	£ 1,596	£ -	**£ 29,614**	£ 30,330	£ 1,111	£ -	**£ 31,441**
Cash at Bank and in Hand		£ 102,335	£ 17,366	£ -	**£ 119,702**	£ 78,515	£ 18,013	£ -	**£ 96,528**
Brigades' Bank accounts		£ -	£ 2,224	£ -	**£ 2,224**	£ -	£ 2,988	£ -	**£ 2,988**
		£ 130,353	£ 21,186	£ -	**£ 151,539**	£ 108,845	£ 22,112	£ -	**£ 130,957**
Less Current Liabilities									
Creditors payable within one year	Note 6 Page 14	£ 21,405	£ 1,316	£ -	**£ 22,720**	£ 21,413	£ 2,539	£ -	**£ 23,952**
Net Current Assets		£ 108,948	£ 19,871	£ -	**£ 128,819**	£ 87,433	£ 19,572	£ -	**£ 107,005**
Total Net Assets		**£ 315,513**	**£ 19,871**	**£ 1,422,654**	**£ 1,758,038**	**£ 299,191**	**£ 19,572**	**£ 1,459,132**	**£ 1,777,896**
Representing									
FUNDS									
Expendable Endowment	Note 10 Page 16	£ -	£ -	£ 1,422,654	**£ 1,422,654**	£ -	£ -	£ 1,459,132	**£ 1,459,132**
Restricted Funds	Note 9 Page 15	£ -	£ 19,871	£ -	**£ 19,871**	£ -	£ 19,572	£ -	**£ 19,572**
Unrestricted Funds	Note 8 Page 15	£ 315,513	£ -	£ -	**£ 315,513**	£ 299,191	£ -	£ -	**£ 299,191**
Total Funds		**£ 315,513**	**£ 19,871**	**£ 1,422,654**	**£ 1,758,038**	**£ 299,191**	**£ 19,572**	**£ 1,459,132**	**£ 1,777,896**

The financial statements were approved and authorised for issue by the Trustees on 3rd May 2022 and were signed below on their behalf by

L Brierley KR Bradley Christopher I Temple

Lucy M Brierley
Trustee (Minister)

Keith R Bradley
Trustee (Church Secretary)

Christopher J Temple
Trustee (Church Treasurer)

The notes on pages 12 to 16 form part of these financial statements

Note 1 Accounting Policies

(a) Basis of Accounting
The financial statements of the charity , which is a public benefit entity as defined by FRS102, have been prepared under the historic cost convention in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011.
The charity has taken advantage of the small charities exemption to dispense with preparing a cash flow statement.
The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

(b) Going concern
In order to assess the appropriateness of the going concern assumptions basis, the Trustees have considered the Charity's financial position, reserves and forecasts for the foreseeable future. They have considered the assumptions underlying those forecasts in the light of the restrictions imposed by the COVID-19 virus as well as the impact of other potential risks affecting them.

After making due enquiries, the Trustees have a reasonable expectation that the Charity will be able to continue in operation and meet its liabilities as they fall due for at least twelve months from the date of signing of this report. For this reason, they continue to adopt the going concern basis in preparing the accounts.

(c) Fund Accounting
Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Endowed and Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

(d) Tangible Fixed assets

Freehold property
The Trustees of the church and manse buildings are the URC Wessex Synod who hold them upon trust for purposes connected with Woking URC. These premises are vested in the United Reformed Church (Wessex) Trust Ltd on behalf of the Synod. Woking URC has the right of free occupation and the obligation to maintain the premises in good order but does not have the independent right to dispose of the premises.
Historically, expenditure incurred on the church and the manse has been written off in the year it was incurred. Those costs are not readily available as that information has not been retained for the financial statements in previous years up to 2000 and prior to FRS15.
However the development of the church premises completed in 2010 was of such a size that, in order to reflect the nature of the investment, the costs have been capitalised and are being depreciated over the expected life of the new buildings.

Fixed Assets
Assets are stated at cost, except that items costing less than £500 are written off in the year of purchase.
Depreciation is provided at the following annual rates calculated to write off the assets over their estimated useful lives:

Building	2% straight line (over 50 years)
Motor car	22% straight line (over 4.5 years)
Furniture & Furnishings	20% straight line (over 5 years)
Equipment (including IT items)	33.33% straight line (over 3 years)
Plant & Organ	10% straight line (over 10 years)

(e) Incoming Resources
All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is certain and can be properly quantified.
All other income is generally recognised when receivable.

(f) Resources Expended
The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates (See also Note 14).
Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
As most of the manangement activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

(g) Taxation
The church is a registered charity within the meaning of the Taxes Acts.
Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

(h) Volunteers
The church is the beneficiary of many volunteers who give their time and skills for the benefit of the church. This benefit is greatly appreciated but is not quantifiable in monetary terms.

Note 2 Income and Endowment from	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £
Donations and Grants						
Offerings	£ 158,344	£ -	**£ 158,344**	£ 153,541	£ -	**£ 153,541**
Donations Inc Tax	£ 17,296	£ 3,475	**£ 20,771**	£ 47,088	£ 4,042	**£ 51,129**
Special Collections Inc Tax	£ -	£ 20,032	**£ 20,032**	£ -	£ 16,214	**£ 16,214**
Brigades' Income	£ -	£ 4,784	**£ 4,784**	£ -	£ 2,268	**£ 2,268**
Grants	£ 60,468	£ 126	**£ 60,593**	£ 46,353	£ 8,582	**£ 54,935**
Fixed Asset Grants	£ -	£ -	**£ -**	£ -	£ 76,648	**£ 76,648**
Total Donations and Grants	£ 236,108	£ 28,416	**£ 264,524**	£ 246,982	£ 107,754	**£ 354,735**
Charitable Activities						
Hire of Premises	£ 26,296	£ -	**£ 26,296**	£ 15,902	£ -	**£ 15,902**
Insurance Claim	£ -	£ -	**£ -**	£ 1,927	£ -	**£ 1,927**
Children & Youth Work	£ 548	£ -	**£ 548**	£ 229	£ -	**£ 229**
Chiurch & Community Work	£ 44	£ -	**£ 44**	£ 132	£ -	**£ 132**
Other	£ 550	£ -	**£ 550**	£ 582	£ -	**£ 582**
Total Charitable Activities	£ 27,438	£ -	**£ 27,438**	£ 18,772	£ -	**£ 18,772**
Investments						
Interest	£ 24	£ -	**£ 24**	£ 191	£ -	**£ 191**
Total Investments	£ 24	£ -	**£ 24**	£ 191	£ -	**£ 191**
Total Income	**£ 263,570**	**£ 28,416**	**£ 291,986**	**£ 265,944**	**£ 107,754**	**£ 373,698**

Note 3 Expenditure on	Unrestricted Funds £	Restricted Funds £	TOTAL 2021 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £
Charitable Activities						
Ministry & Mission	£ 77,077	£ -	**£ 77,077**	£ 69,313	£ -	**£ 69,313**
Premises Costs	£ 47,936	£ -	**£ 47,936**	£ 49,807	£ -	**£ 49,807**
Depreciation	£ 65,945	£ -	**£ 65,945**	£ 56,155	£ -	**£ 56,155**
Admin & Other Expenses	£ 41,859	£ -	**£ 41,859**	£ 41,230	£ -	**£ 41,230**
Brigades' Expenditure	£ -	£ 5,627	**£ 5,627**	£ -	£ 2,005	**£ 2,005**
FM Support	£ -	£ -	**£ -**	£ -	£ 645	**£ 645**
Children & Youth Work	£ 18,329	£ -	**£ 18,329**	£ 29,507	£ -	**£ 29,507**
Church & Community Work	£ 28,029	£ -	**£ 28,029**	£ 27,763	£ -	**£ 27,763**
Outward Giving Note 12 Page 16	£ 6,605	£ 20,436	**£ 27,041**	£ 5,727	£ 17,118	**£ 22,845**
Charitable Activities Costs	**£ 285,781**	**£ 26,063**	**£ 311,844**	**£ 279,502**	**£ 19,768**	**£ 299,270**

Note 4 Fixed Assets

Cost	Building	Motor Car	Furniture Furnishings & Fittings	Equipment	Plant & Organ	Total
Balance at 1 January 2021	£ 1,823,908	£ 6,860	£ 77,028	£ 85,591	£ 211,763	£ 2,205,151
Additions - Current Year	£ -	£ -	£ 20,112	£ 5,098	£ -	£ 25,210
Disposals	£ -	£ -	£ -	£ -	£ 936	£ 936
Balance Carried Forward	**£ 1,823,908**	**£ 6,860**	**£ 97,140**	**£ 90,689**	**£ 210,827**	**£ 2,229,425**
Depreciation						
Balance at 1 January 2021	£ 364,776	£ 6,860	£ 71,659	£ 72,625	£ 18,340	£ 534,261
Depreciation in year	£ 36,478	£ -	£ 3,295	£ 5,184	£ 21,137	£ 66,094
Disposals	£ -	£ -	£ -	£ -	£ 148	£ 148
Balance Carried Forward	**£ 401,255**	**£ 6,860**	**£ 74,954**	**£ 77,808**	**£ 39,329**	**£ 600,206**
Net Book Value						
31 December 2020	£ 1,459,132	£ -	£ 5,369	£ 12,967	£ 193,423	£ 1,670,891
31 December 2021	**£ 1,422,654**	**£ -**	**£ 22,186**	**£ 12,881**	**£ 171,498**	**£ 1,629,219**

The Building is held in the Expendable Endowment all other Fixed Assets are in the General Fund
Capital Commitments at 31 December 2021 were nil (2020 nil)

Note 5 Debtors

	Unrestricted Funds	Restricted Funds	TOTAL 2021	Unrestricted Funds	Restricted Funds	TOTAL 2020
Tax recoverable	£ 2,450	£ 604	£ 3,054	£ 4,001	£ 239	£ 4,240
Debtors	£ 1,337	£ -	£ 1,337	£ 535	£ -	£ 535
Deposits and Prepayments	£ 24,230	£ 992	£ 25,222	£ 25,794	£ 872	£ 26,666
	£ 28,018	£ 1,596	£ 29,614	£ 30,330	£ 1,111	£ 31,441

Note 6 Creditors - amounts due within one year

Special Collections	£ -	£ 1,116	£ 1,116	£ -	£ 2,539	£ 2,539
Creditors	£ 3,814	£ -	£ 3,814	£ 718	£ -	£ 718
Accruals	£ 9,492	£ 200	£ 9,692	£ 10,695	£ -	£ 10,695
Loan from Wessex Synod	£ 8,098	£ -	£ 8,098	£ 10,000	£ -	£ 10,000
	£ 21,405	£ 1,316	£ 22,720	£ 21,413	£ 2,539	£ 23,952

Note 7 Transfers to/(from) General Funds

	General Fund 2021	General Fund 2020
Designated Funds		
Fixed Assets Fund	£ 5,194	£ (127,765)
Legacies Fund	£ 2,724	£ 11,003
Capital Projects Fund	£ 5	£ 21,134
	£ 7,923	£ (95,628)
Restricted Funds		
Minister's Benevolent	£ -	£ (250)
Grants Fund	£ 2,458	£ 80,647
Special Collections	£ (404)	£ (455)
Property Fund	£ -	£ 13,729
	£ 2,055	£ 93,671
Transfers to/(from) General Funds	£ 9,977	£ (1,958)

Note 8 General Fund and Designated Funds

The church operates three Designated Funds.
Fixed Assets Fund - represents that proportion of the General Fund invested in the net book value of Fixed Assets.
Legacies Fund - receives income from legacies to be used for specific purposes as authorised by Church Meeting.
Capital Projects Fund - provides for replacement of major items such as the church heating system; funded by transfers from General Fund.
The movements on the General Fund and Designated Funds during the year were:

	General Fund	Fixed Assets Fund	Legacies Fund	Capital Projects Fund	Total
Balance at 31 December 2019	£ 55,107	£ 83,994	£ 3,000	£ 10,500	£ 152,600
Income	£ 232,308	£ -	£ 13,003	£ 20,634	£ 265,944
Expenditure	£ 279,502	£ -	£ -	£ -	£ 279,502
Transfer (to) from General Fund	£ (1,958)	£ 127,765	£ (11,003)	£ (21,134)	£ 93,671
Endowment release	£ 36,478	£ -	£ -	£ -	£ 36,478
Balance at 31 December 2020	£ 72,433	£ 211,759	£ 5,000	£ 10,000	£ 299,191
Income	£ 283,065	£ -	£ 500	£ 5	£ 283,570
Expenditure	£ 256,781	£ -	£ -	£ -	£ 256,781
Transfer (to) from General Fund	£ 9,977	£ (5,194)	£ (2,724)	£ (5)	£ 2,055
Endowment release	£ 36,478	£ -	£ -	£ -	£ 36,478
Balance at 31 December 2021	£ 96,172	£ 206,565	£ 2,776	£ 10,000	£ 315,513

Note 9 Restricted Funds

The church accounts include Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Trustees or Church Meeting for any other purpose.
They are:
Minister's Benevolent Fund - established to be used at the minister's discretion.
Helen Sampson Fund - set up in memory of Helen Sampson to provide assistance for young people under 21 to participate in church related activities.
Special Collections - at different times of the year monies are raised in the church to support specific projects (Note 12 p17)
Property Fund - monies received for future property works on the church premises as specified by donors or Church Meeting.
Grants - monies received from Grants including grants for fixed assets to be expended once conditions are met.
FM Support - monies received to support a member of the congregation.
Brigades' Funds - records the income and expenditure of the Boys' and Girls' Brigades companies attached to the church, encompassing Church Camp.
The movements on the Restricted Funds during the year were:

	Minister's Benevolent Fund	Helen Sampson	Special Collections	Property Fund	Grants	FM Support	Brigades' Funds	Total
Balance at 31 December 2019	£ 654	£ 312	£ -	£ 20,694	£ -	£ -	£ 3,597	£ 25,258
Donations inc tax	£ -	£ -	£ -	£ 3,135	£ -	£ 907	£ -	£ 4,042
Grants Received	£ -	£ -	£ -	£ -	£ 85,229	£ -	£ -	£ 85,229
Brigades	£ -	£ -	£ -	£ -	£ -	£ -	£ 2,268	£ 2,268
Special Collections inc tax	£ -	£ -	£ 16,214	£ -	£ -	£ -	£ -	£ 16,214
Income	£ -	£ -	£ 16,214	£ 3,135	£ 85,229	£ 907	£ 2,268	£ 107,754
Brigades'	£ -	£ -	£ -	£ -	£ -	£ -	£ 2,005	£ 2,005
Special Collections	£ -	£ -	£ 16,669	£ -	£ -	£ -	£ -	£ 16,669
Other	£ 449	£ -	£ -	£ -	£ -	£ 645	£ -	£ 1,094
Expenditure	£ 449	£ -	£ 16,669	£ -	£ -	£ 645	£ 2,005	£ 19,768
Transfer from/(to) General Fund	£ 250	£ -	£ 455	£ (13,729)	£ (80,647)	£ -	£ -	£ (93,671)
Balance at 31 December 2020	£ 455	£ 312	£ -	£ 10,101	£ 4,583	£ 262	£ 3,860	£ 19,572
Donations inc tax	£ -	£ -	£ -	£ 2,775	£ -	£ 700	£ -	£ 3,475
Grants Received	£ -	£ -	£ -	£ -	£ 126	£ -	£ -	£ 126
Brigades	£ -	£ -	£ -	£ -	£ -	£ -	£ 4,784	£ 4,784
Special Collections inc tax	£ -	£ -	£ 20,032	£ -	£ -	£ -	£ -	£ 20,032
Income	£ -	£ -	£ 20,032	£ 2,775	£ 126	£ 700	£ 4,784	£ 28,416
Brigades'	£ -	£ -	£ -	£ -	£ -	£ -	£ 5,627	£ 5,627
Special Collections	£ -	£ -	£ 20,436	£ -	£ -	£ -	£ -	£ 20,436
Expenditure	£ -	£ -	£ 20,436	£ -	£ -	£ -	£ 5,627	£ 26,063
Transfer from/(to) General Fund	£ -	£ -	£ 404	£ -	£ (2,456)	£ -	£ -	£ (2,056)
Balance at 31 December 2021	£ 455	£ 312	£ -	£ 12,876	£ 2,250	£ 962	£ 3,016	£ 19,871

Note 10 Expendable Endowment

Building Fund - donations, tax recovered, interest and grants raised to fund the 2010 building development and related furniture and equipment. The balance of the fund is released in annual instalments over the expected life of the new building.

	2021	2020
Balance at beginning of the year	£ 1,460,132	£ 1,496,610
Endowment Release	£ (36,478)	£ (36,478)
Balance Carried Forward	£ 1,422,654	£ 1,460,132

Note 11 Staff Costs and Employee numbers

	2021	2020
Gross wages and salaries	£ 66,004	£ 75,744
Employers pension & national insurance costs	£ 3,433	£ 3,898
Total Staff Costs	£ 69,437	£ 79,642
Average number of employees	4	4

Note 12 Outward Giving, Special Collections and Proceeds of Events

	2021	2020
Outward Giving	£	£
yourSanctuary	£ 500	£ 1,000
Engage	£ 500	£ 750
High Cross URC Tottenham	£ 500	£ 750
Woking & Sam Beare Hospice	£ 500	£ 700
York Road Project	£ 500	£ 500
Refugee Families in Woking	£ 500	£ -
Embrace the Middle East	£ 500	£ -
Woking Mind	£ 500	£ -
Bible Society	£ 400	£ 400
Hope for Tomorrow global	£ 250	£ -
David Nott Foundation	£ 200	£ -
Woking Street Angels	£ 150	£ 150
Through the Roof	£ 150	£ -
Young Minds	£ -	£ 500
St Michael's Sheerwater	£ -	£ 250
	£ 5,150	£ 5,000
Other Events and other giving		
Children with Special Needs Foundation (Vaccination Hub)	£ 1,000	£ -
King's Park Charity	£ 375	£ -
Elkon	£ -	£ 100
Outreach	£ 80	£ 626
	£ 1,455	£ 727
Unrestricted funds	£ 6,605	£ 5,727
Minister's Benevolent fund	£ -	£ 449
Proceeds of events and special collections for other charities:-		
Commitment for Life (Christian Aid)	£ 8,186	£ 8,351
Children with Special Needs Foundation	£ 3,000	£ -
Christian Aid	£ 2,336	£ 2,359
WaterAid	£ 2,192	£ 1,208
Embrace the Middle East	£ 1,310	£ 880
Woking & Sam Beare Hospice	£ 1,000	£ -
Elkon	£ 619	£ -
Your Sanctuary	£ 600	£ -
York Road Project	£ 600	£ 100
URC Zambia Appeal	£ 313	£ 2,459
Woking Mind (Mayor's Civic Service)	£ 280	£ -
Defibrillator Appeal	£ -	£ 1,534
Total Special Collections	£ 20,436	£ 16,669
Restricted funds	£ 20,436	£ 17,118

Note 13 Trustees

None of the Trustees has been paid any remuneration by the Charity.
Trustees expenses amounted to £46 (2020 £38) and were paid to 2 trustees (2020 2 trustees)
and comprised travel expenses £39 (2020 £3) and office supplies £7 (2020 £35)
Trustees' Indemnity Insurance at a limit of £250,000 is included at no extra cost in the church's insurance policy.

Note 14 Ministry & Mission Fund

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church.

Note 15 Related Party Transactions

A Gibb and J Sinclair are Trustees of the United Reformed Church (Wessex) Trust Limited who gave the Charity grants of £33,140.37 and a loan of £10,000 in 2020 of which £8,096.28 is outstanding in 2021.

Note 16 Independent Examiner

The independent examiner is paid a fee of £1320 (2020 £1380) inc VAT.

WOKING UNITED REFORMED CHURCH CHARITY

England & Wales - Charity number 1130926

Accounts

WOKING UNITED REFORMED CHURCH CHARITY

(Working name – WOKING URC CHARITY)

ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31st DECEMBER, 2020

Registered Number – 1130926 – Registered on 3rd August, 2009

Registered Office:
Woking United Reformed Church
White Rose Lane
Woking, Surrey GU22 7HA

Charity Correspondent:
Mr K R Bradley

Public email: secretary@wokingurc.org.uk
Website address: www.wokingurc.org.uk

Trustees serving on the date of approval of this Annual Report and Financial Statements

The Revd L M Brierley (Minister of the Church)
Mr K R Bradley (Church Secretary)
Mr C J Temple (Church Treasurer)
Mrs C W M Brook
Mrs L A Buckland
Mrs C A M Fry
Mrs V C Gerhold
Mr A N Gibb
Mr J K Godsland
Mr R Gray
Mr G J Parris
Mr J D Sinclair
Mr J M van Renssen
Mrs V Ward
Mr J A H West

Other Trustees serving during the financial year in question
Mr T S Fry (until May 2020)

Bankers – HSBC
Independent Examiner – Warner Wilde

Inauguration of the Church
Woking United Reformed Church was inaugurated on 9th January, 2005 from a union of two former Churches – York Road United Reformed Church and St Andrew's United Reformed Church, both in Woking.

Charity Application
The application for the Church to be Registered as a Charity was passed by Special Resolution at the Church Meeting on 21st May, 2009. Registration took place on 3rd August, 2009. The Charity comprises all assets and funds held by and on behalf of Woking United Reformed Church other than properties held under trusts declared in Schedule 2 of the United Reformed Church Act 1972 (as amended by the United Reformed Church Acts 1981 and 2000) and those held on other specifically declared trusts.

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Structure, Governance and Management

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.

Structure

The Church, as a local congregation of the United Reformed Church denomination, takes its Structure, Governance and Management from the Scheme of Union (The Manual) of the United Reformed Church, section B) The Structure of the URC and principally:

Item 2.(1) The Church Meeting –
The Church Meeting of the local church shall consist of those persons who have been admitted to the full privileges and responsibilities of membership of the United Reformed Church and whose names are included in the membership roll of such local church.

and Item 2.(2) The Elders' Meeting-
The Elders' Meeting of the local church shall consist of the minister and the elders elected by the Church Meeting.

There is a Constitution, adopted in July 2012, based on wording by the United Reformed Church for local Churches which are registered charities.

Trustees - Appointment

The Church Meeting on 21st May, 2009 resolved that –
Those members of the Elders' Meeting of Woking URC who are qualified to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures for the time being laid down by the Church Meeting of Woking United Reformed Church which shall be in conformity with the Scheme of Union of the United Reformed Church.

The Church Meeting of Woking URC in 2009 (over several meetings) adopted procedures for the nomination, election and length of service of Elders, and some minor amendments were made to these procedures in November 2010 and May 2016. There may be up to 15 serving Elders and they, together with the Minister of the Church at that time, shall automatically (providing they are qualified to serve) be Trustees of the Charity. Outside this elected term of service such Elders are known as Non-Serving Elders and cease to be Trustees of the Charity. The Church Treasurer, if not a serving Elder during his time of office, shall also be a Trustee of the Charity.

The changes in the Eldership in 2020 were the sad death of Mr T S Fry in May and the appointment of Mr J A H West in June. Others continued to serve, agreeing to add an additional year to their current term of office due to it not being possible to satisfactorily hold the nomination or election process because of Covid 19 restrictions.

Trustees – Role, Responsibilities and Training

The Charity Commission states the following:
Charity Trustees are responsible for the general control and management of the administration of a Charity (Section B2, The Essential Trustee)
Trustees have and must accept ultimate responsibility for directing the affairs of a Charity, and ensuring that it is solvent, well run, and meeting the needs to which it has been set up (Section E, The Essential Trustee).
The Trustees have paid due regard to the guidance issued by the Charity Commission on public benefit.
The Scheme of Union of the United Reformed Church states the functions of the Church Meeting and the Elders' Meeting, referred to above, and the Elders (Trustees) and the Minister (also a Trustee) collectively share the duties and responsibilities outlined for the Elders' Meeting along with accepting the ultimate responsibility for directing the affairs of the Charity as laid down by the

Charity Commission. The general control and management of the administration of the Charity is further exercised by representative Elders being members of the Church's four main committees:
Finance – managing all the day to day financial responsibilities and the preparation of accounts;
Property – managing the maintenance of the Church site and Manse;
Children and Youth Work – instituting and overseeing the work with children and young people;
Church in the World – ensuring that the Church demonstrates its concern for the wider community and the world;
and by receiving minutes and reports from those committees, which also make regular reports to the Church Meeting.
Elders are also represented on other committees and working groups, and attend meetings of, or give some oversight to, all of the Church's groups and activities.

To date, not all Trustees have undergone any formal training for their duties specifically as Trustees, although they have acquainted themselves with Charity Commission publications and their responsibilities in connection with the safeguarding of children and vulnerable adults, and health and safety generally. Newly elected Elders receive induction training and part of this is related to their duties and responsibilities as Trustees.

'Fit and Proper Persons test'

In 2010 the Trustees considered the implications of the Finance Act 2010 and the guidance for charity managers in relation to the 'Fit and Proper Persons test' to ensure that charity funds and tax reliefs are used only for charitable purposes. Declarations, using the HMRC model declaration, have been made by all Trustees, the two Assistant Church Treasurers and the Free Will Offering / Gift Aid Secretary who is the Authorised Official for Gift Aid Tax Claims. Mr K R Bradley, Church Secretary, and Mr C J Temple, Church Treasurer, continued as Responsible Persons.

Disclosure and Barring Service, Safeguarding, Health & Safety, Retention of Records and GDPR (General Data Protection Regulation)

On-line Disclosure and Barring Service applications began during 2014. There were no safeguarding incidents to report to the Charity Commission in the year, and no accident reports to RIDDOR. The Church's Safeguarding Policy was last reviewed and updated with some amendments in November 2019. Although no registered activities are held for vulnerable adults, there is a section relating to such adults in order that, for good practice, the Church has guidelines available. All Trustees are required to undertake formal safeguarding training and some attended courses in 2020 both in person and via Zoom. There will be further training courses in 2021. A policy for Lone Workers operates, principally for the Church's employees but appropriate for some other roles as well. Trustees continue to make regular checks to ensure that all the Church's policies are adhered to, and records and returns, particularly in relation to children and young people, are maintained to the required standard and timely submissions are made as appropriate. Trustees ensure that the Church complies with GDPR (General Data Protection Regulation).

Achievements and performance
– a snapshot of the Church's life and work and mission in the year

Worship, Prayer and Study

Following the first lockdown, when the Church building had to close, and every Sunday from 22nd March through to 6th September there were Services live streamed Services from the Manse. These were widely available through the Church website and Facebook. As well as the Minister and her family, others were able to take an active part via a Zoom link. An opportunity was taken to introduce a Makaton 'sign of the week' with a sentence or a few words linked to the theme of the Service. Piano music was pre-recorded, supplemented by guitar and small drums live. From 13th September, after the AV system had been upgraded (see section below), all Services have been live streamed from the Church and, depending on restrictions in place, more people were able to take part in person. These Services have been easy to access via the Church's website, Facebook and, more recently, on YouTube. They will continue even when a full congregation is allowed to be present. The average weekly 'attendance' (on Sundays or viewed during the week), carefully calculated, has been 401 homes across the country and in several other parts of the world. Many

have been in touch to express their appreciation. There were plans to have a small socially distanced congregation present but each time these were due to happen the restrictions changed. It was possible to fit in four short mid-week Services with a small congregation present leading up to the Sundays when this should have also happened on a Sunday. A Wednesday evening live streamed 'Pause for Prayer', also including hymns and songs and readings, was introduced at the start of the first lockdown and this has continued, sometimes being extended and, on three occasions, followed by a special well-known guest speaker who also answered questions on various aspects of faith. Three of the previously regular opportunities for prayers have continued via Zoom and a visible Prayer Wall and emailed prayers for others have been introduced. Four of the House Groups have also become used to meeting via Zoom.

The Church premises

December 2020 marked the 10th anniversary of the return to the Church building after the major redevelopment. There were already plans for enhancements to the premises in an area not touched earlier and in other places where the experience of the past 10 years and technological advances pointed to the need to undertake work. These, together with some quite major maintenance and repair issues, led to a number of things happening during 2020. With the Church being closed, or only partially used during a large part of the year, it meant that the work could be carried out uninterrupted. The two major improvement projects were the complete refitting of the kitchen and the installation of a much improved audio-visual system and some lighting. The latter was brought higher up the planned list because of the overwhelming response to live-streaming Services which required high quality equipment. This equipment will enhance worship when a congregation is present. Even though the building has only been in use partially, strict safety and procedural measures have been in place since the outset of the pandemic with full risk assessments completed for all groups which have been permitted to meet. The United Reformed Church has continued to produce helpful guidance in interpreting the rules for local Churches.

A Church in and for the community

The Church has continued to work closely with Woking Borough Council in its support of Syrian refugee families housed in the town. Twice a week there are language classes at the Church and a creche for younger children while the classes are in session. Although these could not take place during stricter lockdown times, the classes continued when permitted.

During each weekday, for the first 10 weeks of the year (with the intention to resume in 2021), a team of Welcomers continued to be available to provide to anyone who called in for a cup of tea or coffee, a friendly chat, a chance to sit quietly or pray, or as a member of the community organisations which meet on the premises. The Welcomers receive guidance on how to cope with various situations or requests for assistance and there is a particular link for help and guidance from the York Road Project for homeless people which provides wide ranging services beyond a 'shelter'. Similarly, on two Monday mornings each month hospitality was taken out to the pavement edge from 6.30 am in order to provide a much appreciated hot drink to commuters on their way to or from the station and other passers-by the Church going to work or school. This was extended one Sunday morning for runners and supporters in the Surrey Half Marathon in March as they passed by the Church after the event. An additional interest in the race this year was that Woking Borough Councillor, Liam Lyons, was being sponsored to provide a defibrillator for the outside wall of the Church. The full cost, including installation, was donated with a small surplus for, appropriately, the British Heart Foundation.

Community activities were as usual in the early part of the year. As well as the twice a month Woking Family Contact Centre, the Church was pleased to offer meeting accommodation to such community organisations as Conquest Art, Woking Street Angels, voluntary services and disability groups, alcohol dependency groups, local hospital and hospice staff meetings, health, fitness and mindfulness groups, dancing classes, musical, public speaking and railway enthusiasts' societies, residents' associations, mediation groups, a special needs school, baby sensory sessions, a Hungarian school and community group and a Portuguese speaking Church. From the end of March onwards this list was shortened considerably and, at various times of being able to reduce restrictions, those

providing essential support services continued to meet. The Church's own community activities all had to cease or be postponed. These included the Lunch Club, T@3, Holiday at Home and the planned repeat of the Petting Farm, in partnership with the Children with Special Needs Foundation, and Silver Sunday Tea and Entertainment, in partnership with Woking Borough Council.

Children and young people

The Church's work with babies, children and young people has continued throughout the year with imaginative Zoom activities from late March. There has had to be a very different approach on Sundays (morning and evening) and during the week for such a large part of the year. The Girls' and Boys' Brigades have 'met' on Zoom and a weekly one day a week summer holiday Fun Club in August took place with an extra one just before Christmas. Unfortunately, the Baby and Toddler Group had to cease weekly meetings from late March and the annual summer camp could not take place. Other ways to involve children and young people have been decorating the Church doors and windows with poppies made at home around Remembrance Sunday and a nativity filmed in several different locations. This was live streamed on Christmas Eve and attracted over 2000 viewings in all.

Pastoral care and keeping in touch

For most of the year pastoral care within the Church family has been different because there have been few opportunities for close contact. Different ways have evolved, including the telephone and setting up small socially distanced walks and garden meetings, depending on the rules at the time. The monthly Church magazine became a fortnightly newsletter to keep in touch more frequently, by email, post and hand delivery. Similarly, the weekly order of Service paper is distributed. Those without any on-line facility have had DVDs or CDs of the Sunday Services delivered. A successful survey was organised during the autumn, initially to discover how many wished to attend Services in person, but it was extended to encourage suggestions about aspects of Church life. The result was a long list, mainly ways to keep in touch, but with several ideas for the future.

The Church in the 'World'

It was considered important to maintain the Church's concern for the 'wider world' and particularly areas of great need and deprivation during the time when physical collections and special fund-raising efforts could not take place. On-line giving opportunities, supplemented by bank transfers and cheques, became the norm. Without a house-to-house collection in Christian Aid Week it was necessary to do something else. The sponsored head shave of Justin Brierley and a Zoom Quiz brought in a higher figure than the Church's 2019 contribution to the Woking town collection. The URC world development programme *Commitment for Life,* Christian Aid Coronavirus Appeal and Christmas Appeal, the URC Wessex Synod Zambia drought and food shortages appeal and WaterAid all received generous responses, most in excess of past appeals. There was participation in the Amnesty International *Write for Rights* campaign and the Sunday Traidcraft stall selling Fairtrade goods moved in March to socially distanced deliveries. Closer to 'home', gifts at Harvest and Christmas time were for the York Road Project for the homeless in Woking and yourSanctuary, the local women's refuges, respectively. Food items and other goods continued to be collected for the York Road Project each week and after Sunday morning was not possible the facility moved to a Wednesday morning in the Church car park. For a time it was also the collection point used by other Churches in the town. A number of other local and national organisations were supported through grants from Outward Giving and there are plans in February 2021 to have a 'Charities Month' when six charities which were considered to have 'lost out' by way of collections, special efforts or donations of goods for selling in their shops will be the recipients of a special appeal. The 'Green Team' has continued to meet working towards the Eco Church Gold Award and in early March the Church hosted an evening with speakers, also supported by other Churches in the town, on *Climate Change; A Christian Response.*

What is not easy to quantify is the Church in the 'World' reflected in time and talents. The Church is the people and many are involved in voluntary work outside the walls of the Church building itself. While it has not been possible for some of this work to continue throughout the year, these include such things as hospital chaplaincy and visiting, being a Street Angel, helping with neighbourhood care schemes and serving organisations, charities and public bodies. The Church has also been

involved with other Churches in the town, the Borough Council and various agencies in setting up ROC (Redeeming Our Communities).

Ecumenical matters and other faith relationships

Woking URC Members are represented at and are often taking an active leadership role in 'everything ecumenical' – Week of Prayer for Christian Unity, World Day of Prayer, Lent Lunches, the Good Friday Act of Worship and Witness, Christian Aid Week and Engage (Christian charity working with schools). Whereas some of these could not happen in quite the same way this year, the forum of Churches Together in Woking continued to meet via Zoom and some Church leaders took part in a live streamed prayer event on Pentecost Sunday from Jubilee Square, Woking. There have been some opportunities to work with Woking People of Faith which organises events in order that all faiths can meet and work together, and some of these continued on-line.

Appreciation

The Trustees express their gratitude to a large number in the Church family who hold many offices within the Church and work tirelessly and with dedication. Many of these have worked in unusual and imaginative ways for most of the year. They, together with those who give encouragement and support and uphold the life of the Church in their prayers, help to make the vision a reality.

The Church's four members of staff have risen to the challenges of moving to working from home in the main and to using Zoom and other methods of communication. In their various ways, they have contributed so much in a very different year to ensure that the life and mission of the Church has continued. The Trustees are very grateful to David Tuson, Church & Community Worker; Leonie Fisher, Children & Youth Worker; Tiny Colleer, Church Premises Manager and Morwenna Jones, Church Administrator.

Although a Trustee herself, the other Trustees wish to record the gratitude of the whole Church to the Minister, Lucy Brierley, for another year of service, her 15th. She has given strong leadership at a unusual time, pastoral care with the difficulties of social distancing and imaginative and relevant on-line worship, which has still been the focal point of the week, strengthening faith and giving inspiration and an encouragement to love and serve each other and the local and wider community.

Financial Review

Outcome for the year

The Financial Statements for the year are set out on pages 10 to 16. Our total of Unrestricted Funds at year end, shown on the Balance Sheet on page 11, increased from £182,600 at the end of 2019 to £299,191 because of an increase in the Fixed Assets Fund following the improvements to the Church premises described on page 5. The Restricted Funds decreased from £25,258 to £19,572 following a transfer to the General Fund from the Property Fund to help pay for the improvements. Our General Fund balance decreased from £85,107 to £72,433, as per Note 8 on page 15. Income across all Funds, including grants towards the cost of improvements, at the end of 2020 amounted to £373,698 against 2019's £318,422 while expenditure for 2020 decreased to £299,270 against £314,818, as shown on page 10.

Outlook for 2021 and Reserves Policy

Despite the impact in 2020 on hire of premises because of the COVID-19 virus, Offerings, including gift-aid tax recovered, only reduced by 4% compared with 2019. Offerings are expected to continue at a similar level to 2020 in 2021, with a higher level of rental income as several of the community groups should be able to start returning from May 2021. Expenses are expected to increase slightly as the use of the premises increases and the forecast, based on conservative assumptions, has shown that the Church can continue financially in 2021.

Our Reserves Policy has been to maintain free Reserves, as shown by our General Fund, equal to three months' core expenditure, approximately £57,000. The General Fund balance at year end was well above this at £72,433, which enables the Church to face the future with confidence.

Plans for the future

Improvements to the premises will continue. The pews in the Sanctuary were removed earlier than expected in summer 2020 and were given to the local Useful Wood Company, a recycling charity, (although this was planned for later on). This was done in order to make socially distanced seating easier to manage and to allow groups to meet there and abide by the seating rules, not possible in smaller areas. Replacement chairs in the Sanctuary will be a project in 2021. Push button door openings and two small lifts, where the levels change, are also planned in order to give assistance to those with disability or mobility problems and for easier access for wheelchairs, prams and pushchairs. Environmentally friendly lighting throughout the building and a replacement alarm system are also planned.

The hope is that the Church family and the Church building will return to some normality but be open to God's leading into what has been described as 'the new normal'. Whatever happens the strapline - *Whoever you are and wherever you are on life's journey, you are welcome here* – is still a living one.

ON BEHALF OF THE TRUSTEES

LUCY M BRIERLEY, Trustee (Minister)

KEITH R BRADLEY, Trustee and Charity Correspondent (Church Secretary)

CHRISTOPHER J TEMPLE, Trustee (Church Treasurer)

4th May 2021

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF

WOKING UNITED REFORMED CHURCH CHARITY

Charity No 1130926

I report to the trustees on my examination of the accounts of the Woking United Reformed Church Charity (the Charity) for the year ended 31 December 2020 which are set out on pages 2 to 16.

Responsibilities and basis of report

As the charity's trustees, you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011("the Act")

I report in respect of my examination of the charity'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

The charity's gross income exceeded £250,000 and I am qualified to undertake the examination by being a member of The Association of Chartered Certified accountants.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. the accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts did not accord with those records; or
3. 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.

FJ Wilde FCCA DChA

Woking

4th May 2021

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31 December 2020

STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2020 £	TOTAL 2019 £
Income and Endowment from:					
Note 2 Page 13					
Donations and Grants	£ 246,982	£ 107,754	£ -	£ 354,735	£ 268,149
Charitable Activities	£ 18,772	£ -	£ -	£ 18,772	£ 49,666
Investments	£ 191	£ -	£ -	£ 191	£ 606
TOTAL	£ 265,944	£ 107,754	£ -	£ 373,698	£ 318,422
Expenditure on:					
Note 3 Page 13					
Charitable Activities	£ 279,502	£ 19,768	£ -	£ 299,270	£ 314,818
TOTAL	£ 279,502	£ 19,768	£ -	£ 299,270	£ 314,818
Endowment release	£ 36,478	£ -	£ (36,478)	£ -	£ -
Net Income/(Expenditure)	£ 22,920	£ 87,985	£ (36,478)	£ 74,427	£ 3,603
Transfers between funds Note 7 Page 14	£ 93,671	£ (93,671)	£ -	£ -	£ -
Net Movement in Funds	£ 116,591	£ (5,685)	£ (36,478)	£ 74,427	£ 3,603
Reconciliation of Funds					
Total Funds Brought Forward	£ 182,600	£ 25,258	£ 1,495,610	£ 1,703,468	£ 1,699,865
Total Funds Carried Forward	£ 299,191	£ 19,572	£ 1,459,132	£ 1,777,896	£ 1,703,468

WOKING UNITED REFORMED CHURCH CHARITY Registered number 1130926

BALANCE SHEET AT 31 December 2020

		Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2020 £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2019 £
Fixed Assets									
Tangible Assets	Note 4 Page14	£ 211,759	£ -	£ 1,459,132	£ 1,670,891	£ 83,994	£ -	£ 1,495,610	£ 1,579,604
Net Current Assets									
Current Assets									
Debtors	Note 5 Page14	£ 30,330	£ 1,111	£ -	£ 31,441	£ 49,268	£ 437	£ -	£ 49,704
Cash at Bank and In Hand		£ 78,515	£ 18,013	£ -	£ 96,528	£ 117,686	£ 24,327	£ -	£ 142,013
Brigades' Bank accounts		£ -	£ 2,988	£ -	£ 2,988	£ -	£ 3,423	£ -	£ 3,423
		£ 108,845	£ 22,112	£ -	£ 130,957	£ 166,954	£ 28,187	£ -	£ 195,141
Less Current Liabilities									
Creditors payable within one year	Note 6 Page 14	£ 21,413	£ 2,539	£ -	£ 23,952	£ 68,347	£ 2,929	£ -	£ 71,277
Net Current Assets		£ 87,433	£ 19,572	£ -	£ 107,005	£ 98,607	£ 25,258	£ -	£ 123,864
Total Net Assets		£ 299,191	£ 19,572	£ 1,459,132	£ 1,777,896	£ 182,600	£ 25,258	£ 1,495,610	£ 1,703,468
Representing									
FUNDS									
Expendable Endowment	Note 10 Page 16	£ -	£ -	£ 1,459,132	£ 1,459,132	£ -	£ -	£ 1,495,610	£ 1,495,610
Restricted Funds	Note 9 Page 15	£ -	£ 19,572	£ -	£ 19,572	£ -	£ 25,258	£ -	£ 25,258
Unrestricted Funds	Note 8 Page 15	£ 299,191	£ -	£ -	£ 299,191	£ 182,600	£ -	£ -	£ 182,600
Total Funds		£ 299,191	£ 19,572	£ 1,459,132	£ 1,777,896	£ 182,600	£ 25,258	£ 1,495,610	£ 1,703,468

The financial statements were approved and authorised for issue by the Trustees on 4th May 2021 and were signed below on their behalf by

Lucy M Brierley
Trustee (Minister)

Keith R Bradley
Trustee (Church Secretary)

Christopher J Temple
Trustee (Church Treasurer)

The notes on pages 12 to 16 form part of these financial statements

Note 1 Accounting Policies

(a) Basis of Accounting

The financial statements of the charity , which is a public benefit entity as defined by FRS102, have been prepared under the historic cost convention in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102), the Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS102) (Charities SORP (FRS102)) and the Charities Act 2011.

The accruals basis of accounting has been adopted and the principal accounting policies set out below are applied consistently.

(b) Going concern

In order to assess the appropriateness of the going concern assumptions basis, the Trustees have considered the Charity's financial position, reserves and forecasts for the foreseeable future. They have considered the assumptions underlying those forecasts in the light of the restrictions imposed by the COVID-19 virus as well as the impact of other potential risks affecting them.

After making due enquiries, the Trustees have a reasonable expectation that the Charity will be able to continue in operation and meet its liabilities as they fall due for at least twelve months from the date of signing of this report. For this reason, they continue to adopt the going concern basis in preparing the accounts.

(c) Fund Accounting

Unrestricted funds are available for use at the discretion of the church in furtherance of its charitable objectives. Endowed and Restricted funds are subjected to restrictions on their expenditure imposed by the donor, or contained in the terms of a grant.

(d) Tangible Fixed assets

Freehold property

The Trustees of the church and manse buildings are the URC Wessex Synod who hold them upon trust for purposes connected with Woking URC. These premises are vested in the United Reformed Church (Wessex) Trust Ltd on behalf of the Synod. Woking URC has the right of free occupation and the obligation to maintain the premises in good order but does not have the independent right to dispose of the premises.
Historically, expenditure incurred on the church and the manse has been written off in the year it was incurred. Those costs are not readily available as that information has not been retained for the financial statements in previous years up to 2000 and prior to FRS15.
However the development of the church premises completed in 2010 was of such a size that, in order to reflect the nature of the investment, the costs have been capitalised and are being depreciated over the expected life of the new buildings.

Fixed Assets

Assets are stated at cost, except that items costing less than £500 are written off in the year of purchase. Depreciation is provided at the following annual rates calculated to write off the assets over their estimated useful lives:

Building	2% straight line (over 50 years)
Motor car	22% straight line (over 4.5 years)
Furniture & Furnishings	20% straight line (over 5 years)
Equipment (including IT items)	33.33% straight line (over 3 years)
Plant & Organ	10% straight line (over 10 years)

(e) Incoming Resources

All voluntary giving is included in the financial statements for the period in which it is received. Donations under Gift Aid plus the associated tax recovery are recognised as income when the donation is received.
Legacies are accounted for when their receipt is certain and can be properly quantified.
All other income is generally recognised when receivable.

(f) Resources Expended

The URC Ministry & Mission Fund contribution is paid regularly and is included in the financial statements for the year to which it relates (See also Note 14).
Resources expended are recognised in the period in which they are incurred and include attributable VAT which cannot be recovered. They are allocated to the particular activity to which they relate.
As most of the management activity of the church is carried out by volunteers, this intangible cost is not included in the financial statements as this voluntary contribution to the life of the church is incalculable.

(g) Taxation

The church is a registered charity within the meaning of the Taxes Acts.
Accordingly it is potentially exempt from taxation in respect of income and capital gains received to the extent that such income or gains are applied to exclusively charitable purposes. No provision for taxation has been made in these financial statements.

(h) Volunteers

The church is the beneficiary of many volunteers who give their time and skills for the benefit of the church. This benefit is greatly appreciated but is not quantifiable in monetary terms.

FINANCIAL STATEMENTS FOR THE YEAR to 31st DECEMBER 2020 continued

Note 2 Income and Endowment from	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2019 £
Donations and Grants						
Offerings	£ 153,541	£ -	**£ 153,541**	£ 160,332	£ -	**£ 160,332**
Donations inc Tax	£ 47,088	£ 4,042	**£ 51,129**	£ 3,485	£ 12,780	**£ 16,266**
Special Collections inc Tax	£ -	£ 16,214	**£ 16,214**	£ -	£ 11,036	**£ 11,036**
Brigades' Income	£ -	£ 2,268	**£ 2,268**	£ -	£ 9,418	**£ 9,418**
Grants	£ 46,353	£ 8,582	**£ 54,935**	£ 42,306	£ -	**£ 42,306**
Fixed Asset Grants	£ -	£ 76,648	**£ 76,648**	£ -	£ 28,792	**£ 28,792**
Total Donations and Grants	£ 246,982	£ 107,754	**£ 354,735**	£ 206,123	£ 62,026	**£ 268,149**
Charitable Activities						
Hire of Premises	£ 15,902	£ -	**£ 15,902**	£ 43,538	£ -	**£ 43,538**
Insurance Claim	£ 1,927	£ -	**£ 1,927**	£ -	£ -	**£ -**
Fundraising Activities	£ -	£ -	**£ -**	£ -	£ 300	**£ 300**
Children & Youth Work	£ 229	£ -	**£ 229**	£ 2,787	£ -	**£ 2,787**
Church & Community Work	£ 132	£ -	**£ 132**	£ 1,113	£ -	**£ 1,113**
Other	£ 582	£ -	**£ 582**	£ 1,928	£ -	**£ 1,928**
Total Charitable Activities	£ 18,772	£ -	**£ 18,772**	£ 49,366	£ 300	**£ 49,666**
Investments						
Interest	£ 191	£ -	**£ 191**	£ 606	£ -	**£ 606**
Total Investments	£ 191	£ -	**£ 191**	£ 606	£ -	**£ 606**
Total Income	**£ 265,944**	**£ 107,754**	**£ 373,698**	**£ 256,095**	**£ 62,326**	**£ 318,422**

Note 3 Expenditure on	Unrestricted Funds £	Restricted Funds £	TOTAL 2020 £	Unrestricted Funds £	Restricted Funds £	TOTAL 2019 £
Charitable Activities						
Ministry & Mission	£ 69,313	£ -	**£ 69,313**	£ 69,168	£ -	**£ 69,168**
Premises Costs	£ 49,807	£ -	**£ 49,807**	£ 59,702	£ -	**£ 59,702**
Depreciation	£ 56,155	£ -	**£ 56,155**	£ 46,220	£ -	**£ 46,220**
Admin & Other Expenses	£ 41,230	£ -	**£ 41,230**	£ 40,545	£ 1,673	**£ 42,218**
Brigades' Expenditure	£ -	£ 2,005	**£ 2,005**	£ -	£ 10,960	**£ 10,960**
FM Support	£ -	£ 645	**£ 645**	£ -	£ 9,283	**£ 9,283**
Children & Youth Work	£ 29,507	£ -	**£ 29,507**	£ 32,606	£ -	**£ 32,606**
Church & Community Work	£ 27,763	£ -	**£ 27,763**	£ 27,532	£ -	**£ 27,532**
Outward Giving Note 12 Page 16	£ 5,727	£ 17,118	**£ 22,845**	£ 5,628	£ 11,501	**£ 17,128**
Charitable Activities Costs	**£ 279,502**	**£ 19,768**	**£ 299,270**	**£ 281,402**	**£ 33,417**	**£ 314,818**

Note 4 Fixed Assets

Cost	Building	Motor Car	Furniture Furnishings & Fittings	Equipment	Plant & Organ	Total
Balance at 1 January 2020	£ 1,823,908	£ 6,860	£ 79,260	£ 87,841	£ 77,116	£ 2,074,985
Additions - Current Year	£ -	£ -	£ -	£ 12,795	£ 134,647	£ 147,442
Disposals	£ -	£ -	£ 2,232	£ 15,044	£ -	£ 17,276
Balance Carried Forward	**£ 1,823,908**	**£ 6,860**	**£ 77,028**	**£ 85,591**	**£ 211,763**	**£ 2,205,151**
Depreciation						
Balance at 1 January 2020	£ 328,298	£ 6,860	£ 67,645	£ 85,685	£ 6,892	£ 495,381
Depreciation in year	£ 36,478	£ -	£ 6,246	£ 1,983	£ 11,448	£ 56,155
Disposals	£ -	£ -	£ 2,232	£ 15,044	£ -	£ 17,276
Balance Carried Forward	**£ 364,776**	**£ 6,860**	**£ 71,659**	**£ 72,625**	**£ 18,340**	**£ 534,261**
Net Book Value						
31 December 2019	£ 1,495,610	£ -	£ 11,615	£ 2,155	£ 70,224	£ 1,579,604
31 December 2020	**£ 1,459,132**	**£ -**	**£ 5,369**	**£ 12,967**	**£ 193,423**	**£ 1,670,891**

The Building is held in the Expendable Endowment all other Fixed Assets are in the General Fund
Capital Commitments at 31 December 2020 were nil (2019 nil)

Note 5 Debtors

	Unrestricted Funds	Restricted Funds	TOTAL 2020	Unrestricted Funds	Restricted Funds	TOTAL 2019
Tax recoverable	£ 4,001	£ 239	**£ 4,240**	£ 3,794	£ 44	**£ 3,838**
Debtors	£ 535	£ -	**£ 535**	£ 749	£ 392	**£ 1,141**
Deposits and Prepayments	£ 25,794	£ 872	**£ 26,666**	£ 44,725	£ -	**£ 44,725**
	£ 30,330	**£ 1,111**	**£ 31,441**	**£ 49,268**	**£ 437**	**£ 49,704**

Note 6 Creditors - amounts due within one year

Special Collections	£ -	£ 2,539	**£ 2,539**	£ -	£ 1,911	**£ 1,911**
Creditors	£ 718	£ -	**£ 718**	£ 4,283	£ 1,018	**£ 5,301**
Accruals	£ 10,695	£ -	**£ 10,695**	£ 64,065	£ -	**£ 64,065**
Loan from Wessex Synod	£ 10,000	£ -	**£ 10,000**	£ -	£ -	**£ -**
	£ 21,413	**£ 2,539**	**£ 23,952**	**£ 68,347**	**£ 2,929**	**£ 71,277**

Note 7 Transfers to/(from) General Funds

	General Fund 2020	General Fund 2019
Designated Funds		
Fixed Assets Fund	£ (127,765)	£ (59,569)
Legacies Fund	£ 11,003	£ -
Capital Projects Fund	£ 21,134	£ 25,000
Car Fund	£ -	£ 10,000
Sundry Projects Fund	£ -	£ 1,337
Youth Work Projects Fund	£ -	£ 3,468
	£ (95,628)	**£ (19,765)**
Restricted Funds		
Minister's Benevolent	£ (250)	£ (250)
Grants Fund	£ 80,647	£ 28,792
Special Collections	£ (455)	£ -
Property Fund	£ 13,729	£ -
	£ 93,671	**£ 28,542**
Transfers to/(from) General Funds	**£ (1,958)**	**£ 8,778**

Note 8 General Fund and Designated Funds

The church operates three Designated Funds.
Fixed Assets Fund - represents that proportion of the General Fund Invested in the net book value of Fixed Assets.
Legacies Fund - receives income from legacies to be used for specific purposes as authorised by Church Meeting.
Capital Projects Fund - provides for replacement of major items such as the church heating system; funded by transfers from General Fund.
The trustees decided in 2019 that the **Car Replacement Fund, Youth Works Project Fund** and **Sundry Projects Fund** were no longer required and the balances were transferred to **General Fund in 2019.**
The movements on the General Fund and Designated Funds during the year were:

	General Fund	Fixed Assets Fund	Legacies Fund	Capital Projects Fund	Car Replacement Fund	Youth Work Projects Fund	Sundry Projects Fund	Total
Balance at 31 December 2018	£ 64,443	£ 24,426	£ 3,000	£ 35,000	£ 10,000	£ 4,493	£ 1,526	£ 142,886
Income	£ 253,001	£ -	£ -	£ 500	£ -	£ 1,975	£ 620	£ 256,095
Expenditure	£ 277,593	£ -	£ -	£ -	£ -	£ 3,000	£ 809	£ 281,402
Transfer (to) from General Fund	£ 8,778	£ 59,569	£ -	£ (25,000)	£ (10,000)	£ (3,468)	£ (1,337)	£ 28,542
Endowment release	£ 36,478	£ -	£ -	£ -	£ -	£ -	£ -	£ 36,478
Balance at 31 December 2019	£ 85,107	£ 83,994	£ 3,000	£ 10,500	£ -	£ -	£ -	£ 182,600
Income	£ 232,308	£ -	£ 13,003	£ 20,634	£ -	£ -	£ -	£ 265,944
Expenditure	£ 279,502	£ -	£ -	£ -	£ -	£ -	£ -	£ 279,502
Transfer (to) from General Fund	£ (1,958)	£ 127,765	£ (11,003)	£ (21,134)	£ -	£ -	£ -	£ 93,671
Endowment release	£ 36,478	£ -	£ -	£ -	£ -	£ -	£ -	£ 36,478
Balance at 31 December 2020	£ 72,433	£ 211,759	£ 5,000	£ 10,000	£ -	£ -	£ -	£ 299,191

Note 9 Restricted Funds

The church accounts include Restricted Funds, where the monies can only be used for the specific purpose for which they were entrusted to the church. These monies are not at the disposal of the Trustees or Church Meeting for any other purpose.
They are:
Minister's Benevolent Fund - established to be used at the minister's discretion.
Helen Sampson Fund - set up in memory of Helen Sampson to provide assistance for young people under 21 to participate in church related activities.
Special Collections - at different times of the year monies are raised in the church to support specific projects (Note 12 p17)
Property Fund - monies received for future property works on the church premises as specified by donors or Church Meeting.
Grants - monies received from Grants including grants for fixed assets to be expended once conditions are met.
FM Support - monies received to support a member of the congregation.
Brigades' Funds - records the income and expenditure of the Boys' and Girls' Brigades companies attached to the church, encompassing Church Camp.
The movements on the Restricted Funds during the year were:

	Minister's Benevolent Fund	Helen Sampson	Special Collections	Property Fund	Grants	FM Support	Brigades' Funds	Total
Balance at 31 December 2018	£ 869	£ 1,151	£ -	£ 13,734	£ 759	£ 3,238	£ 5,139	£ 24,890
Donations inc tax	£ -	£ -	£ -	£ 6,735	£ -	£ 6,045	£ -	£ 12,780
Grants Received	£ -	£ -	£ -	£ -	£ 28,792	£ -	£ -	£ 28,792
Brigades	£ -	£ -	£ -	£ -	£ -	£ -	£ 9,418	£ 9,418
Fundraising Activities	£ -	£ -	£ -	£ 300	£ -	£ -	£ -	£ 300
Special Collections inc tax	£ -	£ -	£ 11,036	£ -	£ -	£ -	£ -	£ 11,036
Income	£ -	£ -	£ 11,036	£ 7,035	£ 28,792	£ 6,045	£ 9,418	£ 62,326
Brigades'	£ -	£ -	£ -	£ -	£ -	£ -	£ 10,960	£ 10,960
Special Collections	£ -	£ -	£ 11,036	£ -	£ -	£ -	£ -	£ 11,036
Grants Made	£ -	£ 839	£ -	£ -	£ -	£ -	£ -	£ 839
Other	£ 465	£ -	£ -	£ 75	£ 759	£ 9,283	£ -	£ 10,582
Expenditure	£ 465	£ 839	£ 11,036	£ 75	£ 759	£ 9,283	£ 10,960	£ 33,417
Transfer from/(to) General Fund	£ 250	£ -	£ -	£ -	£ (28,792)	£ -	£ -	£ (28,542)
Balance at 31 December 2019	£ 654	£ 312	£ -	£ 20,694	£ -	£ -	£ 3,597	£ 25,258
Donations inc tax	£ -	£ -	£ -	£ 3,135	£ -	£ 907	£ -	£ 4,042
Grants Received	£ -	£ -	£ -	£ -	£ 85,229	£ -	£ -	£ 85,229
Brigades	£ -	£ -	£ -	£ -	£ -	£ -	£ 2,268	£ 2,268
Special Collections inc tax	£ -	£ -	£ 16,214	£ -	£ -	£ -	£ -	£ 16,214
Income	£ -	£ -	£ 16,214	£ 3,135	£ 85,229	£ 907	£ 2,268	£ 107,754
Brigades'	£ -	£ -	£ -	£ -	£ -	£ -	£ 2,005	£ 2,005
Special Collections	£ -	£ -	£ 16,669	£ -	£ -	£ -	£ -	£ 16,669
Other	£ 449	£ -	£ -	£ -	£ -	£ 646	£ -	£ 1,094
Expenditure	£ 449	£ -	£ 16,669	£ -	£ -	£ 646	£ 2,005	£ 19,768
Transfer from/(to) General Fund	£ 250	£ -	£ 455	£ (13,729)	£ (80,647)	£ -	£ -	£ (93,671)
Balance at 31 December 2020	£ 455	£ 312	£ -	£ 10,101	£ 4,583	£ 262	£ 3,860	£ 19,572

Note 10 Expendable Endowment

Building Fund - donations, tax recovered, interest and grants raised to fund the 2010 building development and related furniture and equipment. The balance of the fund is released in annual instalments over the expected life of the new building.

	2020	2019
Balance at beginning of the year	£ 1,495,610	£ 1,532,088
Endowment Release	£ (36,478)	£ (36,478)
Balance Carried Forward	£ 1,459,132	£ 1,495,610

Note 11 Staff Costs and Employee numbers

	2020	2019
Gross wages and salaries	£ 75,744	£ 69,639
Employers pension & national insurance costs	£ 3,898	£ 4,209
Total Staff Costs	£ 79,642	£ 73,847
Average number of employees	4	4

Note 12 Outward Giving, Special Collections and Proceeds of Events

	2020	2019
Outward Giving	£	£
yourSanctuary	£ 1,000	£ 1,000
Engage	£ 750	£ 850
High Cross URC Tottenham	£ 750	£ 750
Woking & Sam Beare Hospice	£ 700	£ 800
Young Minds	£ 500	£ 500
York Road Project	£ 500	£ 500
Bible Society	£ 400	£ 400
St Michaels Sheerwater	£ 250	£ -
Woking Street Angels	£ 150	£ -
Westminster College	£ -	£ 200
Northern College	£ -	£ 200
The Scottish URC College	£ -	£ 200
	£ 5,000	£ 5,400
Other Events and other giving		
Elkon	£ 100	£ -
Outreach	£ 626	£ -
Mercy Ships	£ -	£ 223
Toilet Twinning	£ -	£ 5
	£ 727	£ 228
Unrestricted funds	£ 5,727	£ 5,628
Minister's Benevolent fund	£ 449	£ 465
Proceeds of events and special collections for other charities:-		
Commitment for Life (Christian Aid)	£ 8,351	£ 7,092
Christian Aid	£ 2,359	£ 1,765
URC Zambia Appeal	£ 2,459	£ -
Defibrillator Appeal	£ 1,534	£ -
WaterAid	£ 1,206	£ 984
Embrace the Middle East	£ 660	£ 998
York Road Project	£ 100	£ 167
Toilet Twinning	£ -	£ 30
Total Special Collections	£ 16,669	£ 11,036
Restricted funds	£ 17,118	£ 11,501

Note 13 Trustees

None of the Trustees has been paid any remuneration by the Charity.
Trustees expenses amounted to £38 (2019 £117) and were paid to 2 trustees (2019 3 trustees)
and comprised travel expenses £3 (2019 £103) and office supplies £35 (2019 £14)
Trustees' Indemnity Insurance at a limit of £250,000 is included at no extra cost in the church's insurance policy.

Note 14 Ministry & Mission Fund

The church contributes to the central URC costs of training and providing ministers (including the centralised payment of stipends, pension contributions and other benefits for ministers), running the denomination, and the wider mission of the national church.

Note 15 Related Party Transactions

A Gibb and J Sinclair are Trustees of the United Reformed Church (Wessex) Trust Limited who gave the Charity grants of £58,755.39 and a loan of £10,000 in 2020.

Note 16 Independent Examiner

The independent examiner is paid a fee of £1380 inc VAT.
In 2019 the examiner was a volunteer and was not paid to conduct the examination