

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 fundraising 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 your Sanctuary, 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 Collier, 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.

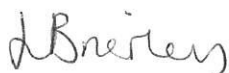
Our Reserves Policy has been to maintain free Reserves, as shown by our General Fund, equal to three months' core expenditure, approximately £55,000 in 2021 and projected as £63,000 in 2022. The General Fund balance at year end was well above this at £96,172, which enables the Church to face the future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

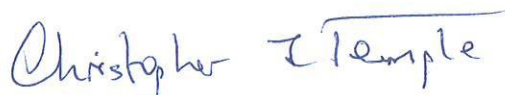
ON BEHALF OF THE TRUSTEES



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.

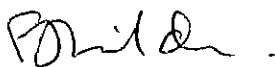
Independent examiner's statement

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

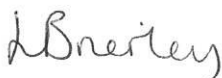
STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	TOTAL 2021 £	TOTAL 2020 £
Income and Endowment from:					
Note 2 Page 13					
Donations and Grants	£ 238,108	£ 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	£ 1,777,895	£ 1,703,468
Total Funds Carried Forward	£ 315,513	£ 19,871	£ 1,422,654	£ 1,758,038	£ 1,777,896

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 Page 14	£ 206,565	£ -	£ 1,422,654	£ 1,629,219	£ 211,759	£ -	£ 1,459,132	£ 1,670,891
Net Current Assets								
Current Assets								
Debtors Note 5 Page 14	£ 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



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

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31st DECEMBER 2021 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 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 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 2021 continued

Note 2	Unrestricted Funds	Restricted Funds	TOTAL 2021	Unrestricted Funds	Restricted Funds	TOTAL 2020
Income and Endowment from	£	£	£	£	£	£
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
Church & 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	Unrestricted Funds	Restricted Funds	TOTAL 2021	Unrestricted Funds	Restricted Funds	TOTAL 2020
Expenditure on	£	£	£	£	£	£
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

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31st DECEMBER 2021 continued

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	<u>£ 1,823,908</u>	<u>£ 6,860</u>	<u>£ 97,140</u>	<u>£ 90,689</u>	<u>£ 210,827</u>	<u>£ 2,229,425</u>
Depreciation						
Balance at 1 January 2021	£ 364,776	£ 6,860	£ 71,659	£ 72,825	£ 18,340	£ 534,261
Depreciation in year	£ 38,478	£ -	£ 3,295	£ 5,184	£ 21,137	£ 68,094
Disposals	£ -	£ -	£ -	£ -	£ 148	£ 148
Balance Carried Forward	<u>£ 401,255</u>	<u>£ 6,860</u>	<u>£ 74,954</u>	<u>£ 77,808</u>	<u>£ 39,329</u>	<u>£ 600,206</u>
Net Book Value						
31 December 2020	£ 1,459,132	£ -	£ 5,369	£ 12,967	£ 193,423	£ 1,670,891
31 December 2021	<u>£ 1,422,654</u>	<u>£ -</u>	<u>£ 22,186</u>	<u>£ 12,881</u>	<u>£ 171,498</u>	<u>£ 1,629,219</u>

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	£ 804	£ 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
	<u>£ 28,018</u>	<u>£ 1,596</u>	<u>£ 29,614</u>	<u>£ 30,330</u>	<u>£ 1,111</u>	<u>£ 31,441</u>

Note 6 Creditors - amounts due within one year

Special Collections	£ -	£ 1,118	£ 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
	<u>£ 21,405</u>	<u>£ 1,316</u>	<u>£ 22,720</u>	<u>£ 21,413</u>	<u>£ 2,539</u>	<u>£ 23,952</u>

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
	<u>£ 7,923</u>	<u>£ (95,628)</u>
Restricted Funds		
Minister's Benevolent	£ -	£ (250)
Grants Fund	£ 2,458	£ 80,647
Special Collections	£ (404)	£ (455)
Property Fund	£ -	£ 13,729
	<u>£ 2,055</u>	<u>£ 93,671</u>
Transfers to/(from) General Funds	<u>£ 9,977</u>	<u>£ (1,958)</u>

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31st DECEMBER 2021 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 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	£ 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)	£ 127,785	£ (11,003)	£ (21,134)	£ 93,671
Endowment release	£ 36,478	£ -	£ -	£ -	£ 36,478
Balance at 31 December 2020	£ 72,433	£ 211,769	£ 5,000	£ 10,000	£ 299,191
Income	£ 283,065	£ -	£ 500	£ 5	£ 283,570
Expenditure	£ 285,781	£ -	£ -	£ -	£ 285,781
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	£ 95,172	£ 205,565	£ 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	£ -	£ 20,894	£ -	£ -	£ 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	£ -	£ -	£ -	£ -	£ 845	£ -	£ 1,094
Expenditure	£ 449	£ -	£ 16,669	£ -	£ -	£ 845	£ 2,005	£ 19,768
Transfer from/(to) General Fund	£ 250	£ -	£ 455	£ (13,729)	£ (80,647)	£ -	£ -	£ (93,671)
Balance at 31 December 2020	£ 455	£ 312	£ -	£ 16,101	£ 4,583	£ 262	£ 3,860	£ 19,072
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	£ -	£ (2,455)	£ -	£ -	£ (2,051)
Balance at 31 December 2021	£ 455	£ 312	£ -	£ 12,876	£ 2,250	£ 962	£ 3,016	£ 19,871

WOKING UNITED REFORMED CHURCH CHARITY

FINANCIAL STATEMENTS FOR THE YEAR to 31st DECEMBER 2021 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.

	2021	2020
Balance at beginning of the year	£ 1,488,132	£ 1,488,610
Endowment Release	£ (38,478)	£ (38,478)
Balance Carried Forward	<u>£ 1,422,654</u>	<u>£ 1,488,132</u>

Note 11 Staff Costs and Employee numbers

	2021	2020
Gross wages and salaries	£ 68,004	£ 75,744
Employers pension & national insurance costs	£ 3,433	£ 3,898
Total Staff Costs	<u>£ 69,437</u>	<u>£ 79,642</u>
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	£ 600	£ 750
Woking & Sam Beare Hospice	£ 600	£ 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 Sheenwater	£ -	£ 250
	<u>£ 5,100</u>	<u>£ 5,000</u>
Other Events and other giving		
Children with Special Needs Foundation (Vaccination Hub)	£ 1,000	£ -
King's Park Charity	£ 375	£ -
Elkon	£ -	£ 100
Outreach	£ 80	£ 628
	<u>£ 1,455</u>	<u>£ 727</u>
Unrestricted funds	<u>£ 6,605</u>	<u>£ 5,727</u>
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	£ 860
Woking & Sam Beare Hospice	£ 1,000	£ -
Elkon	£ 819	£ -
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	<u>£ 20,436</u>	<u>£ 16,669</u>
Restricted funds	<u>£ 20,436</u>	<u>£ 17,118</u>

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 (Weesax) Trust Limited who gave the Charity grants of £33,140.37 and a loan of £10,000 in 2020 of which £8,098.28 is outstanding in 2021.

Note 16 Independent Examiner

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