

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

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 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.

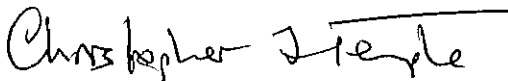
ON BEHALF OF THE TRUSTEES



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	£ 49,886
Investments	£ 191	£ -	£ -	£ 191	£ 806
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	£ 1,495,810	£ 1,703,468	£ 1,898,865
Total Funds Carried Forward	£ 299,191	£ 19,572	£ 1,459,132	£ 1,777,895	£ 1,703,468

WOKING UNITED REFORMED CHURCH CHARITY

Registered number 1130928

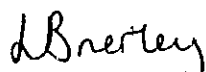
BALANCE SHEET AT 31 December 2020

		Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2020 £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2019 £
Fixed Assets									
Tangible Assets	Note 4 Page 14	£ 211,759	£ -	£ 1,459,132	£ 1,670,891	£ 83,994	£ -	£ 1,495,610	£ 1,579,604
Net Current Assets									
Current Assets									
Debtors	Note 5 Page 14	£ 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

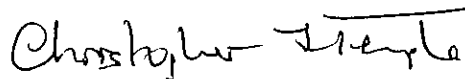
2021 and were signed below on their behalf by



 Lucy M Brerley
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

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31st DECEMBER 2020 continued

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.

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31st DECEMBER 2020 continued

Note 2	Unrestricted Funds	Restricted Funds	TOTAL 2020	Unrestricted Funds	Restricted Funds	TOTAL 2019
Income and Endowment from	£	£	£	£	£	£
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	Unrestricted Funds	Restricted Funds	TOTAL 2020	Unrestricted Funds	Restricted Funds	TOTAL 2019
Expenditure on	£	£	£	£	£	£
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

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31st DECEMBER 2020 continued

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	£ (127,785)	£ (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

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR TO 31st DECEMBER 2020 continued

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	£ 1,328	£ 142,886
Income	£ 253,001	£ -	£ -	£ 500	£ -	£ 1,975	£ 620	£ 256,096
Expenditure	£ 277,593	£ -	£ -	£ -	£ -	£ 3,000	£ 809	£ 281,402
Transfer (to) from General Fund	£ 8,778	£ 89,669	£ -	£ (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	£ 20,834	£ -	£ -	£ -	£ 266,944
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	£ 769	£ 3,238	£ 5,139	£ 24,890
Donations inc tax	£ -	£ -	£ -	£ 6,735	£ -	£ 6,046	£ -	£ 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	£ 6,046	£ 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	£ 25,256
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)	£ (80,547)	£ -	£ -	£ (93,671)
Balance at 31 December 2020	£ 455	£ 312	£ -	£ 10,101	£ 4,583	£ 262	£ 3,860	£ 19,572

WOKING UNITED REFORMED CHURCH CHARITY**FINANCIAL STATEMENTS FOR THE YEAR TO 31st DECEMBER 2020 continued****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	£ 1,632,066
Endowment Release	£ (36,478)	£ (36,478)
Balance Carried Forward	<u>£ 1,459,132</u>	<u>£ 1,495,610</u>

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	<u>£ 79,642</u>	<u>£ 73,847</u>
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	£ 860
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 Michael's Sheerwater	£ 250	£ -
Woking Street Angels	£ 150	£ -
Westminster College	£ -	£ 200
Northern College	£ -	£ 200
The Scottish URC College	£ -	£ 200
	<u>£ 5,000</u>	<u>£ 5,400</u>
Other Events and other giving		
Elkon	£ 100	£ -
Outreach	£ 828	£ -
Mercy Ships	£ -	£ 223
Tollet Twinning	£ -	£ 8
	<u>£ 727</u>	<u>£ 228</u>
Unrestricted funds	<u>£ 5,727</u>	<u>£ 5,628</u>
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	£ 1,208	£ 984
Embrace the Middle East	£ 660	£ 998
York Road Project	£ 100	£ 167
Tollet Twinning	£ -	£ 30
Total Special Collections	<u>£ 18,669</u>	<u>£ 11,036</u>
Restricted funds	<u>£ 17,118</u>	<u>£ 11,501</u>

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.