

WOKING UNITED REFORMED CHURCH CHARITY

(Working name – WOKING URC CHARITY)

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

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

Registered Office:

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

Charity Correspondent:

Mr K R Bradley

Public email: secretary@wokingurc.org.uk

Website address: www.wokingurc.org.uk

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

The Revd L M Brierley (Minister of the Church)

Mr K R Bradley (Church Secretary)

Mr C J Temple (Church Treasurer)

Mrs L A Buckland

Mrs R A Culshaw

Mr A N Gibb

Mr J K Godsland

Mr R Gray

Mrs S E Herbert

Ms R V Lindstrom-Thomas

Mrs M N Mortell

Mr G J Parris

Mrs M J Temple

Mr J M van Renssen

Bankers – HSBC

CAF Bank

Independent Examiner – Warner Wilde

Inauguration of the Church

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

Charity Application

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

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

Structure, Governance and Management

Objects

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

Structure

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

Item 2.(1) The Church Meeting –

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

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

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

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

Trustees - Appointment

The Church Meeting on 21st May, 2009 resolved that –

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

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

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

Trustees – Role, Responsibilities and Training

The Charity Commission states the following:

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

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

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

The Scheme of Union of the United Reformed Church states the functions of the Church Meeting and the Elders' Meeting, referred to above, and the Elders (Trustees) and the Minister (also a Trustee) collectively share the duties and responsibilities outlined for the Elders' Meeting along with accepting the ultimate responsibility for directing the affairs of the Charity as laid down by the Charity Commission. The Church Treasurer (currently not a serving Elder) is also a Trustee. The general control and management of the administration of the Charity is further exercised by representative Elders being members of the Church's main committees:

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

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

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

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

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

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

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

'Fit and Proper Persons test'

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

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

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

Achievements and performance

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

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

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

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

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

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

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

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

The Church premises

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

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

A Church in and for the community

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

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

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

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

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

Children and young people

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

The Church in the 'World'

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

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

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

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

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

The wider URC, ecumenical matters and other faith relationships

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

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

Appreciation

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

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

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

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

Financial Review

Outcome for the year

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

Outlook for 2025 and Reserves Policy

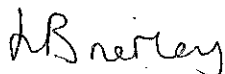
The initial Outlook for 2025, and beyond, projected that costs would increase faster than income. To prevent a deficit an appeal was held in March 2025 to increase regular giving and efforts to contain expenditure and contain costs will continue. The giving appeal was successful, and it is now expected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

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

Plans for the future

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


ON BEHALF OF THE TRUSTEES



LUCY M BRIERLEY, Trustee (Minister)



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



CHRISTOPHER J TEMPLE, Trustee (Church Treasurer)

6th May 2025

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

Charity No 1130926

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

Responsibilities and basis of report

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

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

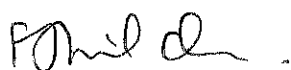
Independent examiner's statement

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

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

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

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



FJ Wilde FCCA DChA

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

6th May 2025

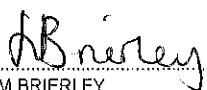
WOKING UNITED REFORMED CHURCH CHARITY
STATEMENT OF FINANCIAL ACTIVITIES
For the year ended 31 December 2024

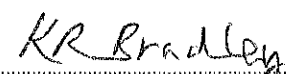
	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2024 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £
Income from	2								
Donations and grants	14	181,076	507,756	-	688,832	284,112	136,953	-	421,065
Charitable activities		54,968	2,605	-	57,573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

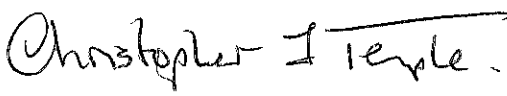
WOKING UNITED REFORMED CHURCH CHARITY
(Registered Number 1130926)
BALANCE SHEET
At 31 December 2024

	Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2024 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £
Fixed assets									
Tangible assets	4	164,646	452,528	1,313,219	1,930,393	216,693	65,534	1,349,697	1,631,924
		164,646	452,528	1,313,219	1,930,393	216,693	65,534	1,349,697	1,631,924
Current assets									
Debtors	5	12,318	29,109	-	41,427	18,506	22,949	-	41,455
Cash at bank		136,207	16,979	-	153,187	223,337	15,984	-	239,321
		148,525	46,088	-	194,614	241,843	38,933	-	280,776
Current liabilities									
Creditors									
Amounts falling due within one year	6	13,746	11,165	-	24,911	30,180	2,010	-	32,190
Net current assets		134,779	34,923	-	169,703	211,663	36,923	-	248,585
Total assets less current liabilities		299,425	487,451	1,313,219	2,100,096	428,356	102,456	1,349,697	1,880,509
Creditors									
Amounts falling due after one year	7	7,883	12,524	-	20,207	27,665	-	-	27,665
Total net assets		291,742	474,927	1,313,219	2,079,889	400,689	102,456	1,349,697	1,852,844
Represented by									
Funds of the charity									
Unrestricted	9	291,743	-	-	291,743	400,689	-	-	400,689
Restricted	9	-	474,927	-	474,927	-	102,456	-	102,456
Expendable Endowment	9	-	-	1,313,219	1,313,219	-	-	1,349,697	1,349,697
		291,743	474,927	1,313,219	2,079,889	400,689	102,456	1,349,697	1,852,844

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


LUCY M BRIERLEY Trustee (Minister)


KEITH R BRADLEY Trustee and Charity Correspondent (Church Secretary)


CHRISTOPHER J TEMPLE Trustee (Church Treasurer)

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

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

Notes	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2024 Total £	Unrestricted Funds £	Restricted Funds £	Expendable Endowment £	2023 Total £
Cash flows from operating activities								
Net income/(expenditure)	(51,399)	314,922	(36,478)	227,045	84,337	72,600	(36,478)	120,460
Depreciation charges	39,383	7,040	36,478	82,881	41,886	1,377	36,478	79,741
Investment interest	(8,501)	-	-	(8,501)	(3,691)	-	-	(3,691)
Loan interest	509	440	-	949	781	-	-	781
Transfers	(57,548)	57,548	-	-	3,841	(3,841)	-	-
(Increase)/decrease in debtors	8,188	(6,161)	-	27	9,884	(21,662)	-	(11,778)
Increase/(decrease) in creditors	(15,163)	7,758	-	(7,405)	13,927	(4,749)	-	9,178
Net cash provided by/(used in) operating activities	(86,551)	381,547	-	294,996	150,945	43,726	-	194,671
Cash flows from investing activities								
Interest	8,501	-	-	8,501	3,691	-	-	3,691
Proceeds from the sale of property, plant and equipment	-	-	-	-	-	-	-	-
Purchase of property, plant and equipment	(2,594)	(378,756)	-	(381,350)	(37,224)	(66,911)	-	(104,135)
Net cash provided by/(used in) investing activities	5,907	(378,756)	-	(372,849)	(33,533)	(66,911)	-	(100,444)
Cash flows from financing activities								
Repayments of borrowing	(6,484)	(1,798)	-	(8,280)	(6,783)	-	-	(6,783)
Cash inflows from new borrowing	-	-	-	-	15,500	-	-	15,500
Net cash provided by/(used in) financing activities	(6,484)	(1,798)	-	(8,280)	8,717	-	-	8,717
Change in cash in the reporting period	(87,128)	995	-	(86,133)	126,129	(23,185)	-	102,944
Cash at the beginning of the reporting period	223,337	15,984	-	239,321	97,208	39,169	-	136,377
Cash at the end of the reporting period	136,207	16,979	-	153,187	223,337	15,984	-	239,321
Cash comprises the following accounts								
CAF Bank				31,342				38,067
HSBC Current and Deposit Accounts				39,672				36,861
CCLA COIF Investment Account				76,720				158,979
Boon Bank (Surrey Saves)				5,350				5,341
Brigades' Bank accounts				53				53
Petty Cash				50				20
Cash at the end of the reporting period				153,187				239,321

WOKING UNITED REFORMED CHURCH CHARITY
NOTES TO THE FINANCIAL STATEMENTS
For the year ended 31 December 2024

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

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

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

WOKING UNITED REFORMED CHURCH CHARITY
NOTES TO THE FINANCIAL STATEMENTS continued
For the year ended 31 December 2024

1 Accounting Policies

(e) Incoming resources

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

(f) Resources expended

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

(g) Taxation

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

(h) Volunteers

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

2 Income

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

WOKING UNITED REFORMED CHURCH CHARITY
NOTES TO THE FINANCIAL STATEMENTS continued
For the year ended 31 December 2024

3 Expenditure	Notes	Unrestricted	Restricted	Expendable	2024	Unrestricted	Restricted	Expendable	2023
		Funds	Funds	Endowment	Total	Funds	Funds	Endowment	Total
		£	£	£	£	£	£	£	£
Charitable activities									
Ministry and mission		81,694	-	-	81,694	76,148	750	-	76,898
Premises costs		87,731	118,054	-	205,785	68,666	-	-	68,666
Depreciation		39,363	7,040	36,478	82,881	41,886	1,377	36,478	79,741
Administration and other expenses		45,339	440	-	45,779	65,606	12,746	-	78,353
Brigades' expenditure		-	3,606	-	3,606	366	4,284	-	4,649
FM support		-	4,432	-	4,432	-	3,808	-	3,808
Children and youth work		29,580	8,952	-	38,532	23,260	10,490	-	33,750
Church and community work		1,017	32,304	-	33,321	1,677	28,300	-	29,978
Outward giving	11	11,220	20,612	-	31,832	6,963	20,664	-	27,626
Total charitable activities		295,944	195,439	36,478	527,861	284,571	82,319	36,478	403,369

4 Fixed assets

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

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

WOKING UNITED REFORMED CHURCH CHARITY
NOTES TO THE FINANCIAL STATEMENTS continued
For the year ended 31 December 2024

5 Debtors

	Unrestricted Funds £	Restricted Funds £	2024 Total £	Unrestricted Funds £	Restricted Funds £	2023 Total £
Tax recoverable	2,478	865	3,143	2,439	594	3,033
Trade and other debtors	3,704	1,400	5,104	10,707	1,876	12,582
Deposits, prepayments and accrued income	6,136	27,044	33,180	5,361	20,479	25,840
	<u>12,318</u>	<u>29,109</u>	<u>41,427</u>	<u>18,506</u>	<u>22,949</u>	<u>41,455</u>

6 Creditors - amounts falling due within one year

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

7 Creditors - amounts falling due after one year

Loans (Wessex Synod)	7,683	12,524	20,207	27,665	-	27,665
	<u>7,683</u>	<u>12,524</u>	<u>20,207</u>	<u>27,665</u>	<u>-</u>	<u>27,665</u>

8 Transfers to/(from) General Fund

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

WOKING UNITED REFORMED CHURCH CHARITY
NOTES TO THE FINANCIAL STATEMENTS continued
For the year ended 31 December 2024

9 Funds

(a) General and designated funds

The church operates four designated funds alongside the General Fund:

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

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

(b) Restricted funds

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

Minister's Benevolent	established to be used at the Minister's discretion.
Roof Depreciation Fund	established in connection with the new aluminium roof to receive monies from grants, a special appeal and legacies to cover the cost of the roof to then be depreciated over 50 years, starting in October 2024.
Property Fund	monies received for future property works on the church premises as specified by donors or Church Meeting.
Grants Funds	monies received for specific income and expenditure items or fixed assets.
FM Support Fund	monies received to support a Church Member.
Brigades Fund	records the income and expenditure of the Boys' and Girls' Brigades companies attached to the church.
Refugee Fund (St Peter's Charity)	monies received to financially and practically assist and support refugees in the Woking area.
Special Collections & Appeals Funds	at different times of the year monies are raised in the church to support specific projects or charity appeals (see note 11).

WOKING UNITED REFORMED CHURCH CHARITY
NOTES TO THE FINANCIAL STATEMENTS continued
For the year ended 31 December 2024

9 Funds (continued)
(b) Restricted funds (continued)

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

(c) Expendable Endowment Fund

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

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

10 Staff costs and employee numbers

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

Average number of employees 5 5

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

WOKING UNITED REFORMED CHURCH CHARITY
NOTES TO THE FINANCIAL STATEMENTS continued
For the year ended 31 December 2024

11 Outward giving, special collections and proceeds of events

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

WOKING UNITED REFORMED CHURCH CHARITY
NOTES TO THE FINANCIAL STATEMENTS continued
For the year ended 31 December 2024

12 Trustees

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

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

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

13 Ministry and Mission Fund

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

14 Unusual activity

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

15 Related party transactions

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

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

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

16 Independent examiner

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