

# **WOKING UNITED REFORMED CHURCH CHARITY**

**(Working name – WOKING URC CHARITY)**

## **ANNUAL REPORT OF THE TRUSTEES AND FINANCIAL STATEMENTS FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER, 2023**

**Registered Number – 1130926 – Registered on 3<sup>rd</sup> 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](mailto:secretary@wokingurc.org.uk)

**Website address:** [www.wokingurc.org.uk](http://www.wokingurc.org.uk)

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

The Revd L M Brierley (Minister of the Church)

Mr K R Bradley (Church Secretary)

Mr C J Temple (Church Treasurer)

Mrs C W M Brook

Mrs L A Buckland

Mr A N Gibb

Mr J K Godsland

Mr R Gray

Mrs S E Herbert

Ms R V Lindstrom-Thomas

Mrs S M Loudon

Mr G J Parris

Mr J D Sinclair

Mrs M J Temple

Mr J M van Renssen

Mr J A H West

**Bankers – HSBC**

CAF Bank

**Independent Examiner – Warner Wilde**

### **Inauguration of the Church**

Woking United Reformed Church was inaugurated on 9<sup>th</sup> 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 21<sup>st</sup> May, 2009. Registration took place on 3<sup>rd</sup> 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.

## **CONTENTS**

|                                   |       |
|-----------------------------------|-------|
| Annual Report of the Trustees     | 3 - 8 |
| Independent Examiner's Report     | 9     |
| Statement of Financial Activities | 10    |
| Balance Sheet                     | 11    |
| Notes to the Financial Statements | 12-20 |

## **ANNUAL REPORT OF THE TRUSTEES FOR THE YEAR ENDED 31<sup>st</sup> DECEMBER, 2023**

### **Structure, Governance and Management**

#### **Objects**

The object of the Charity is the advancement of the Christian faith for the benefit of the public in accordance with the Scheme of Union of the United Reformed Church. The Trustees have paid due regard to the guidance issued by the Charity Commission in deciding which activities to undertake during the year.

#### **Structure**

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

Item 2.(1) The Church Meeting –

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

and Item 2.(2) The Elders' Meeting-

*The Elders' Meeting of the local church shall consist of the minister and the elders elected by the Church Meeting.*

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

#### **Trustees - Appointment**

The Church Meeting on 21<sup>st</sup> May, 2009 resolved that –

*Those members of the Elders' Meeting of Woking URC who are qualified to serve as charity trustees are collectively the Charity Trustees of the Charity and are appointed and shall act in accordance with the procedures for the time being laid down by the Church Meeting of Woking United Reformed Church which shall be in conformity with the Scheme of Union of the United Reformed Church.*

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

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

#### **Trustees – Role, Responsibilities and Training**

The Charity Commission states the following:

*Charity Trustees are responsible for the general control and management of the administration of a Charity (Section B2, The Essential Trustee)*

*Trustees have and must accept ultimate responsibility for directing the affairs of a Charity, and ensuring that it is solvent, well run, and meeting the needs to which it has been set up (Section E, The Essential Trustee).*

The Trustees have paid due regard to the guidance issued by the Charity Commission on public benefit.

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

the ultimate responsibility for directing the affairs of the Charity as laid down by the Charity Commission. The Church Treasurer (currently not a serving Elder) is also a Trustee. The general control and management of the administration of the Charity is further exercised by representative Elders being members of the Church's main committees:

*Finance and Property* – managing all the day to day financial responsibilities and the preparation of accounts and managing the maintenance of the Church site and Manse;

*IT and Media* - ensuring that specialist equipment is maintained and all the communication platforms meet current needs and are effective;

*Children and Youth Work* – instituting and overseeing the work with children and young people;

*Church in the World* – ensuring that the Church demonstrates its concern for the wider community and the world;

and by receiving minutes and reports from those committees, which also make regular reports to the Church Meeting.

Elders are also represented on other committees and working groups, and attend meetings of, or give some oversight to, all of the Church's groups and activities.

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

### ***'Fit and Proper Persons test'***

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

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

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

### **Achievements and performance**

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

#### ***Worship, Prayer, Study, Church Meetings and Groups***

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

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

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

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

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

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

### ***The Church premises***

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

### ***A Church in and for the community***

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

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

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

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

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

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

### ***Children and young people***

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

### ***The Church in the 'World'***

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

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

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

### ***Ecumenical matters and other faith relationships***

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

### ***Appreciation***

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

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

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

### **Financial Review**

#### ***Outcome for the year***

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

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

### **Outlook for 2024 and Reserves Policy**

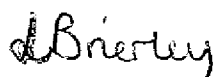
2024 is expected to be a challenging year with Income expected to fall as the reduction in the need for vaccinations reduces, thus resulting in a significant reduction in use during the year. Income from the use of the premises will also be reduced by the work being done in the Summer. Efforts to contain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

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

### **Plans for the future**

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

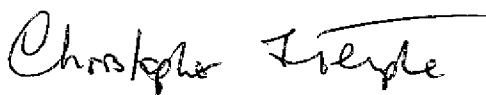
ON BEHALF OF THE TRUSTEES



LUCY M BRIERLEY, Trustee (Minister)



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



CHRISTOPHER J TEMPLE, Trustee (Church Treasurer)

7<sup>th</sup> May 2024



**INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF  
WOKING UNITED REFORMED CHURCH CHARITY**

**Charity No 1130926**

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

**Responsibilities and basis of report**

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

I report in respect of my examination of the charity's accounts carried out under section 145 of the 2011 Act and in carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

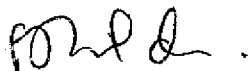
**Independent examiner's statement**

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

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

1. the accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts did not accord with those records; or
3. the accounts did not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a "true and fair" view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.



FJ Wilde FCCA DChA

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

7<sup>th</sup> May 2024

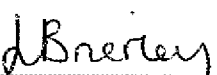
**WOKING UNITED REFORMED CHURCH CHARITY**  
**STATEMENT OF FINANCIAL ACTIVITIES**  
For the year ended 31 December 2023

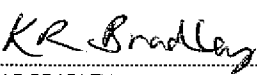
|                                     | Notes    | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Expendable<br>Endowment<br>£ | 2023<br>Total<br>£ | Unrestricted<br>Funds<br>£ | Restricted<br>Funds<br>£ | Expendable<br>Endowment<br>£ | 2022<br>Total<br>£ |
|-------------------------------------|----------|----------------------------|------------------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

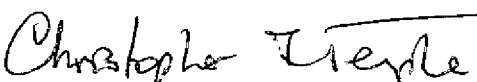
**WOKING UNITED REFORMED CHURCH CHARITY**  
(Registered Number 1130928)  
**BALANCE SHEET**  
At 31 December 2023

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

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

  
LUCY M BRIERLEY Trustee (Minister)

  
KEITH R BRADLEY Trustee and Charity Correspondent (Church Secretary)

  
CHRISTOPHER J TEMPLE Trustee (Church Treasurer)

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

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

| Notes  | Unrestricted Funds<br>£ | Restricted Funds<br>£ | Expendable Endowment<br>£ | 2023<br>Total<br>£ | Unrestricted Funds<br>£ | Restricted Funds<br>£ | 2022<br>Total<br>£ |
|--|-------------------------|-----------------------|---------------------------|--------------------|-------------------------|-----------------------|--------------------|
| <b>Cash flows from operating activities</b>                |                         |                       |                           |                    |                         |                       |                    |
| Net Income/(expenditure)                                   | 84,337                  | 72,600                | (36,478)                  | 120,460            | (7,484)                 | 18,319                | 10,825             |
| Depreciation charges                                       | 41,886                  | 1,377                 | 36,478                    | 79,741             | 74,085                  | -                     | 74,085             |
| Endowment release  | -                       | -                     | -                         | -                  | (36,478)                | -                     | (36,478)           |
| Investment interest  | (3,691)                 | -                     | -                         | (3,691)            | (864)                   | -                     | (864)              |
| Loan interest  | 761                     | -                     | -                         | 761                | -                       | -                     | -                  |
| Transfers  | 3,841                   | (3,841)               | -                         | -                  | 4,492                   | (4,492)               | -                  |
| (Increase)/decrease in debtors                             | 9,884                   | (21,662)              | -                         | (11,778)           | (372)                   | 309                   | (63)               |
| Increase/(decrease) in creditors                           | 13,927                  | (4,749)               | -                         | 9,178              | (15,955)                | 5,443                 | (10,512)           |
| <b>Net cash provided by/(used in) operating activities</b> | <b>150,945</b>          | <b>43,726</b>         | <b>-</b>                  | <b>194,671</b>     | <b>17,414</b>           | <b>19,579</b>         | <b>36,993</b>      |
| <b>Cash flows from investing activities</b>                |                         |                       |                           |                    |                         |                       |                    |
| Interest   | 3,691                   | -                     | -                         | 3,691              | 864                     | -                     | 864                |
| Proceeds from the sale of property, plant and equipment    | -                       | -                     | -                         | -                  | -                       | -                     | -                  |
| Purchase of property, plant and equipment                  | (37,224)                | (66,911)              | -                         | (104,135)          | (52,397)                | -                     | (52,397)           |
| <b>Net cash provided by/(used in) investing activities</b> | <b>(33,533)</b>         | <b>(66,911)</b>       | <b>-</b>                  | <b>(100,444)</b>   | <b>(51,533)</b>         | <b>-</b>              | <b>(51,533)</b>    |
| <b>Cash flows from financing activities</b>                |                         |                       |                           |                    |                         |                       |                    |
| Repayments of borrowing                                    | (6,783)                 | -                     | -                         | (6,783)            | (1,081)                 | -                     | (1,081)            |
| Cash inflows from new borrowing                            | 15,500                  | -                     | -                         | 15,500             | 30,073                  | -                     | 30,073             |
| <b>Net cash provided by/(used in) financing activities</b> | <b>8,717</b>            | <b>-</b>              | <b>-</b>                  | <b>8,717</b>       | <b>28,992</b>           | <b>-</b>              | <b>28,992</b>      |
| <b>Change in cash in the reporting period</b>              | <b>126,129</b>          | <b>(23,185)</b>       | <b>-</b>                  | <b>102,944</b>     | <b>(5,127)</b>          | <b>19,579</b>         | <b>14,452</b>      |
| <b>Cash at the beginning of the reporting period</b>       | <b>97,208</b>           | <b>39,169</b>         | <b>-</b>                  | <b>136,377</b>     | <b>102,335</b>          | <b>19,590</b>         | <b>121,925</b>     |
| <b>Cash at the end of the reporting period</b>             | <b>223,337</b>          | <b>15,984</b>         | <b>-</b>                  | <b>239,321</b>     | <b>97,208</b>           | <b>39,169</b>         | <b>136,377</b>     |
| <b>Cash comprises the following accounts:</b>              |                         |                       |                           |                    |                         |                       |                    |
| CAF Bank   |                         |                       |                           | 38,067             |                         |                       | 29,093             |
| HSBC Current and Deposit Accounts                          |                         |                       |                           | 36,861             |                         |                       | 29,224             |
| CCLA COIF Investment Account                               |                         |                       |                           | 168,979            |                         |                       | 70,544             |
| Boon Bank (Surrey Saves)                                   |                         |                       |                           | 5,341              |                         |                       | 5,319              |
| Brigades' Bank accounts                                    |                         |                       |                           | 63                 |                         |                       | 2,176              |
| Petty Cash   |                         |                       |                           | 20                 |                         |                       | 20                 |
| <b>Cash at the end of the reporting period</b>             |                         |                       |                           | <b>239,321</b>     |                         |                       | <b>136,377</b>     |

**WOKING UNITED REFORMED CHURCH CHARITY**  
**NOTES TO THE FINANCIAL STATEMENTS**  
**For the year ended 31 December 2023**

**1 Accounting Policies**

**(a) Basis of preparation of financial statements**

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

**(b) Going concern**

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

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

**(c) Fund accounting**

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

**(d) Tangible fixed assets**

**Freehold property**

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

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

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

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

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

**WOKING UNITED REFORMED CHURCH CHARITY**  
**NOTES TO THE FINANCIAL STATEMENTS continued**  
For the year ended 31 December 2023

**1 Accounting Policies**

**(e) Incoming resources**

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

**(f) Resources expended**

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

**(g) Taxation**

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

**(h) Volunteers**

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

**2 Income**

|                                    | Unrestricted Funds | Restricted Funds | 2023 Total     | Unrestricted Funds | Restricted Funds | 2022 Total     |
|------------------------------------|--------------------|------------------|----------------|--------------------|------------------|----------------|
|                                    | £                  | £                | £              | £                  | £                | £              |
| <b>Donations and grants</b>        |                    |                  |                |                    |                  |                |
| Offerings                          | 151,869            | -                | 151,869        | 154,304            | -                | 154,304        |
| Donations                          | 13,514             | 4,379            | 17,893         | 5,646              | 3,755            | 9,401          |
| Special collections                | 3,896              | 27,709           | 31,605         | -                  | 31,010           | 31,010         |
| Legacies                           | 114,833            | -                | 114,833        | -                  | -                | -              |
| Grants                             | -                  | 27,869           | 27,869         | 62,244             | 31,760           | 94,004         |
| Fixed asset grants                 | -                  | 76,996           | 76,996         | -                  | -                | -              |
| <b>Total donations and grants</b>  | <b>284,112</b>     | <b>136,953</b>   | <b>421,065</b> | <b>222,194</b>     | <b>66,526</b>    | <b>288,720</b> |
| <b>Charitable activities</b>       |                    |                  |                |                    |                  |                |
| Hire of premises                   | 49,477             | -                | 49,477         | 54,451             | -                | 54,451         |
| Insurance claims                   | 16,003             | -                | 16,003         | -                  | -                | -              |
| Fundraising activities             | -                  | -                | -              | 5,329              | -                | 5,329          |
| Children and youth work            | 7,051              | -                | 7,051          | 6,897              | -                | 6,897          |
| Church and community work          | 245                | -                | 245            | 991                | -                | 991            |
| Brigades' fees and uniform         | -                  | 3,726            | 3,726          | -                  | 1,675            | 1,675          |
| Other                              | 8,330              | 14,241           | 22,571         | 4,889              | -                | 4,889          |
| <b>Total charitable activities</b> | <b>81,106</b>      | <b>17,967</b>    | <b>99,073</b>  | <b>72,555</b>      | <b>1,675</b>     | <b>74,230</b>  |
| <b>Investments</b>                 |                    |                  |                |                    |                  |                |
| Interest                           | 3,691              | -                | 3,691          | 864                | -                | 864            |
| <b>Total investments</b>           | <b>3,691</b>       | <b>-</b>         | <b>3,691</b>   | <b>864</b>         | <b>-</b>         | <b>864</b>     |
| <b>Total Income</b>                | <b>368,909</b>     | <b>154,920</b>   | <b>523,829</b> | <b>295,613</b>     | <b>68,201</b>    | <b>363,814</b> |

WOKING UNITED REFORMED CHURCH CHARITY  
NOTES TO THE FINANCIAL STATEMENTS continued  
For the year ended 31 December 2023

| 3 Expenditure                      | Notes | Unrestricted     | Restricted    | Expendable     | 2023           | Unrestricted   | Restricted    | Expendable       | 2022           |
|------------------------------------|-------|------------------|---------------|----------------|----------------|----------------|---------------|------------------|----------------|
|                                    |       | Funds            | Funds         | Endowment      | Total          | Funds          | Funds         | Endowment        | Total          |
|                                    |       | £                | £             | £              | £              | £              | £             | £                | £              |
| <b>Charitable activities</b>       |       |                  |               |                |                |                |               |                  |                |
| Ministry and mission               |       | 76,148           | 750           | -              | 76,898         | 78,427         | -             | -                | 78,427         |
| Premises costs                     |       | 68,666           | -             | -              | 68,666         | 59,998         | -             | -                | 59,998         |
| Depreciation                       |       | 41,886           | 1,377         | 36,478         | 79,741         | 37,607         | -             | 36,478           | 74,085         |
| Administration and other expenses  |       | 65,606           | 12,746        | -              | 78,353         | 47,605         | 15,358        | -                | 62,963         |
| Brigades' expenditure              |       | 386              | 4,284         | -              | 4,649          | -              | 3,173         | -                | 3,173          |
| FM support                         |       | -                | 3,808         | -              | 3,808          | -              | -             | -                | -              |
| Children and youth work            |       | 23,260           | 10,490        | -              | 33,750         | 34,427         | 312           | -                | 34,739         |
| Church and community work          |       | 1,677            | 28,300        | -              | 29,978         | 29,755         | -             | -                | 29,755         |
| Outward giving                     | 11    | 6,963            | 20,564        | -              | 27,526         | 15,287         | 31,039        | -                | 46,326         |
| <b>Total charitable activities</b> |       | <b>284,671</b>   | <b>82,319</b> | <b>36,478</b>  | <b>403,369</b> | <b>303,107</b> | <b>49,882</b> | <b>36,478</b>    | <b>389,468</b> |
| <b>4 Fixed assets</b>              |       |                  |               |                |                |                |               |                  |                |
|                                    |       | Building         | Motor         | Furniture      |                | Plant &        | Energy        | Total            |                |
|                                    |       | £                | Vehicles      | Furnishings    | Equipment      | Organ          | £             | £                |                |
|                                    |       | £                | £             | & Fittings     | £              | £              |               |                  |                |
| <b>Cost</b>                        |       |                  |               |                |                |                |               |                  |                |
| Balance brought forward            |       | 1,823,908        | 6,860         | 143,722        | 90,242         | 210,827        | -             | 2,275,559        |                |
| Additions                          |       | -                | -             | 2,649          | 831            | 23,114         | 77,540        | 104,134          |                |
| Disposals                          |       | -                | -             | -              | -              | -              | -             | -                |                |
| Balance carried forward            |       | <b>1,823,908</b> | <b>6,860</b>  | <b>146,371</b> | <b>91,073</b>  | <b>233,941</b> | <b>77,540</b> | <b>2,379,693</b> |                |
| <b>Depreciation</b>                |       |                  |               |                |                |                |               |                  |                |
| Balance brought forward            |       | 437,733          | 6,860         | 81,679         | 81,345         | 60,412         | -             | 668,029          |                |
| Charge                             |       | 36,478           | -             | 15,486         | 5,640          | 21,198         | 940           | 79,742           |                |
| Disposals                          |       | -                | -             | -              | -              | -              | -             | -                |                |
| Balance carried forward            |       | <b>474,211</b>   | <b>6,860</b>  | <b>97,165</b>  | <b>86,985</b>  | <b>81,610</b>  | <b>940</b>    | <b>747,771</b>   |                |
| <b>Net Book Value</b>              |       |                  |               |                |                |                |               |                  |                |
| Brought forward                    |       | 1,386,176        | -             | 62,043         | 8,897          | 150,415        | -             | 1,607,531        |                |
| <b>Carried forward</b>             |       | <b>1,349,697</b> | <b>-</b>      | <b>49,206</b>  | <b>4,088</b>   | <b>162,331</b> | <b>76,600</b> | <b>1,631,924</b> |                |
| <b>Held In</b>                     |       |                  |               |                |                |                |               |                  |                |
| Unrestricted funds                 |       | -                | -             | 48,986         | 4,088          | 133,961        | 29,658        | 216,693          |                |
| Restricted funds                   |       | -                | -             | 220            | -              | 18,487         | 46,826        | 65,534           |                |
| Expendable Endowment Fund          |       | 1,349,697        | -             | -              | -              | -              | -             | 1,349,697        |                |
|                                    |       | <b>1,349,697</b> | <b>-</b>      | <b>49,206</b>  | <b>4,088</b>   | <b>152,448</b> | <b>76,484</b> | <b>1,631,924</b> |                |

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

**WOKING UNITED REFORMED CHURCH CHARITY**  
**NOTES TO THE FINANCIAL STATEMENTS continued**  
For the year ended 31 December 2023

**5 Debtors**

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

**6 Creditors - amounts falling due within one year**

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

**7 Creditors - amounts falling due after one year**

|                      |               |          |               |               |          |               |
|----------------------|---------------|----------|---------------|---------------|----------|---------------|
| Loans (Wessex Synod) | 27,665        | -        | 27,665        | 19,720        | -        | 19,720        |
|                      | <b>27,665</b> | <b>-</b> | <b>27,665</b> | <b>19,720</b> | <b>-</b> | <b>19,720</b> |

**8 Transfers to/(from) General Fund**

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



**WOKING UNITED REFORMED CHURCH CHARITY**  
**NOTES TO THE FINANCIAL STATEMENTS continued**  
For the year ended 31 December 2023

**9 Funds**

**(a) General and designated funds**

The church operates four designated funds alongside the General Fund:

|                              |   |
|------------------------------|---|
| <b>Fixed Assets Fund</b>     | represents that proportion of unrestricted funds invested in the net book value of fixed assets.                      |
| <b>Legacies Fund</b>         | receives income from legacies to be used for specific purposes as authorised by the Church Meeting.                   |
| <b>Capital Projects Fund</b> | provides for replacement of major items such as the church heating system; funded by transfers from the General Fund. |
| <b>Care4Creation Fund</b>    | provides for Project Net Zero 2030.   |

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

**(b) Restricted funds**

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

|  |  |
|--|--|
| <b>Minister's Benevolent</b>                   | established to be used at the Minister's discretion.   |
| <b>Helen Sampson Fund</b>                      | set up in memory of Helen Sampson to provide assistance for young people under 21 to participate in church related activities. |
| <b>Property Fund</b>                           | monies received for future property works on the church premises as specified by donors or Church Meeting.                     |
| <b>Grants Funds</b>                            | monies received for specific income and expenditure items or fixed assets.   |
| <b>FM Support Fund</b>                         | monies received to support a Church Member.  |
| <b>Brigades Fund</b>                           | records the income and expenditure of the Boys' and Girls' Brigades companies attached to the church.                          |
| <b>Refugee Fund (St Peter's Charity)</b>       | monies received to financially and practically assist and support refugees in the Woking area.                                 |
| <b>Special Collections &amp; Appeals Funds</b> | at different times of the year monies are raised in the church to support specific projects or charity appeals (see note 11).  |

**WOKING UNITED REFORMED CHURCH CHARITY**  
**NOTES TO THE FINANCIAL STATEMENTS continued**  
For the year ended 31 December 2023

**9 Funds (continued)**

**(b) Restricted funds (continued)**

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

**(c) Expendable Endowment Fund**

The Expendable Endowment Fund represents donations,

|                      | 2023<br>£        | 2022<br>£        |
|----------------------|------------------|------------------|
| Balance b/fwd        | 1,386,176        | 1,422,654        |
| Endowment release    | (36,478)         | (36,478)         |
| <b>Balance c/fwd</b> | <b>1,349,697</b> | <b>1,386,176</b> |

**10 Staff costs and employee numbers**

|                          | 2023<br>£     | 2022<br>£     |
|--------------------------|---------------|---------------|
| Gross wages and salaries | 77,665        | 77,013        |
| Employer's pension costs | 2,198         | 2,499         |
|                          | <b>79,863</b> | <b>79,512</b> |

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

Average number of employees 5 5

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

**WOKING UNITED REFORMED CHURCH CHARITY**  
**NOTES TO THE FINANCIAL STATEMENTS continued**  
**For the year ended 31 December 2023**

**11 Outward giving, special collections and proceeds of events**

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

**WOKING UNITED REFORMED CHURCH CHARITY**  
**NOTES TO THE FINANCIAL STATEMENTS continued**  
**For the year ended 31 December 2023**

**12 Trustees**

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

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

|                              | <b>2023</b> | <b>2022</b> |
|------------------------------|-------------|-------------|
|                              | <b>£</b>    | <b>£</b>    |
| Stationery & office supplies | -           | 7           |
| Travel                       | -           | 5           |
|                              | <u>-</u>    | <u>12</u>   |

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

**13 Ministry and Mission Fund**

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

**14 Related party transactions**

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

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

|                    | <b>2023</b>   | <b>2022</b>   |
|--------------------|---------------|---------------|
|                    | <b>£</b>      | <b>£</b>      |
| AV Loan            | 4,122         | 6,140         |
| Refurbishment Loan | 15,598        | 19,380        |
| Solar Panels       | 15,278        | -             |
|                    | <u>34,998</u> | <u>25,520</u> |

**15 Independent examiner**

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